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THE PIONEER OF INDUSTRIAL INSURANCE.

FOURTEENTH ANNUAL STATEMENT

— OF —

THE PRUDENTIAL

INSURANCE COMPANY

OF AMERICA.

HOME OFFICE, . . . NEWARK, N. J.

JOHN F. DRYDEN, President, EDGAR B. WARD, Counsel,
LESLIE D. WARD, Vice-President, EDWARD S. JOHNSON, Secretary.

CASH ASSETS, . . . \$3,924,295.06

BALANCE SHEET, JANUARY 1st, 1890.

LIABILITIES.

Reserve, computed at 4 per cent. \$2,853,230.00
Surplus to Policyholders 1,071,065.06
\$3,924,256.06

SCHEDULE OF ASSETS.

Bonds and Mortgages \$2,873,708.00
U. S. Government Bonds (Market Value) 380,250.00
Chicago, Burlington & Quincy R. R. Bonds " 130,000.00
Real Estate 363,022.31
Cash in Banks and Office 55,866.27
Interest and Rents, due and accrued 28,877.14
Unreported Premiums, and Premiums in course of collection (Net) 92,278.22
Loans on Policies 293.12
\$3,924,295.06

The increase in Surplus during the year is \$294,846.50
Increase in Cash Assets 1,050,132.50

THE RECORD SHOWN IN PERIOD OF FIVE YEARS.

	NEW POLICIES.	INCOME.	CLAIMS PAID.
1885	286,152	\$1,509,663.08	\$418,622.23
1886	370,358	2,164,957.43	593,272.70
1887	495,998	3,013,350.97	853,818.64
1888	524,915	3,757,084.15	1,096,234.15
1889	687,826	4,601,298.04	1,327,856.17

Total Death Claims Paid, ... \$5,202,333.34

THE PRUDENTIAL INSURANCE CO.

OF AMERICA

WAS the pioneer in industrial insurance on this side of the water. That it set in operation forces of no mean power, may be inferred from the fact that within thirteen years of its organization, industrial insurance has attained such proportions that the two leading companies follow immediately after the three largest ordinary life insurance companies, in the United States, in amount of business written. That the system introduced in 1876 met a need of the people is shown from the fact that there are, to-day, nearly 3,000,000 industrial policies in force in this country. Of these, the PRUDENTIAL issued, in 1889, 689,245.

The plan of the PRUDENTIAL is precisely similar to that of ordinary life insurance companies, based upon correct principles. It is founded upon a system which has been demonstrated by science and proved by the experience of nearly two centuries to be the only satisfactory method of furnishing indemnity for death. It differs from ordinary companies only in matters of detail, in its adaptation to the wants of its patrons. Its principal peculiarities are: That, while the ordinary companies do not issue a policy for less than a thousand dollars, except in rare cases, the PRUDENTIAL will issue one for ten dollars. Most companies require the premiums to be paid at infrequent intervals, and in comparatively large sums, while the PRUDENTIAL receives them weekly, each of small amount, thus relieving its policy from becoming a burden. The object of an ordinary policy is to provide an estate, that of the PRUDENTIAL is to provide a burial fund to the family of the laboring man at a time when a little ready money is most needed and most appreciated. Ordinary life insurance discriminates against women—either they do not receive them or charge a higher premium for such insurance. The PRUDENTIAL insures women in its industrial branch upon the same basis as it takes male risks. No ordinary company will insure children. The PRUDENTIAL has over a quarter of a million policies in force upon children's lives.

The extent to which the PRUDENTIAL has won the confidence of the people is shown from the fact that it has insurance in force aggregating over a hundred millions of dollars, its policies being found in all sections of fifteen different States. Its policyholders, if gathered together into a single community, would form a city larger, as regards population, than any city in the country, excepting New York and Philadelphia, while the male citizens of such a town would exceed in number the muster rolls of the majority of the standing armies of the world. The amount of money for which the PRUDENTIAL is liable, under its existing contracts, is nearly equal to the total value of the gold and silver produced in Idaho and Colorado since the first discovery of the precious metals in those districts. It exceeds the value of the annual export from the United States of gold and silver bullion, by about twenty-five million dollars, and would suffice to pay the funded debts of the States of Massachusetts, New York, Pennsylvania and Virginia. It would purchase the entire cotton manufacturing interests of Massachusetts and Rhode Island, and the lumber men of Michigan, Pennsylvania and Wisconsin would dispose of the entire product of their industry for that sum.

The death claims paid by the PRUDENTIAL to the present time have included in their benefits not less than 300,000 persons, a number exceeded by the population of but eight or nine of the principal cities of the country; while the sum of four million dollars, the amount of death claims paid, is equal to the sum expended in ten years by any one of those States for the relief of the indigent distributed within their borders.

THE UNITED FIRE RE-INSURANCE CO., LIMITED,

United States Branch: 28 to 40 Nassau Street,

NEW YORK.

WILLIAM WOOD, RESIDENT MANAGER.

THE LARGEST PURELY RE-INSURANCE CO. IN THE WORLD.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY

OF LONDON AND EDINBURGH.

United States Branch, 54 William St., New York.

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WM. R. ECKER, Ass't Gen'l Agent.

H. M. JACKSON, Secretary.

PUBLISHERS' PREFACE.

The Eighteenth Annual Edition of **THE INSURANCE YEAR BOOK** scarcely needs Preface or Introduction. It is so well known to all persons identified with the business of insurance in all of its numerous forms, that it has become standard authority as a book of reference, necessary alike to the library of the student and for convenient access by the practical worker at the desk or in the field. Within its covers are gathered interesting and valuable data, indispensable to insurance men, that can be found in no other volume extant. Statistics are presented not only relative to the home and foreign companies doing business in this country, but they include also a record of insurance transactions in every civilized country on the globe. It has been the aim of the publishers to present year by year accumulated data upon every topic germane to the business of insurance. Necessarily **THE YEAR BOOK** has grown as new features have been added, and to guard against too great bulk, we have this year printed the Appendix—Fire Departments and Water Supply—and the List of Prominent Agents in smaller type, entirely new, purchased especially for the purpose.

In the edition for 1889, we gave the Statistics of American Fire Insurance Companies, Stock and Mutual, in comparative form for ten years. In the present edition we have reduced the comparison to five years. We believe this will satisfy those who use the work most frequently, while the student, who may desire to go further back, has but to refer to last year's **YEAR BOOK** also to obtain eleven year's comparisons.

The more prominent features of **THE YEAR BOOK** may be briefly summarized.

1. **STATUTORY REQUIREMENTS.**—A careful compilation of State laws showing upon what conditions companies are permitted to do business in the several States. The compilation for each State was submitted to the officer having charge of insurance matters, and by him returned to us with corrections and approval. It can safely be assumed, therefore, that our summary of Statutory Requirements covers the ground and is entirely trustworthy.

2. **DIGEST OF INSURANCE DECISIONS.**—In this department are presented a number of brief digests of important insurance cases, both life and fire, decided by the higher judicial tribunals. While courting conciseness in their compilation we have sought to give the chief points of each decision and to preserve the reference for further consultation if desired.

3. **STATISTICS OF FOREIGN COMPANIES.**—In a series of tables the transactions of life and fire companies in various countries are presented. These have been compiled expressly for **THE YEAR BOOK** from official sources, or from our foreign contemporaries.

4. **STATISTICS OF AMERICAN FIRE INSURANCE COMPANIES.**—This department presents a five years' record of the transactions of the Stock and Mutual fire insurance companies of the country. The list includes every stock company in the country of which official information can be obtained, and such mutual companies as have \$15,000 or more of assets. Mention is also made of companies just organized, whose standing is not yet clearly defined.

5. **FIRE INSURANCE BY STATES.**—In this series of tables are shown the premiums received and losses paid by the different companies in the several States

ories. These figures were generally made up from the reports of the companies to the Insurance Departments; in some instances, where the Departments do not require such statements, the figures were supplied by the companies themselves.

6. **LIFE INSURANCE STATISTICS.**—Under this heading will be found a record of the transactions of all the life insurance companies of the country given in comparative form for ten years. These figures were compiled from official reports, and the other information given was supplied by the companies themselves. From these principal tables certain others have been made up, which will be found to contain much desirable information. "Life Insurance by States," included in this Department, indicates where the bulk of the business is obtained, and where it is desirable to redouble efforts to increase the number of insureds.

7. **LIST OF PROMINENT AGENTS.**—By reducing the size of the type in this department, we have been enabled to greatly increase the number of names in the list of agents. Many places not heretofore named in this list have been included this year.

8. **DEFINITIVE ANALYSIS OF LIFE INSURANCE RETURNS.**—This very complete and valuable series of tables, by Benj. F. Brown, has been brought down to include the transactions of 1889. A well-known actuary says of them that "they constitute the most complete and valuable analysis of life insurance reports ever presented." All companies reporting to the Massachusetts department are herein dissected thoroughly and impartially, the same basis of analysis being applied to them all. Some new calculations have been added to them this year.

9. **LIFE INSURANCE RATIOS.**—This is another very important series of tables, showing the transactions, standing and rank of companies by means of a great variety of ratios. This is the only series of tables extant that includes the business of all the life insurance companies of the country. They have been compiled from official sources, one rule of computation applied to all alike, and they are, therefore, wholly impartial, each company showing at its true valuation according to its own sworn statement. That is to say, the statements of fact are from the sworn reports of the companies; the deductions therefrom are ours.

10. **APPENDIX—FIRE DEPARTMENTS AND WATER SUPPLY.**—Year by year this department has been extended, but never have so many additions been made to it as for the present edition. No trouble or expense has been spared in gathering this valuable information, and four hundred places reported as having fire departments have been added to the list. While the information has been briefed to the least possible dimensions consistent with the facts, and the matter set in smaller type than heretofore, the number of pages devoted to the department is still in excess of any previous year.

Numerous important tables relating to Life and Fire Insurance will be found in **THE YEAR BOOK**, to which we have not space here to refer, together with much other information of special interest to underwriters. Statistics and other information regarding Accident, Fidelity, Plate Glass, Cyclone, Live Stock and other classes of insurance, will also be found in the pages of this volume. In every department some improvement has been made, and all tables brought down to include the transactions of 1889. Promising that in the future as in the past, we shall spare no effort to improve **THE YEAR BOOK**, we commend the Eighteenth Annual Edition to the kind consideration of its many patrons.

THE SPECTATOR COMPANY.

NEW YORK, July 1, 1890.

ADDENDA.

STATUTORY REQUIREMENTS.

Washington.—The first session of the first legislature of the State of Washington was held in the spring of 1890. An act relating to insurance, of which the following is a synopsis, was passed in March, approved by the Governor on the 27th of that month, and went into effect June 26, 1890.

GENERAL REQUIREMENTS.

Companies must file with the Secretary of State, who is *ex-officio* Insurance Commissioner, a copy of its charter and articles of incorporation and a statement of its capital and assets. The certificate of a company organized in another country must contain also the name of its manager for the United States. Company must have paid-up capital of \$100,000; foreign company must have \$200,000 deposited for the benefit of policyholders in the United States. A resident of the State must be appointed attorney to accept service.

Companies must report to the Commissioner before the 15th day of January each year the amount of business done in the State during the previous year. They must file a complete statement of their entire business before the 1st day of March of each year.

Fees.—For filing articles of incorporation, \$10; for filing annual statements, \$5; for filing other papers, \$1; for furnishing copies of papers on file, twenty cents per folio; for certifying copies, \$1; for examination of company, \$5 per day.

Penalties.—Companies neglecting to obey a subpoena issued by the Commissioner for the examination of persons and papers shall be deemed guilty of a misdemeanor, and on conviction shall be fined not less than \$100 or more than \$500, or by imprisonment in the county jail for not less than thirty days or more than six months, or they may be punished by both fine and imprisonment.

UNDERWRITERS' ORGANIZATIONS.

NATIONAL ASSOCIATION OF LIFE UNDERWRITERS, organized at Boston, June 18, 1890. The following officers were elected: President—George N. Carpenter of Boston. Vice-Presidents—Tilden Blodgett of New York, H. C. Lippincott of Philadelphia, B. H. Lightfoot of Pittsburgh, J. K. Stearns of Chicago, M. Early of Michigan, W. H. Anderson of Maine, C. D. Tucker of Providence, H. P. Goddard of Baltimore, F. A. Kendall of Cleveland, J. J. Dillon of New Hampshire, A. B. Roeder of Nebraska, I. S. Borley of Vermont, J. T. Phelps of Boston. Secretary—E. H. Plummer of Philadelphia. Treasurer—William Radcliffe, Jr., of New York. Executive Committee—Benjamin S. Calef of Boston, Joseph Haskell of New York, Henry C. Ayers of Pittsburgh, C. E. Tillinghast of Cleveland, E. H. Kellogg of Chicago, L. A. Watkins of Michigan, J. F. Huntsman of Providence, L. H. Baldwin of Baltimore, C. E. Staniels of New Hampshire, E. B. Hall of Nebraska, George H. Smalley of Vermont, James Sinkinson of Maine, W. G. Justice of Western New York, and C. H. Ferguson of Chicago. Next meeting to be held at Detroit on the third Wednesday in June, 1891.

THE NEW HAMPSHIRE LIFE UNDERWRITERS' ASSOCIATION. President—C. L. Meloon of Manchester. First Vice-President—J. D. Chandler of Nashua. Second Vice-President, C. Parker of Concord. Secretary—W. M. Morgan of Manchester. Treasurer, A. P. Wilson of Manchester. Executive Committee—C. E. Staniels, Concord; M. A. Taylor, Nashua; A. H. Crowell, Concord, and J. J. Dillon, Manchester.

VERMONT ASSOCIATION OF LIFE UNDERWRITERS, organized June 3, 1890. President—A. P. Childs of Bennington. Vice-Presidents—W. H. S. Whitcomb of Burlington, Joseph G. Brown of Montpelier, L. P. Norton of Bennington, P. D. Blodgett of St. Johnsbury, T. P. W. Rogers of Burlington. Treasurer—Isaac S. Borley of St. Albans. Secretary—J. F. Wellman of Burlington. Executive Committee—G. H. Smalley, C. H. Sawyer, J. B. Fletcher, J. E. Curran, J. H. Drew.

NEW YORK STATE ASSOCIATION OF SUPERVISING AND ADJUSTING AGENTS met at Rochester, July 8, and elected the following officers: President—John Marr, Rochester.

Vice-President—John L. Kendig, Albany. Secretary and Treasurer—James T. Howes, Utica. Executive Committee—W. P. Lamb, Rochester, chairman; C. H. Hibbs, New York; F. C. Sturdevant, Utica; W. S. Dewey and H. F. Atwood, Rochester; Charles F. Hawkins, Goshen, N. Y., and W. J. Mackay, Niagara Falls.

SUN LIFE INSURANCE COMPANY OF AMERICA, organized at Louisville, Ky., July 1, with \$100,000 capital, for the transaction of industrial insurance. President—Albert S. Willis. Vice-President and Manager—M. W. Adams. Secretary—George H. Lake. Directors—Hon. Albert S. Willis, M. W. Adams, John B. McFerran, John Lyons, H. V. Sanders, W. H. Thomas, Charles Gheens, Thos. H. Sherley and A. G. Munn.

THE MUTUAL FIRE UNDERWRITERS ASSOCIATION of Ontario elected the following officers at its meeting in June: President—John Beatty Fergus, re-elected. Vice-President—R. J. Doyle. Secretary—Hugh Black. Executive Committee—D. C. McDonald, London; C. Packart, Stratford; C. Davidson, Guelph; W. Turnbull, Brantford; J. J. Hobson, Guelph township. Next meeting to be held at London, June, 1891.

UNDERWRITERS ASSOCIATION of New York State. President—Jno. L. Kendig. Vice-Presidents—T. E. Gallagher, C. L. Hedge. Treasurer—L. S. Morgan. Secretary—W. J. Frederick. Executive Committee—J. M. Carothers, chairman; I. H. Lindsley, C. H. Hollister, A. W. Selkirk, J. J. Babcock.

NOTES OF COMPANIES.

THE HOMESTEAD BUILDING AND LOAN LIFE INSURANCE COMPANY of Indianapolis, Ind., has gone out of business.

THE BANKERS LIFE INSURANCE COMPANY of Lincoln, Neb., reorganized 1890. N. S. Harwood, president, and W. A. Lindley, secretary.

MANCHESTER CITY INSURANCE COMPANY, Manchester, N. H., reinsured in *Ætna* of Hartford.

MINNESOTA ACCIDENT INSURANCE COMPANY, St. Paul, Minn., organized 1890. Charles Shandrew, president; George E. Schnabel, secretary and manager.

COMMERCIAL FIRE INSURANCE COMPANY, Washington, D. C., incorporated June, 1890. Capital, \$100,000.

PIONEER INSURANCE COMPANY, of Illinois, organized 1890. Capital, \$150,000; reserve guaranty fund, \$50,000. Benjamin F. McNeill, president; H. W. Huttig, vice-president; Isaac E. Adams, treasurer; E. T. Marshall, secretary.

LUMBERMENS AND MANUFACTURERS MUTUAL, Eau Claire, Wis., reinsured in Mutual Fire Association, same city, June, 1890.

FARMERS AND MERCHANTS, Denver, Col., retired from business May, 1890.

MERCHANTS MUTUAL, New Orleans, La. Jules Montreuil elected secretary.

The following changes were announced in the officers of the St. Paul Title Insurance Company: Maurice Auerbach succeeds Frederick Driscoll, Sr., as president, Mr. Driscoll becoming first vice-president; C. M. Taylor was appointed secretary and treasurer.

THE MUTUAL FIRE OF TACOMA, organized September, 1889, consolidated with the Cascade Fire and Marine Insurance Company of Seattle, June, 1890.

MISCELLANEOUS CORRECTIONS.

Rhode Island.—Elisha Bucklin reappointed State Auditor and Insurance Commissioner, vice William C. Townsend.

Kentucky.—License fee for industrial life agents reduced from \$10 to \$2 a year.

Henry B. Stokes was elected president of the Manhattan Life Insurance Company June 10 to fill the vacancy caused by the death of James M. McLean; J. L. Halsey, vice-president; H. Y. Wemple, second vice-president; assistant secretary, Frazee promoted to be secretary.

In the table "Tabulated Results of American Life Companies," pages 354-5, there is a typographical error in the premium receipts of the Equitable Life Society. The total premiums should be \$232,416,334. The total income is correctly printed in the table, as is also the aggregate of premiums of all companies.

Prominent General Life Agents and Managers.

L. SPENCER GOBLE,
STATE AGENT,

Southern New York and Northern New Jersey
OF THE
Mutual Benefit Life Ins. Co.
OF NEWARK, N. J.
Office, 137 Broadway, New York.

JNO. I. D. BRISTOL,

GENERAL SPECIAL AGENT

AND

MANAGER FOR NEW YORK CITY

Northwestern Mutual Life Ins. Co.
207 BROADWAY,

Cor. Fulton Street, - - - NEW YORK.

All Policies Protected from Forfeiture by Massachusetts
Laws.

INCORPORATED 1835.

General Agency

New England Mutual Life Insurance Co.
OF BOSTON, MASSACHUSETTS.

KENNY & RATCLIFFE, General Agents,
208 Broadway, cor. Fulton Street,
(P. O. Box 100.)

EZRA DE FOREST,

General Agent and Manager of

The Penn Mutual Life Ins. Co.

18 PARK ROW,

NEW YORK CITY.

J. A. GOULDEN, Manager,

PENN MUTUAL LIFE

OF PHILADELPHIA.

239 BROADWAY, N. Y.

HANDFORD LINDSLEY,

189 Broadway, New York.

GENERAL AGENT

PHOENIX MUTUAL LIFE INS. CO.

FOR

New York City, New Jersey and Long Island.
AGENTS WANTED.

Gilford Morse,

Manager New York Agency,

Massachusetts Mutual Life Ins. Co.

—OF—

Springfield, Mass.

253 Broadway,

New York.

LUTHER G. PITMAN, Manager,

The United States Life Insurance Company,

IN THE CITY OF NEW YORK,

15 STATE STREET,

BOSTON, MASS.

O. H. & W. A. BUCKLEY,

General N. E. Managers

Provident Savings Life,

78 DEVONSHIRE STREET,

BOSTON, MASS.

Agents Wanted in New England.

S. M. DAVIS,

Metropolitan Manager,

The Fidelity Mutual Life Associa'n

OF PHILADELPHIA, PA.

13 PARK ROW,

Room 38.

NEW YORK CITY.

WALTER STEWART, Sup't.

United States Industrial Ins. Co.

OF NEWARK, N. J.

134 SOUTH 9th STREET, PHILA., PA.

Rooms 11 and 12, 2d Floor.

JNO. L. PARSON, Sup't.

PRUDENTIAL INSURANCE CO.

Room 27, Forst & Richey Building.

TRENTON, N. J.

GEO. B. RAYMOND,

General Agent,

Mutual Life Ins. Co.

OF NEW YORK

FOR

New Jersey,

No. 711 BROAD STREET,

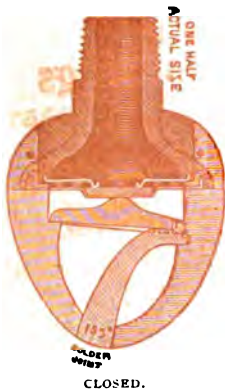
NEWARK, N. J.

THE GRINNELL

Sensitive Automatic Sprinkler.

BOTH WET AND DRY SYSTEMS.

After eight years' extensive use the GRINNELL is known and acknowledged to be the only absolutely water-tight and reliable sprinkler.



OVER 8,000 BUILDINGS

Equipped with them

From May 1, 1882, to July 1, 1890.

Within that time the Sprinkler has worked
successfully in

More than 650 Fires, With No Failures.



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PROVIDENCE STEAM AND GAS PIPE COMPANY,

PROVIDENCE, R. I.

BOSTON OFFICE, 173 DEVONSHIRE STREET,

CHICAGO OFFICE, 115 MONROE STREET,

AND TO THE

AUTOMATIC FIRE ALARM & EXTINGUISHER CO.

(LIMITED).

NEW YORK, 413 BROADWAY, BOSTON, 111 MILK STREET, PHILADELPHIA, 49 S. FOURTH ST., PITTSBURGH, 64 FIFTH AVE.

The latter Company also equips buildings with the well-known "Watkins' Automatic Fire Alarm"—now used in New York, Boston and Philadelphia for the detection of fires. This system already protects about Eight Hundred Millions of Mercantile Property, and is approved by the Board of Fire Underwriters in these cities, who allow large rebates in the cost of insurance to those who use this protection.

THE INSURANCE YEAR BOOK.

AMERICAN FIRE INSURANCE COMPANY,

OFFICE, COMPANY'S BUILDING,

308 AND 310 WALNUT STREET, PHILADELPHIA



Cash Capital,	\$500.00
Reserve for Reinsurance and all other Claims,	\$1,733.05
Surplus over all Liabilities,	\$409.61
Total Assets, January 1, 1890,	\$2,642,669.

THOS. H. MONTGOMERY, President, :

CHAS. P. PEROT, Vice-President,

RICHARD MARIS, Secretary,

JAMES B. YOUNG, Actuary.

DIRECTORS.

THOS. H. MONTGOMERY,

ALEXANDER BIDDLE,

JOHN T. L.

CHARLES P. PEROT,

ISRAEL MORRIS,

JOSEPH E. GILLINGHAM,

PEMBERTON S. HUTCHINSON,

SAMUEL WELSH, Jr.

CHAS. S. WHELEN.

Dwelling House Insurance Company

-OF-

BOSTON

Removed to No. 40 Water Street.

CHAS. K. NICHOLS, Pres't.

HENRY F. PERKINS, Sec'y.

This Company Insures only Dwelling-house Property and Household Furniture against Loss or Damage by Fire or Lightning.

Capital.....	\$300,000.00
Assets, January 1, 1890.....	587,758.72
Liabilities, including Capital.....	550,339.17
Net Surplus.....	37,419.55
Surplus to Policyholders.....	337,419.55

DIRECTORS.

Augustus Flagg.
Chas. Merriam.
Edward A. Strong.

A. S. Wheeler.
Otis Norcross.
Augustis H. Ellis.
Charles K. Nichols.

John D. W. Joy.
Thos. P. Beal.
James D. K. Willis.

THE LONDON ASSURANCE CORPORATION,

Chartered, A. D. 1720.



STATEMENT—UNITED STATES BRANCH.

INCOME, 1889.

Premiums.....	\$894,716
Interest.....	54,676
Total.....	\$949,392

Assets, 1st January, 1890.....	\$1,661,054
Liabilities.....	748,647
Surplus.....	\$912,407

Local Committee.

CHARLES M. FRY.....	President Bank of New York.
GOULD H. REDMOND.....	No. 6 Washington Square, North.
GUSTAV AMSLINCK.....	No. 148 Pearl Street.
GEORGE MOSLE.....	Mosle Bros., 52 Exchange Place.
CHARLES D. DICKEY, Jr.,.....	Brown Bros. & Co.
GEORGE H. MARKS, Manager,	69 Wall Street, New York.

The Lawyers' Title Insurance Company

OF NEW YORK.

No. 120 Broadway, New York.

THOMAS JEFFERSON BUILDING, COURT SQ., BROOKLYN.

CAPITAL, \$1,000,000. SURPLUS (*upwards of*), \$345,000.

OFFICERS:

EDWIN W. COGGESHALL, President.

CHARLES E. STRONG.....	VICE-PRESIDENT.	JOHN DUER.....	TREASURER.
WILLIAM P. DIXON.....	SECRETARY.	DAVID B. OGDEN.....	GENERAL MANAGER.
SAMUEL GREEN.....ASSISTANT GENERAL MANAGER.			

DIRECTORS:

EDWIN W. COGGESHALL.....	of Norwood & Coggeshall.	J. LAWRENCE MARCELLUS.....	
HENRY DAY.....	of Lord, Day & Lord.	DAVID B. OGDEN.....	of Parsons, Shepard & Ogden.
WILLIAM P. DIXON.....	of Miller, Peckham & Dixon.	JOHN H. RIKER.....	
JOHN DUER.....	of Martin & Smith.	CHARLES E. STRONG.....	of Strong & Cadwalader.
HENRY E. HOWLAND.....	of Anderson & Howland.	HERBERT B. TURNER.....	of Turner, McClure & Rolston.
JOHN T. LOCKMAN.....	of DeWitt, Lockman & DeWitt.	JAMES M. VARNUM.....	of Varnum & Harrison.
JOHN WEBBER.....			

OFFERS:

1. To Borrowers upon Bond and Mortgage, An unlimited amount of money for good loans, with fixed and reasonable rates for examination and insurance of title.
2. To Purchasers of Real Estate, Reasonable loans to complete purchases without additional cost.
3. To Investors on Bond and Mortgage, Good loans, either direct or by assignment from the Company, accompanied by Policy of Title Insurance.
4. To all, Examination of title by responsible and experienced Counsel acting in the interest of the client, AND insurance by a Corporation of large capital.

The opinion of an eminent Committee of Counsel on all questions of law affecting titles to real property.

Reports all losses paid and claims pending.

Losses under policies in three years, \$800.

No claims pending July 1, 1890.

FOURTH EDITION, REVISED AND EXTENDED.

Prominent Patrons of Life Insurance.

We have just issued a new edition of **PROMINENT PATRONS OF LIFE INSURANCE**, giving the names of a large number of professional and business men who are insured in sums exceeding \$50,000, and the amounts of their insurance. A number of

REPRODUCTIONS OF AUTOGRAPH LETTERS,

addressed to us from prominent citizens are inserted in the work, thus giving increased value and importance to it. Previous editions of this work, giving lists of persons insured for sums not less than \$25,000, have been extensively used by agents, who have found this little publication very valuable to them in the prosecution of their work. This year the minimum amount of insurance thus recorded is \$50,000, while the maximum is upwards of a million and a half, showing in this practical form the estimation in which so many prominent professional and business men hold life insurance. The work is handsomely printed on excellent paper, and is in convenient form for carrying in the pocket. We commend it to all persons interested in life insurance.

Prices: Single copies, 25 cents; 100 copies, \$20; 500 copies, \$80; 1000 copies, \$125.

REASONS WHY

EMINENT PROFESSIONAL AND BUSINESS MEN

CARRY LARGE AMOUNTS OF

LIFE INSURANCE.

This little publication contains letters from nearly three hundred prominent citizens, stating their views regarding the value and importance of life insurance, and giving the "reasons why" they carry large amounts upon their lives. Many of these letters are

FAC-SIMILE REPRODUCTIONS OF ORIGINAL LETTERS

in our possession. Others are printed in plain type, with the fac-similes of the autographs of the writers. Others are printed in plain type, signature and all. The reasons given by the writers of these letters for insuring their lives are as diverse as can well be imagined, and constitute a series of convincing arguments for the use of agents and solicitors.

This is a new departure in insurance literature, entirely novel, and cannot fail to prove of great value as a canvassing document.

Prices: Single copies, 25 cents; 100 copies, \$20; 500 copies, \$80; 1000 copies, \$125.

THE SPECTATOR COMPANY,

Insurance Publishers,

ORGANIZED 1857.

AMERICAN FIRE INSURANCE COMPANY

Of New York.

No. 146 Broadway, - Mutual Life Old Building, - New York.

CASH CAPITAL.....	\$400,000
UNEARNED PREMIUMS AND OTHER LIABILITIES.....	476,672
NET SURPLUS, JANUARY 1, 1890.....	424,170
TOTAL ASSETS.....	\$1,300,842

DAVID ADEE, PRESIDENT.

SILAS P. WOOD, Manager of Agencies.

W. H. CROLIUS, Secretary.

C. P. PEIRCE, Assistant Secretary.

ROME FIRE INSURANCE COMPANY

OF THE STATE OF GEORGIA. ROME, GA.

ANNUAL STATEMENT DECEMBER 31, 1889.

Capital Stock, paid up, \$103,900.00.

Reserve for Re-Insurance, \$56,316.34.

(LEGAL STANDARD.)

ASSETS.		LIABILITIES.	
Real Estate.....	\$14,500.00	Reserve for losses under adjustment, and all other claims	\$13,656.63
(Company's principal Office 223, 225 Broad St.)		Surplus to Policyholders	178,760.93
Loans on Bonds and Mortgages	50,048.00		\$192,425.66
(First lien on fee—market value, \$182,600.00)			
Loans on Bonds and Stocks	32,587.98		
(Market value, \$87,862.25)			
Bonds and Stocks owned by the Company	36,144.00		
Interest accrued and uncollected	2,537.71		
Cash on Deposit	11,910.68		
Premium Notes.....	4,634.53		
Premiums in hands of Agents and in course of transmission	15,393.63		
Other Loans	650.00		
Office Furniture, Home Office accounts in course of collection, and all other assets.....	5,044.13		
Bills Receivable	18,975.00		
	\$192,425.66		

JOHN H. REYNOLDS, President.

OFFICERS:

HAMILTON YANCEY, Secretary.

DIRECTORS:

JOHN H. REYNOLDS, President First National Bank.
R. G. CLARK, President Merchants' National Bank.
J. A. ROUNSAVILLE, of Rounsaville & Bro., Warehousemen and Cotton Factors.
JNO. MONTGOMERY, of Montgomery & Co., Wholesale Grocers.

E. T. MCGHEE, of McGhee & Co., Wholesale Grocers.
A. S. HAMILTON, of Hamilton & Co., Wholesale Grocers.
O. H. MCWILLIAMS, Capitalist.
W. L. MCKEE, of Emmons, McKee & Co., Wholesale and Retail Clothing.
HAMILTON YANCEY, Attorney-at-Law.

—THE—

Life Insurance Company of Virginia,

RICHMOND, VA.,

ISSUES EVERY APPROVED FORM OF

LIFE AND ENDOWMENT POLICIES.

In the nineteen years of its operations it has paid losses amounting to many thousand dollars without once being forced to do so by litigation.

Its policies are Non-Forfeitable after three years, and indisputable from date of issue, except for actual fraud.

G. A. WALKER, President.

J. G. WALKER, Vice-President.

E. B. SMITH, Consulting Actuary.

JAS. W. PEGRAM, Secretary.

H. CABELL TABB, Medical Director.

ESTABLISHED 1865.

VIRGINIA STATE INSURANCE CO.,

RICHMOND, VA.,

OFFICE, 1006 MAIN STREET.

CASH CAPITAL, - - \$200,000.

OFFICERS.

N. V. RANDOLPH, President.

GEO. L. CHRISTIAN, Vice-President.

RO. E. RICHARDSON, Secretary.

BOARD OF DIRECTORS.

JAMES ALFRED JONES,

N. W. BOWE,

E. T. D. MYERS,

JNO. S. ELLETT,

S. H. HAWES,

JOHN MAHONY,

FRITZ SITTINGDING,

JOHN POPE,

J. M. FOURQUREAN,

L. D. CRENSHAW, Jr.

CHAS. K. WILLIS, Ass't Sec'y.

L. F. MASON, Solicitor.

THE MUTUAL LIFE

INSURANCE CO. OF KENTUCKY,

LOUISVILLE.

President, CHARLES D. JACOB.

Vice-President, JOHN GOODLOE.

Secretary, WM. W. MORRIS.

Actuary, D. MERIWETHER.

Assets, January 1, 1890,	\$1,628,172
Surplus, as to Policyholders,	\$184,517

Policies issued on all approved plans of Life Insurance, and are non-forfeitable after TWO annual payments.

FIRST-CLASS RESPONSIBLE AGENTS WANTED.

GIRARD

Fire Insurance Company

OF PHILADELPHIA.

January 1st, 1890.

CAPITAL, - \$300,000.00.

ASSETS, - - - - \$1,482,898.80
 Liabilities including Reinsurance
 Fund and Capital, - - 925,339.41
 Net Surplus over all Liabilities, \$557,559.19

ALFRED S. GILLETT, Pres.

JAS. B. ALVORD, Vice-Pres. and Treas.

EDWIN F. MERRILL, Sec'y.

JULIUS B. ALLEN, Asst. Sec'y.

THE A B C —OF— LIFE INSURANCE.

By CHARLES E. WILLARD.

The undersigned are the publishers of the above work, a copy of which should be secured by every life insurance agent, affording, as it does, a few hours' "easy lesson" on the Science of Life Insurance.

It is the aim of this little book to explain and illustrate some of the fundamental and elementary principles of life insurance so simply that they can be readily understood by men who have not been specially trained as mathematicians, or have not had their attention particularly directed to the theory and mathematics of Life Insurance.

This book is handsomely printed and contains sixty pages of text matter and tables; it is bound between flexible and durable leather covers, specially adapted to pocket use.

PRICE, PER COPY, \$1.25.

THE SPECTATOR COMPANY, Publishers,

14 Cortlandt St., New York.

CHICAGO OFFICE: 161 La Salle Street.

Mechanics & Traders Insurance Company,

NEW ORLEANS.

TWENTIETH ANNUAL STATEMENT.

ASSETS.

Louisiana State Consols.....	\$193,640.00
City of New Orleans bonds.....	62,420.00
Bank and other stocks.....	369,280.00
Bills receivable.....	3,383.30
Cash on hand.....	29,208.77
Real estate.....	25,839.10
Premiums in course of collection.....	54,774.17
	<u>\$738,545.34</u>

LIABILITIES.

Capital stock.....	\$375,000.00
Reserved for unearned premiums.....	114,844.53
Reserved for unpaid losses.....	17,841.99
Reserved for unpaid taxes and licenses.....	3,724.55
Reserved for river reinsurance.....	5,310.34
Dividends.....	18,750.00
Surplus fund.....	<u>203,073.93</u>

\$738,545.34

DIVIDENDS ON CAPITAL.

FIVE PER CENT declared July, 1889.

FIVE PER CENT declared January, 1890.

Capital.....	\$375,000.00
Surplus Fund.....	<u>203,073.93</u>

For protection of Policyholders..... \$578,073.93

LLOYD R. COLEMAN, President.

GEO. H. FROST, Secretary.

ORGANIZED IN 1886.

THE MACON

FIRE INSURANCE COMPANY

MACON, GA.

CASH CAPITAL,	\$100,000
TOTAL ASSETS,	141,041

S. S. DUNLAP,

PRESIDENT.

R. E. PARK,

VICE-PRESIDENT.

EDGAR S. WILSON,

SECRETARY AND TREASURER.

CORRESPONDENCE invited by the undersigned in reference to the placing of LARGE LINES OF INSURANCE. SPECIAL FACILITIES for handling such lines.

The Mutual Guaranty Fire Syndicate

175 LA SALLE STREET, CHICAGO, ILL.

J. W. LITHGOW, Manager,

W. P. CHRISSINGER, Assistant Manager.

Chicago Office of, and Representing the following Companies:

CHARTERED 1866.

Pioneer Insurance Co. of Illinois.

Capital Stock, \$150,000. Reserve Guaranty Fund, \$50,000. Bonds and Mortgages on Improved Chicago City Real Estate, \$25,000.

General Office: N. E. Cor. La Salle and Monroe Streets, Chicago.

OFFICERS.—BENJ. F. McNEILL, President; H. W. HUTTIG, Vice-President; ISAAC E. ADAMS, Treas.; E. T. MARSHALL, Secretary; J. W. LITHGOW, Manager.

DIRECTORS.—BENJ. F. McNEILL, Chicago; ISAAC E. ADAMS, Chicago; H. W. HUTTIG, Muscatine, Iowa; JOHN W. ECKHART, Chicago; SCHILLER HOSFORD, Clinton, Iowa; J. W. LITHGOW, Clinton, Iowa; FRANK W. SCOTT, Joliet, Ill.; E. T. MARSHALL, Chicago.

Mutual Guaranty Fire Insurance Co.

OF CLINTON, IOWA.

ASSETS OVER - - - - - \$350,000.00.

OFFICERS.—SCHILLER HOSFORD, President; SILAS W. GARDINER, Vice-President; H. W. HUTTIG, and Vice-President; R. C. VAN KURAN, Treasurer; J. W. LITHGOW, Secretary.

DIRECTORS.—SCHILLER HOSFORD, R. C. VAN KURAN, M. A. DONAHUE, C. C. KEEPERS, SILAS W. GARDINER, H. W. HUTTIG, S. SHOCRAFT, A. R. MCCOY, J. W. LITHGOW.

GUARANTORS.—SCHILLER HOSFORD, Clinton, Iowa; SILAS W. GARDINER, Lyons, Iowa; R. C. VAN KURAN, Clinton, Iowa; H. W. HUTTIG, Muscatine, Iowa; M. A. DONAHUE, Chicago, Ill.; L. P. ALLEN, Clinton, Iowa; H. C. CLEVELAND, Moline, Ill.; S. SHOCRAFT, Clinton, Iowa; A. R. MCCOY, Clinton, Iowa; L. W. KENDALL, Beloit, Wisconsin; J. F. CLEMENT, Clinton, Iowa; C. C. KEEPERS, Clinton; H. T. LAMEY, St. Louis, Mo. J. W. LITHGOW.

Metropolitan Mutual Fire Ins. Co.

OF CHICAGO, ILL.

ASSETS OVER - - - - - \$150,000.00.

OFFICERS.—J. W. LITHGOW, President; R. C. VAN KURAN, Vice-President; SCHILLER HOSFORD, Treasurer; W. P. CHRISSINGER, Secretary.

DIRECTORS AND INCORPORATORS.—SCHILLER HOSFORD, Clinton, Iowa; R. C. VAN KURAN, Clinton, Iowa; J. W. LITHGOW, Clinton, Iowa; W. P. CHRISSINGER, Chicago, Ill.; H. W. HUTTIG, Muscatine, Iowa; BEN. C. KEATOR, Moline, Ill.; ALONZO GEORGE, Aurora, Ill.; S. ATLEE, Fort Madison, Iowa; A. P. BROWN, Fort Madison, Iowa; E. W. LYMAN, Chicago, Ill.; E. E. HOOVER, Chicago, Ill.; C. L. HOYT, Aurora, Ill.; JOHN W. GOOD, Moline, Ill.

Aurora Mutual Fire Ins. Co.

OF AURORA, ILL.

Assets over - - - - - \$125,000.00.

OFFICERS.—C. L. HOYT, President; ALONZO GEORGE, Treasurer; J. J. McCLELLAN, Secretary; J. W. LITHGOW, General Manager.

DIRECTORS.—C. L. HOYT, Aurora, Ill.; L. STEWARD, Plano, Ill.; ALONZO GEORGE, Aurora, Ill.; J. B. ARNOLD, Aurora, Ill.; JNO. JAMESON, Aurora, Ill.; L. HOARD, JR., Aurora, Ill.; W. F. DICKENSON, Aurora, Ill.; H. H. EVANS, Aurora, Ill.; W. A. HARTSBURG, North Aurora, Ill.; D. C. NEWTON, Batavia, Ill.; W. W. BISHOP, Aurora, Ill.; H. L. BENNETT, Geneva, Ill.; J. J. McCLELLAN, Aurora, Ill.

UNITED UNDERWRITERS INSURANCE CO.

ATLANTA, GEORGIA.

JANUARY 1, 1890.	
Capital Stock, ...	\$500,000.00
Paid in Cash, ...	300,000.00
ASSETS.	
Cash on hand and in Bank, ...	\$125,279.12
Loans on Real Estate, ...	103,000.00
Loans on Stocks and Bonds, ...	56,000.00
Stocks and Bonds, ...	11,517.50
Interest due and accrued, ...	2,673.15
Premiums in course of collection, ...	2,792.13
Total Assets, ...	\$301,261.90
DIRECTORS.	
S. M. INMAN, A. D. ADAIR, JOEL HURT, JAMES TOBIN, J. W. ENGLISH,	
T. J. HIGHTOWER, R. J. LOWRY, W. W. THOMAS,	
H. T. INMAN, J. R. NUTTING, B. A. DENMARK,	
W. A. RUSSELL, GEO. WINSHIP.	
OFFICERS.	
JOEL HURT, ...	PRESIDENT.
J. R. NUTTING, ...	SECRETARY.
EDWARD A. SWAIN, ...	MANAGER OF AGENCIES.

ATLANTA HOME INS. CO.,

ATLANTA, GA.

Capital, - - - -	\$200,000.00
Reinsurance Reserve, - - - -	86,928.11
Total Assets, - - - -	281,029.91

DIRECTORS.	
S. M. INMAN. GEORGE WINSHIP. T. L. LANGSTON.	
R. J. LOWRY. T. G. HEALEY. J. H. PORTER.	
M. C. KISER, HENRY JACKSON, JOEL HURT.	

OFFICERS.	
ROBERT J. LOWRY, - - - -	PRESIDENT.
JOEL HURT, - - - -	SECRETARY.
JOHN T. HALL, JR., - - - -	CASHIER.

— THE —

IMPERIAL LIFE INS. CO.

DETROIT, MICH.

Deposited with the State Treasurer of Mich., in trust for the Policyholders,

\$100,000.

The Most Economical Life Insurance in the World.

Both forms of Life Insurance are offered :

NATURAL PREMIUM Insurance for PROTECTION.

LEVEL PREMIUM Insurance for PROTECTION and INVESTMENT.

The IMPERIAL is the first Life Insurance Company to offer both the *Natural* and *Level Premium* forms, with the addition of *Survivor's Pure Endowment*. *No restrictions on travel or residence, and all policies are incontestable while in force, except for fraud.*

Over \$13,000,000 Insurance in Force.

OFFICERS.

C. A. NEWCOMB.....	President.
A. C. BACON.....	Vice-President.
ANSON WARING.....	Secretary.
A. E. F. WHITE.....	Treasurer.
W. D. HARRAH.....	Actuary.
J. B. BOOK, M. D.....	Medical Director.
HOYT POST.....	Attorney.

BOARD OF DIRECTORS.

A. C. BACON.....	of A. C. Bacon & Co.	C. A. GOWER.....	Supt. State Reform School.
SIMON J. MURPHY.....	Capitalist.	S. R. MUMFORD.....	Michigan Savings Bank.
C. A. NEWCOMB.....	of Newcomb, Endicott & Co.	THOS. BERRY.....	of Berry Bros.
GEO. S. DAVIS.....	of Parke, Davis & Co.	RANSOM GILLIS.....	of Edson, Moore & Co.
T. S. ANDERSON.....	State Savings Bank of Detroit.	ANSON WARING.....	Insurance.
J. B. BOOK.....	Physician and Professor of Surgery.	N. G. WILLIAMS.....	of Williams Malt Co.
JOHN S. GRAY.....	of Gray, Toynton & Fox.	H. P. CRISTY.....	Capitalist.
A. E. F. WHITE.....	of D. M. Ferry & Co.		

THE PROVIDENT SAVINGS

LIFE ASSURANCE SOCIETY.

HOME OFFICE, 120 BROADWAY, NEW YORK.

WM. E. STEVENS, Secretary. SHEPPARD HOMANS, President.

Renewable Term Insurance a Specialty.

The least expensive, the safest and the fairest contract of life insurance in the market. Good agents wanted in all desirable localities.

Extracts from the Official Report of the Insurance Department of the State of New York, for the year ending December 31, 1889:

	PROVIDENT SAVINGS.	OTHER COMPANIES.
Premium receipts in 1889.....	\$1,343,630.00	\$131,819,234.00
Dividends paid policyholders.....	372,470.00	13,579,221.00
Percentage of dividends to premiums.....	27.72	10.30
Insurance in force December 31, 1889.....	60,954,208.00	3,083,723,103.00
Average Premium charged to each \$1000 in force.....	22.04	42.74
Which were thus appropriated :		
For dividends.....	6.11	4.44
For death claims and expenses.....	15.09	27.03
For other purposes.....	.84	11.27
Average premium as above.....	\$22.04	\$42.74
Net average cost of insurance, less dividends.....	15.93	38.30

STATUTORY REQUIREMENTS.

WHAT THE VARIOUS STATES REQUIRE OF COMPANIES DOING BUSINESS THEREIN.

REVISED AND CORRECTED ESPECIALLY FOR THE INSURANCE YEAR BOOK.

In the following chapter we present a summary of the laws of the different States imposing conditions upon foreign companies and companies of other States doing business within their borders. The insurance officials of these several States have very kindly revised these synopses and made such corrections as were necessary to make them conform to the latest enactments of their several legislatures. There were several legislatures in session during the past winter, and much legislation relative to insurance was considered. The conditions of entry into the various States, however, were changed in but few instances, and these are noted in the following pages. It is believed that this compilation covers all the material points of the legal requirements of the various States and Territories. We tender our acknowledgments to the Commissioners and Superintendents of Insurance who so kindly aided us in making this synopsis of the State laws.

ALABAMA.

SUPERVISING OFFICER—CYRUS D. HOGUE, AUDITOR OF STATE, MONTGOMERY.

GENERAL REQUIREMENTS.

Each company must, before admission, file a copy of its charter, duly certified, together with a statement sworn to by the president and secretary, showing the subscribed and paid-up capital of the company and its financial condition; also an instrument, under seal of the company, authorizing all agents to accept service of legal process, and admitting such service as if served upon the company. Companies must have known place of business in the State and authorized agents thereat. The reciprocal features of the State law have been declared unconstitutional by the Supreme Court of the State.

FIRE AND MARINE COMPANIES.

Each company must have a cash capital of at least \$100,000, invested in accordance with the laws of the State from which it derives the charter. Sworn statements of the condition of the company must be filed by the 10th of January of each year or within thirty days thereafter, showing all transactions to December 31 preceding. Fifty per cent of the premiums received must be retained as a reinsurance fund. The certificate issued by the Auditor to the company expire January 15 each year, and must be renewed during the month. When the Auditor discovers an impairment of capital equal to twenty-five per cent after providing for all liabilities.

he may revoke his certificate. Companies required to make annual report of business transacted in the State.

LIFE COMPANIES.

Each company must be possessed of at least \$100,000, and must file with the Auditor in July of each year a statement, certified by the president, secretary or actuary, showing the financial condition of the company on the first day of April preceding; such statement must show the gross amount of premiums received, in cash or otherwise, in the State during the year, the amount of funds invested in the State, and the amount paid for taxes and license in each county. If a life company invests in the State the net reserve upon policies on the lives of citizens, it will be entitled to all the privileges of a home company. The Treasurer may require additional deposits.

FOREIGN COMPANIES.

Every foreign company must file with the Auditor a certificate, signed by the proper State officer, setting forth that the company has on deposit in some State at least \$200,000 in lawfully invested securities, for the benefit of all the policyholders in the United States. Annual statements required the same as of other State companies. Taxes and fees the same.

AGENTS.

Before transacting any business each agent must obtain from the Auditor a certificate of authority, which certificate, together with a copy of the financial statement and of the instrument relating to the service of process and a copy of statement must be filed in the office of the Judge of the Probate for the county wherein such agent is located; certificates to be renewed annually in January, and to be filed with copy of the annual statement with the Judge of Probate. Each individual soliciting insurance must have license, and all persons taking applications are agents of company. Agents must make sworn return to assessor of county in which his agency is located, setting forth the gross receipts of such agency for the year for purposes of taxation.

Taxes.—A tax of one per cent is imposed on gross amount of premiums (expenditures and losses paid, and return premiums deducted). Agents of insurance companies must make a sworn statement in January of each year, and file with the assessor of the county in which they are located, showing the amount of premiums received, less expenditures and losses paid and returned premiums, for the year ending on the first day of that month. Agents in incorporated cities where there are fire departments must pay the sum of \$200 annually for the support of such fire departments.

Fees.—Each company must pay to the State Treasurer, in the month of January, an annual license fee of \$100. For filing statement with Auditor, \$5; with Judge of Probate, \$5.

Penalties.—Agents doing business in violation of the law are subject to a fine not exceeding \$500 for each offense. Company doing business without license shall forfeit \$1000.

ARIZONA.

SUPERVISING OFFICER—NATHAN O. MURPHY, TERRITORIAL SECRETARY, PRESCOTT.

GENERAL REQUIREMENTS.

Companies must obtain a certificate from the Territorial Treasurer, filing with him a statement giving name and location of company, amount of capital stock, amount of assets, liabilities and surplus, and enter into an agreement that service of legal process may be made upon any agent of the company. Statement to be renewed in March of each year.

AGENTS.

On filing renewal statements, agents must submit report of premium receipts collected within the territory during the year, for purposes of taxation. Any person transacting business for a company shall be deemed its agent.

Taxes.—One and one-half per cent upon premium receipts.

Fees.—For filing statement, \$5; issuing certificate of authority, \$5; subsequent certificates to agents, \$2.

Penalties.—For violation of the provisions of the act, a fine not exceeding \$1000.

ARKANSAS.

SUPERVISING OFFICER—W. S. DUNLOP, AUDITOR OF STATE, LITTLE ROCK.

GENERAL REQUIREMENTS.

Every company, before engaging in business, must file with the Auditor of State a certified copy of its charter, a certificate showing the date of organization, location and principal office of the company; also a written stipulation that legal process served on the Auditor, or the person designated by the company, will be accepted as served on the company. A duplicate of which to be filed with the Secretary of State. On complying with the law, the Auditor will issue a certificate of authority to the company. Every company must have a capital of not less than \$100,000, fifty per cent of which must be paid up.

EXAMINATIONS.

The Auditor is empowered to examine any company at its home office, and, if impairment in capital is ascertained, may revoke his certificate. Refusal to permit examinations warrants him in withdrawing his certificate.

Companies must furnish the Auditor with lists of agents, when he will issue a certificate to each, granting him authority to transact business for the company. Certificates renewable annually. One certificate suffices for a firm, provided the name of each member is inserted therein.

LIFE COMPANIES.

Each company must file an annual statement with the Auditor by the 1st of March of each year, showing the financial condition of the company on the 31st of December preceding. The statement must be accompanied by a certificate, signed by the proper officer of the State wherein the company was organized, showing the net value of all policies in force, and certifying that the company has assets equal thereto, and is authorized to do business in such State. In the absence of such certificate, the Auditor is authorized to value the policies of the company on the basis of the American Experience Table of Mortality and four and one-half per cent interest.

FIRE AND MARINE COMPANIES.

Must have a subscribed capital of not less than \$150,000, of which \$50,000 must be paid up. A sworn statement, signed by the president, vice-president or secretary of the company, must be filed with the Auditor before the 1st of March each year, showing the financial condition of the company and its transactions up to December 31st of the previous year. The reinsurance fund to be computed at fifty per cent of the premium on all risks having less than one year to run, *pro rata* on all risks having more than one year to run; when the reinsurance fund is reduced to less than forty per cent of the premiums received during the year, the whole amount of premiums received on unexpired risks shall be set aside as a reinsurance fund. Companies required to make annual reports of business transacted in the State.

FOREIGN COMPANIES.

In addition to making the annual statement, as required of other State companies, foreign companies must furnish, prior to July 1 of each year, a statement showing the business transactions outside of the United States and its financial condition outside of the United States branch.

Taxes.—A tax of two and one-half per cent is imposed on premiums (less losses and commissions). Every company must submit a sworn statement, signed by the president, secretary or agent, at the time of filing the annual statement, showing the premiums received in the State, upon which statement the tax is computed. No municipal taxes or licenses are permitted.

Fees.—For filing charter, \$15; filing statement, \$10; issuing certificate, \$2; copies of papers, twenty cents per folio; certifying such copies and affixing seal, \$1; valuing life policies, a charge not exceeding three cents per \$1000 of insurance may be exacted; examinations, actual expenses incurred.

Penalties.—Neglect to furnish statement as required, a penalty is imposed of \$100 for each day's delay; transacting business without complying with the law subjects the offender to a fine of \$500 for each month or fraction thereof during which the business is unlawfully conducted. Misdemeanor for agents to solicit business for companies that have not complied with the law.

CALIFORNIA.

SUPERVISING OFFICER—J. N. E. WILSON, INSURANCE COMMISSIONER, SAN FRANCISCO.

GENERAL REQUIREMENTS.

Any company, stock or mutual, of another State, desiring to do business in California must file with the Insurance Commissioner a certified copy of its charter, and a certificate signed by the proper officer of the State wherein such company was organized, setting forth that it has available assets in excess of all liabilities equal to not less than \$200,000; also a statement of its financial and business condition on the 31st of December preceding, sworn to by the principal officer of the company; the company must also designate some agent to accept legal service, and such agent shall be deemed the general agent of the company within the State, and service made upon him shall be deemed as having been made upon the company. In case the company shall at any time be without such agent, the Insurance Commissioner shall be empowered to accept service. Should a company transfer from a State to a United States Court any suit brought against it by a citizen of California, the Commissioner is required to revoke its license to do business in the State. The general agent must also file with the Commissioner a bond with two sureties in \$1000 each, conditioned that he will pay quarterly in advance all taxes, licenses or fees that are or may be imposed by law, and that the company will comply with the law in all respects. All payments must be in United States gold coin. On compliance with these requirements, a certificate of authority to do business will be issued to the company by the Commissioner. An anti-compact law was passed February, 1889.

EXAMINATIONS.

The Commissioner is empowered to examine any company doing business in the State whenever he shall deem it necessary, and if a company is found to be insolvent, he shall revoke its authority to do business. A company is regarded as insolvent when, after providing for all liabilities, its capital is reduced below \$200,000, or below seventy-five per cent of its paid-up capital; if it be a mutual company, when its cash assets over liabilities are less than \$200,000. Commissioner must publish notice of insolvency four weeks.

AGENTS.

Every company must file with the Commissioner a certified copy of the authority given by it to each agent in the State, and, in case of a change of agents, the Commissioner must be notified. Every general agent appointed by the company must obtain from the Commissioner a certificate of authority to do business, which continues in force without renewal until revoked. One certificate suffices for all members of a firm. Other agents do not require certificates. If a solicitor for a life assurance company has been employed by any other company within a year previous, he shall produce written evidence that all moneys received by him for such company have been paid to it. Solicitors for life companies must obtain a license annually.

Companies not doing business in the State may have a special agent for the purpose of collecting renewal premiums, who shall receive a certificate of authority from the Commissioner on filing notice of appointment. No other papers required of such companies.

LIFE COMPANIES.

Sworn statements, verified by the principal executive officer of the company residing in the State, must be filed with the Commissioner on or before March 10th of each year, showing the financial condition of the company and its business transactions up to December 31 of the preceding year. Such statement must also be printed one week in a daily paper published in the city where the principal office of the company in the State is located. A statement must be filed by representative in the State on or before January 15, showing the business effected and renewals of previous year. When requested by the Commissioner to do so, companies must furnish him with the requisite data for valuing its outstanding policies. If his valuation be not accepted by the assurance officer of any other State, then the companies of such State doing business in California shall submit their policies for valuation by the Insurance Commissioner of that State. Valuations made upon the basis of the American Experience Mortality Tables and four and one-half per cent interest. All policies issued within the State, unless otherwise specifically contracted between the assurer and the assured, for tontine or other term or paid-

up assurance, must contain a stipulation that when, after three full annual premiums shall have been paid on such policy, it shall not cease or become void solely by the non-payment of any premium when due; its entire net reserve, by the American Experience Mortality Table and interest at four and one-half per cent yearly, less any indebtedness to the company on such policy, shall be applied by such company as a single premium, at such company's published rates in force at date of original policy; but at the age of assured at the time of lapse, either to the purchase of non-participating term assurance for the full amount assured by such policy, or upon the written application by the owner of such policy, and the surrender thereof to such company within three months from such non-payment of premium, to the purchase of the non-participating paid-up policy, payable at the time the original policy would be payable if continued in force; both kinds of assurance to be subject to the same conditions, except as to payment of premiums, as those of the original policy. It may be provided, however, in such stipulation, that no part of such term assurance shall be due or payable unless satisfactory proofs of death be furnished to the assurance company within one year after death, and that, if death shall occur within three years after such non-payment of premium, and during such term of assurance, there shall be deducted from the amount payable the sum of all the premiums that would have become due on the original policy if it had continued in force. If the reserve on endowment policies be more than enough to purchase temporary assurance as aforesaid to the end of the endowment term, the excess shall be applied to the purchase of pure endowment assurance, payable at the end of the term, if the assured be living. If any company shall evade this provision of law, its certificate of authority shall be immediately revoked. Any acts in conflict with above were repealed by the passage of this "Specific Contract" bill in April, 1880.

The following law was enacted in March, 1889:

SECTION 1. Section 447 of the Civil Code of the State of California is hereby amended so as to read as follows:

Section 447. Every life assurance corporation organized under the laws of this State must, on or before the first day of February of each year, furnish the Insurance Commissioner the necessary data for determining the valuation of all its policies outstanding on the thirty-first day of December then next preceding. And every life assurance company organized under the laws of any other State or country, and doing business in this State, must, upon the written requisition of the Commissioner, furnish him, at such time as he may designate, the requisite data for determining the valuation of all its policies [then] outstanding. Such valuations must be based upon the rate of mortality established by the American Experience Life Table, and interest at four and one-half per cent per annum; *provided*, that from and after the thirty-first day of December, A. D. one thousand eight hundred and ninety-one, such valuations must be based upon the rate of mortality established by the Combined Experience or Actuaries' Table of Mortality, with interest at the rate of four per cent per annum. When the laws of any other State or territory require of a life assurance company, organized under the laws of this State, a valuation of its outstanding policies by any standard of valuation different from that named in this section, the Insurance Commissioner is hereby authorized to make such valuation for use in such other State or territory, and to issue his certificate in accordance therewith. For the purpose of making the valuations, the Insurance Commissioner is authorized to employ a competent actuary, whose compensation for such valuation shall be three cents for each thousand dollars of assurance, to be paid by the respective companies whose policies are thus valued.

SECTION 2. All acts and parts of acts in conflict with the provisions of this act are hereby repealed.

FIRE AND MARINE COMPANIES.

Sworn statements, verified by the principal executive officer residing in the State, must be filed with the Commissioner as follows: By the 15th day of January, showing business done in the State during the preceding year; companies of other States must file, by March 10th, statement showing transactions and financial standing December 31 preceding; companies of other countries have till May 1 to file such statement. Such statement must also be printed for one week in a daily newspaper published in the city where the principal office in the State of the company is located. The reinsurance fund must be computed at fifty per cent of the

premium on unexpired risks. Statements of State companies must be filed on or before February 1 of each year.

FOREIGN COMPANIES.

Every foreign company doing business in the State must file a sworn statement, on or before the 1st of May of each year, showing its financial and business condition on the thirty-first day of December preceding. Such statement must be printed for one week in a daily newspaper published in the city where the principal office of the company in the State is located.

Taxes.—Taxes are imposed in accordance with the reciprocal provisions of the laws. A law passed in 1885 levies a tax of one per cent on gross premiums collected by foreign companies, for the benefit of disabled firemen, but the courts declared it to be unconstitutional and it is now inoperative.

Fees.—For filing charter, \$30; for filing annual statement, \$20; for filing other papers required, \$5 each; annual license to solicitors for life insurance companies, \$1; for copies of papers on file, twenty cents per folio; for certifying such copies, \$1 each; for valuing life policies, three cents for each \$1000 of assurance. All fees to be paid in gold. Should the expenditure in the office of the Commissioner exceed the receipts, the Commissioner is empowered to assess the companies doing business in the State, on the basis of premiums received, sufficient to make up the deficiency. Other fees subject to reciprocal legislation.

Licenses.—The city of San Francisco is authorized to collect a license from each agent, and the city ordinance provides as follows: Every agent shall pay for each company represented by him, according to premiums received. Those doing a business of \$50,000 per quarter or over, \$100 per quarter; \$25,000 per quarter or less than \$50,000, \$75 per quarter; \$10,000 per quarter or less than \$25,000, \$50 per quarter; less than \$10,000 per quarter, \$25. Other license fees charged in accordance with reciprocal legislation.

Penalties.—For neglecting to file the statements required, or the stipulation relative to serving legal process, a fine of \$100 for the first month, and \$200 for each succeeding month, is imposed for the time the company does business in default. For failing to answer truthfully, in writing, the written inquiries of the Commissioner, a fine of \$500 is imposed. A fine of \$100 for issuing a life policy to a resident of the State that does not contain written evidence that it was issued in the State.

CANADA.

SUPERVISING OFFICER—W. FITZGERALD, SUPERINTENDENT OF INSURANCE, OTTAWA.

GENERAL REQUIREMENTS.

Each company must file with the Minister of Finance a certified copy of its charter and a properly authenticated statement of its condition on the 31st of December preceding; also a power of attorney, signed by the proper company officer under seal of the company, appointing an agent or head officer in Canada; such officer or agent must be empowered to accept legal service for the company; this power of attorney must be verified under oath by such officer or agent. Copies of the documents named must be filed with the Superior Court of Law or Equity, in the Province wherein the head office in Canada of the company is located; if the head office is in Quebec, the duplicate must be filed in the office of the Prothonotary of the Superior Court of the district wherein such head office is located. Each company must obtain from the Minister of Finance a license to do business, notice of the issue of which license must be published in The Canadian Gazette and in one paper in the city and county wherein the head office is located. License renewable on the 1st of April in each year. When the liabilities in Canada of a company exceeds its assets, deficiencies must be made good or its license will be revoked.

LIFE COMPANIES.

Every life assurance company must deposit in the hands of the Receiver-General \$50,000 for the protection of Canadian policyholders; this deposit in the case of foreign companies to be increased as required to make it equal to the reinsurance reserve upon all policies held in Canada, or such increase may be placed in the hands of trustees for such purpose. Annual statements to be filed on or before the 1st of March in each year, duly verified by the proper

officer of the company. If a company fails to pay its losses for thirty days after they are due, or after judgment has been entered, its license will be revoked.

FIRE AND MARINE COMPANIES.

Every foreign company doing a fire and inland marine business, either or both, must deposit with the Receiver-General \$100,000 for the protection of Canadian policyholders, and every native company \$50,000. The deposit in the case of foreign companies to be increased from time to time as the company's liabilities in Canada increase. United States companies must deposit United States securities, or others that may be approved by the Treasury Board. Annual statements showing the condition of the company must be filed before the 1st of March of each year with the Minister of Finance; also a statement of its general business. Fire policies cannot be written for a longer term than three years. If an undisputed claim or judgment on a disputed claim remains unpaid for sixty days after it is due, the license of the defaulting company will be revoked, but may be reissued if the claim is satisfied within sixty days thereafter. Failure to pay such claims shall be deemed an act of insolvency.

Taxes.—In accordance with a law passed by the Quebec legislature—but this law is being contested before the courts as unconstitutional—a direct tax is imposed upon all insurance companies doing business in that Province, to be paid into the public treasury. Every life company is required to pay \$500, and \$250 additional if doing an accident business. Fire and marine companies pay \$500. Agencies in Montreal and Quebec are taxed \$100 each, and all other agencies in the Province \$5 each.

Fees.—The Superintendent is empowered to assess companies toward the expenses of his office *pro rata* upon gross premiums received on Canadian business, during each year ending December 31; such assessment to be paid on or before March 31; not to exceed \$8000 upon fire and inland companies.

Penalties.—Neglect to comply with the requirements of the law as to the filing of annual statements subjects the company so neglecting to a penalty of \$500 for each violation, and an additional penalty of \$100 for each month during which any such company neglects to file such statements, and if such penalties are not paid the company's license may be withdrawn or suspended.

Any person who delivers any policy or interim receipt, or who collects any premium or carries on any business of insurance in Canada on behalf of an unlicensed company, is liable to a penalty of not less than \$20 nor more than \$50 for a first offense, and for a second offense imprisonment without the option of a fine.

COLORADO.

SUPERVISING OFFICER—LOUIS B. SCHWANBECK, STATE AUDITOR AND SUPERINTENDENT OF INSURANCE, DENVER.

GENERAL REQUIREMENTS.

Every company doing business in the State is required to file a copy of its charter with the Superintendent, and also a sworn statement of the chief officer of the company, showing the condition of its affairs on the 31st of December preceding. Also a written instrument constituting the Superintendent an attorney of the company to accept service of legal process. Annual statements to be filed on or before the first day of March of each year. A synopsis of the annual statement filed must be printed at least four times, together with a copy of the Superintendent's certificate, in a newspaper published at the State Capital. "No joint stock fire or life insurance company shall be permitted to do any business in this State unless it is possessed of an actual paid-up cash capital of not less than \$200,000. No joint stock insurance company organized for any purpose other than fire and life insurance shall be permitted to do any business in this State unless possessed of an actual paid-up cash capital of not less than \$100,000.

EXAMINATIONS.

"The Superintendent of Insurance shall have power to examine and inquire into all violations of the insurance law, and may at any time examine the financial condition, affairs and management of any insurance company incorporated by, or doing business in the State."

and inquire into and investigate the business of insurance transacted, and may require any company, its officers, agents, employees, or attorneys or other persons, to produce, and may examine all its assets, contracts, books and papers; may compel the attendance before him and may examine under oath its directors, officers, agents, employees, solicitors, attorneys, or any other persons, in reference to its condition, affairs, management or business, or any matter relating thereto; may administer oaths or affirmations, and shall have power to summon and compel attendance of witnesses, and to require and compel the production of records, books, papers, contracts or other documents, by attachments if necessary; and shall have the right to punish for contempt by fine or imprisonment, or both, any person failing or refusing to obey such summons or order of said Superintendent." The Superintendent is authorized to appoint competent persons to make the examinations in his name.

AGENTS.

All companies must obtain annually certificates from the Superintendent for each agent or solicitor, authorizing them to do business.

LIFE COMPANIES.

Annual statement to be filed on or before March 1. The Superintendent is authorized to value outstanding policies when he deems it necessary. Valuations to be made in accordance with the Actuaries' Experience Tables and four per cent interest. "After three or more annual premiums have been paid upon a policy of life insurance, and default is made in payment of any such subsequent premiums when due, then, notwithstanding such default, the company shall convert the same into a paid-up policy for as many dollars as the value of such policy will purchase, to be determined by the table of surrender values in use by such company the time of issue of policy, which shall not be less than the full net value of the policy per Actuaries' Experience Table of Mortality, four per cent interest, provided that application be made in writing for such paid-up policy by the assured within six months after default in the payment of premiums shall first have been made."

FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital of not less than \$200,000. Annual statements to be filed on or before March 1 of each year, showing the condition of the company on the thirty-first day of December preceding. Such statement to be printed at least four times in a daily paper published at the Capital of the State. Any company other than fire or life, must be possessed of a paid-up capital of \$100,000.

Companies required to make annual statements of business transacted in this State.

FOREIGN COMPANIES.

Same requirements as for fire and marine companies.

Taxes.—All insurance companies, partnerships or associations engaged in the transaction of the business of insurance in this State, shall annually, on or before the 1st of March in each year, pay to the Superintendent of Insurance two per cent on the excess of premiums received over losses and ordinary expenses incurred within the State during the year ending the previous thirty-first day of December. In case the expenses of the department shall exceed the amount collected under the provisions of this act, the Superintendent shall assess upon the insurance companies doing business in this State, in proportion to the receipts in this State, a sum equal to each excess. In case of neglect or refusal of any company to pay such tax assessment, the Superintendent of Insurance shall revoke the authority or license granted to such insurance company. Insurance companies shall not be subject to any further taxation, except on real estate and the fees provided in this act.

Fees.—For filing the certified copy of articles of incorporation required by this act on the organization of each company, \$50; for filing power of attorney and statement preliminary to admission, \$50; for filing copy of its charter or deed of settlement and examination thereof, \$25, unless capital exceeds \$250,000; ten cents additional for each \$1000 above that amount; for filing annual statement, \$50; for certificate of authority to transact business in this State, \$5; for each copy of certificate of authority for use of agent, \$2; for each copy of any paper filed in his office, per folio, twenty cents; for affixing seal of his office and certifying any paper, \$1.

Penalties.—For business transacted by or for an unauthorized company, a penalty of \$500, or six months imprisonment or both, is imposed for each offense; for refusing to give truthful

information regarding a company or testifying falsely, the delinquent is liable for contempt or perjury, and a fine not exceeding \$500; for making a false certificate, entry or memorandum in papers offered for filing, a fine of not less than \$1000 and imprisonment not less than two months.

CONNECTICUT.

SUPERVISING OFFICER—O. R. FYLER, INSURANCE COMMISSIONER, HARTFORD.

GENERAL REQUIREMENTS.

Every company must, before receiving authority to do business in the State, file with the Commissioner a certified copy of its charter; also a statement, sworn to by the president, vice-president or secretary of the company, showing the financial and business condition of the company. It must also execute a written instrument appointing the Commissioner its attorney to accept service of legal process. All advertisements must correspond with last statement filed.

EXAMINATION.

The Commissioner is empowered to examine into the condition of any company doing business in the State, and if he finds it impaired, to revoke its authority to do business, and to publish the result of such examination if he thinks proper. Fire and marine companies are deemed unsound when their assets over liabilities are less than three-fourths of their paid-up capital. Life companies are unsound when their assets are not equal to their liabilities and legal reserve.

AGENTS.

All agents must obtain a certificate from the Commissioner authorizing them to transact business. Certificates expire March 31 in each year, and must be renewed. Certificates are issued in firm name except for companies of such States as require individual certificates from agents of Connecticut companies. No person permitted to act as agent, under penalty of not less than \$100, nor more than \$500, without obtaining from the Commissioner of Insurance a certificate of authority, which certificate must be renewed on the 1st of April each year. Any agent soliciting business for an unauthorized company, or in any way aiding in the transaction of business with such company, shall be fined not more than \$1000; but any person, on payment of a fee of \$20 to the Insurance Commissioner, may obtain a license to transact business with unauthorized companies, subject to the approval of the Commissioner. Such licenses must be renewed on the first of April each year.

LIFE COMPANIES.

Each company must furnish a certificate from the proper official of the State wherein such company was organized, setting forth the valuation of all outstanding policies of such company, calculated according to the Actuaries' Table of Mortality and four per cent interest. Such certificate will be accepted by the Commissioner, provided his certificate of a similar nature regarding Connecticut companies is accepted by the insurance officer of such State. Otherwise the Commissioner is empowered to value outstanding policies himself. Annual statements must be filed on or before March 1 of each year, showing the condition of the company on the thirty-first day of December preceding.

FIRE AND MARINE COMPANIES.

Each stock company is required to have a cash capital of at least \$150,000. Mutual companies must have available assets equal to \$150,000. The reinsurance fund is required to be fifty per cent of the gross premium (return premiums and reinsurance deducted) on all fire risks except those that are perpetual; on perpetual risks ninety-five per cent must be reserved for reinsurance; on ocean marine risks the full amount of premiums must be reserved. In fire insurance all the conditions of the insurance must be stated on the policy, and five days' notice of cancellation is required. The amount that may be written by a company upon a single risk is limited to ten per cent of its paid-up capital. No company is permitted to advertise or represent itself as having a capital greater than the amount actually paid up, or to represent

itself as possessed of assets not actually owned by it. Companies are required to make annual reports of insurance transacted in the State.

FOREIGN COMPANIES.

Every foreign company is required to have a cash capital of not less than \$200,000, and must have on deposit with the Treasurer of some one of the United States at least \$200,000 in United States bonds or the bonds of Connecticut, New York or Massachusetts, for the protection of all its policyholders in the United States. A certificate signed by the officer holding such deposit must be filed with the Commissioner. The aggregate deposits made by such company in the different States, together with the securities held by approved trustees for the benefit of all policyholders in the United States, after deducting all liabilities and the lawful reinsurance fund, shall be regarded as its capital. A copy of the trust deed and of the instrument appointing the trustees must be filed with the Commissioner. Annual statements, verified by the agent or attorney for the company in the United States, showing the condition of its affairs in this country, must be filed in January of each year, when the Commissioner will issue a certificate setting forth the amount of its capital as determined by such statement.

Taxes.—Taxes regulated by reciprocal legislation must be paid on or before the twentieth day of January of each year to the Insurance Commissioner. Every agent must make return under oath on or before the 10th of January of each year to the Insurance Commissioner of the gross amount of premiums received by him. Foreign companies must make returns, and pay thereon before the 20th of January a tax of two per cent to the Insurance Commissioner.

Fees.—To companies of other States, filing copy of statement, \$10; license of company, \$10; issuing certificates to agents, \$2 each; provided no greater fees are charged Connecticut companies in the State where the applying company was organized.

Penalties.—For making false statements, \$1000; any agent of a fire or marine company transacting business in violation of the law is liable to a fine of \$100 for each offense; agents of foreign companies violating the law may be fined \$500 for each offense; agents of life companies violating the law may be fined not less than \$100 nor more than \$500 for each offense; for violating the provision relative to advertising capital and assets, a fine of \$500 is provided for the first offense and \$1000 for each subsequent offense.

DELAWARE.

SUPERVISING OFFICER—ISAAC N. FOOKS, INSURANCE COMMISSIONER, GEORGETOWN.

GENERAL REQUIREMENTS.

Every company must possess assets over all liabilities and claims of not less than \$150,000. A certified copy of the charter must be filed with the Insurance Commissioner; also a sworn statement of the president, vice-president or secretary, showing the condition of the company. An instrument must be executed and filed designating some resident of the State upon whom legal process may be served. Each company must obtain from the Commissioner a certificate authorizing it to transact business in the State. With the annual statement each company must file a printed copy of the last annual report made in accordance with the laws of the State wherein such company was incorporated, certified to by the officers of the company; also a printed copy of the statement made of the condition of such company by the proper officer of such State.

EXAMINATIONS.

The Commissioner is authorized to examine any company doing business in this State, and if he finds it impaired to revoke its authority to do business.

AGENTS.

Every agent must file with the Commissioner a duplicate tax receipt from the Clerk of the Peace of the county in which the office of such agent is located, showing that all taxes due in such county have been paid; he must also file a license to do business issued by such Clerk

of the Peace ; thereupon the Commissioner will issue to him a certificate of authority. Certificates and licenses renewable annually.

LIFE COMPANIES.

Each company must file with the Commissioner, on or before the first day of February, a statement, attested by the proper officer of the company, showing its condition on the thirty-first day of December preceding. If a company fails to have on hand at any time a sum equal to the net value of all its policies, the Commissioner must revoke its authority to do business. A certificate of policy valuation, signed by the Insurance Commissioner of New York, Massachusetts or Pennsylvania, or of the State wherein the company was incorporated, must be filed with the Commissioner ; in the absence of such certificate, its policies will be valued according to the New York standard.

FIRE AND MARINE COMPANIES.

Annual statements, duly attested by the proper officer of the company, must be filed on or before February 1 of each year, together with the other statements above set forth. Companies are required to make annual reports of business transacted in the State.

FOREIGN COMPANIES.

In the absence of special requirements for foreign companies, it is presumed they will be expected to conform to the requirements of other State companies.

Taxes.—A tax of two and one-half per cent is imposed on gross premiums. Every agent is required to furnish to the Clerk of the Peace of the county where he does business a sworn statement each year at the time of taking out his license, showing the gross amount of premiums collected by him, and must receive a receipt for taxes on same before receiving his certificate from the Commissioner.

Licenses.—Every agent must pay to the Clerk of the Peace of the county in which he does business a yearly license fee of \$50.

Fees.—The Insurance Commissioner is entitled to fees as follows : For filing charter, \$10 ; for filing annual statement or printed reports, \$10 each ; for issuing certificates to agents, \$2 each ; for copies of papers on file, twenty cents per folio ; for certifying copies and affixing seal to same, \$1 each ; for examination of companies, actual expenses incurred. In addition, Clerks of the Peace are entitled to fifty cents for each license issued to agents.

Penalties.—Any person violating the law is liable to a fine not exceeding \$1000, or imprisonment not exceeding one year, or both fine and imprisonment. Any agent neglecting for thirty days to pay the taxes due shall forfeit \$200.

DISTRICT OF COLUMBIA.

Has no Insurance Department. Address Commissioners of the District of Columbia, ROGER WILLIAMS, assessor.

The following is the full text of the law of Congress relating to insurance companies doing business in the District :

AN ACT TO REGULATE INSURANCE IN THE DISTRICT OF COLUMBIA.

That no company hereafter organized or incorporated within the District of Columbia shall transact the business of insurance in any of its branches unless the whole capital of such company be not less than \$100,000, actually and in good faith paid up in full in cash, excepting life insurance companies which issue to their members policies or certificates agreeing to pay benefits or sums of money which are to be realized by assessments levied upon the members ; no other capital than such assessments shall be required of them. The commissioners of said District, or any two of them, shall ascertain and determine such facts, upon evidence satisfactory to them, to be filed in their office, and thereupon shall issue to such companies authority to transact business.

Every insurance company doing business in said District must transmit to the Commissioners of the District a statement of its condition and business of the year ending on the preceding thirty-first day of December, which statement shall be rendered on the first day of January following or within sixty days thereafter, except that foreign companies shall trans-

mit their statements of business, other than that done in the United States, prior to the following first day of July, which statement must be in form and state the particulars required by the blanks prescribed by the Commissioners; and the Commissioners, or any two of them, may require at any time statements from any company doing business within the District, or from any of its officers or agents, on such points as they may deem necessary and proper to elicit a full exhibit of its business and standing, all of which statements herein required must be verified by the signatures and oaths of the president or vice-president, or the secretary or actuary. No company having neglected to file a statement required of it within the time and manner prescribed, shall do any business, after notification by the Commissioners, or any two of them, while such neglect continues; and any company or association neglecting to make and transmit any statement required shall forfeit \$100 for each day's neglect.

Every fire insurance company, to entitle itself to the written authority by this act required to transact business in the District shall have assets equal to its liabilities, including a reinsurance reserve liability equal to fifty per centum of premiums received upon one-year risk, and an amount proportioned to the unexpired time upon all other fire risks. Every company doing an inland or marine business shall have assets equal to its liabilities, including a reinsurance reserve liability equal to the total premiums charged upon all unexpired inland or marine risks. Every life insurance company, excepting those organized upon the plan of assessments on their members, shall have assets equal to its liabilities, including a reserve liability computed upon the basis of the American Experience Table of Mortality, at four and one-half per centum interest. Before issuing any written authority to any company to transact business in the District, the Commissioners, or a majority of them, shall satisfy themselves that such company has complied with the law; and at any time thereafter they shall revoke such authority when satisfied that such company has fallen below such requirements.

No insurance company organized or incorporated under the laws of any of the United States of America, or of any foreign State or country, shall transact the business of insurance in any of its branches within the District of Columbia until such company shall have duly constituted some proper person domiciled in the District, their agent and attorney-in-fact for the purpose of receiving for them summonses, writs and processes issuing out of any court having any jurisdiction in said District, and until the evidence of such appointment of such agent and attorney-in-fact, authenticated in a manner satisfactory to the Commissioners of the District, or any two of them, shall be filed in the office of such Commissioners.

Any insurance company, or any officer or agent of any insurance company, effecting any contract of insurance in behalf of such company, when the written authority required by this act shall not have been given by said Commissioners, or after such authority has been revoked, shall be subject to a penalty of \$100 for every offense, to be recovered by due process in the courts of the District.

Each insurance company doing business in the District of Columbia shall attach to each policy issued by such company a copy of the application made by the insured, so that the whole contract may appear in said application and policy.

FLORIDA.

SUPERVISING OFFICER—F. J. PONS, STATE TREASURER, TALLAHASSEE.

GENERAL REQUIREMENTS.

Every company must, before admission, furnish to the State Treasurer a certified copy of its charter; also a statement, attested by the president or vice-president and secretary, showing the name, location and financial condition of the company, also a written agreement signed by the president and secretary, under seal of the company, agreeing that service of legal process upon any agent of the company shall be accepted as valid. Every company must obtain from the Treasurer a certificate of authority to do business, which certificate must be renewed annually in January. Any company neglecting to satisfy any execution obtained against it within the State shall have its certificate of authority revoked, and also all licenses to agents, and the Treasurer must print a notice of such revocation for at least one week in a newspaper published at the State Capital, or at Jacksonville, and such company shall be prohibited from

transacting business in the State until such execution is satisfied and all fees and expenses paid. Annual statements must be filed on or before the first day of February in each year, a synopsis of which must be published by the Treasurer within thirty days.

EXAMINATIONS.

It is made the duty of the Board of Insurance Commissioners to examine every company applying for admission or doing business in the State, and the Treasurer may publish the results of such examinations whenever he deems it in the interest of the public to do so. When a company is found to be in an unsound condition the Board of Commissioners must revoke its authority. The Board consists of the Treasurer, Comptroller and Attorney-General.

AGENTS.

Each agent must obtain from the State Treasurer a certificate authorizing him to do business. Certificates renewable annually, on the 1st of October.

LIFE COMPANIES.

Each company must possess at least \$100,000 invested in United States or State bonds, or in other interest-bearing United States stocks, or in mortgages on unincumbered real estate worth at least double the amount loaned thereon. Sworn statements must be filed in January of each year, showing the condition of the company on the 31st of December preceding.

FIRE AND MARINE COMPANIES.

Each company must possess at least \$150,000 invested in United States or State bonds, or other interest-bearing stocks of the United States. Sworn statements must be filed, in January of each year, showing the condition of the company on the 31st of December preceding. Companies are required to make annual reports of business transacted in the State.

Taxes.—A State tax of \$200 to be paid annually to the State Treasurer, expiring September 30, is imposed upon each company; *pro rata* of same when business is commenced after October, computing from the first day of any month to date of expiration, September 30.

Licenses.—Agents must pay \$10 a year in each county. Incorporated towns and cities may also impose a license not exceeding in each county fifty per cent of the State license.

Fees.—For filing statements with Treasurer, \$5 for each company.

Penalties.—For making false returns, a company becomes liable to a fine of not less than \$500 nor more than \$5000 for each violation of the law; a fine of not more than \$1000 may be imposed, or imprisonment not exceeding six months, or both fine and imprisonment.

GEORGIA.

SUPERVISING OFFICER—W. A. WRIGHT, COMPTROLLER-GENERAL OF STATE AND INSURANCE COMMISSIONER, ATLANTA.

GENERAL REQUIREMENTS.

Each company must file with the Comptroller-General a certified copy of its charter; also a statement, attested by the proper officers of the company, showing its name and location and its condition on the 31st of December preceding. Each company must possess not less than \$100,000, invested in stocks or bonds estimated at their market value, or in mortgages on unincumbered real estate worth at least double the amount loaned thereon. Statements must be filed with the Governor on or before the first days of July and January, or within sixty days thereafter, of each year, showing the condition of the company on the 30th of June and 31st of December preceding, which statements must be printed in a newspaper of general circulation published in the city or town where the agent making them resides. Annual statements must be made to the Insurance Commissioner on or before the first day of March of each year. Semi-annual statements must be made to the Governor, January 1 and July 1, or within sixty days thereafter, showing the condition of the company on December 31 and June 30, and the receipts and expenditures for the same time. Companies must obtain from the Insurance Commissioner certificates authorizing them to do business in the State. Companies and agents must file with the Insurance Commissioner, on or before the first day of May in each year,

sworn statements showing the gross amounts of premiums collected by them within the States.

AGENTS.

Agents must obtain certificates from the Insurance Commissioner, which certificates are renewable annually. One certificate authorizes each member of a firm to transact business individually. Must report to Insurance Commissioner, on or before the first day of March each year, the amount of premiums received during the year.

LIFE COMPANIES.

Each company must file a certificate, signed by the proper officer of some State, showing that they have on deposit with him not less than \$100,000 lawfully invested for the protection of policyholders in the United States. Life companies of other States must file annually certificate of Insurance Commissioner of home State of the net value of all outstanding policies according to Actuaries' Table and four per cent.

FIRE AND MARINE COMPANIES.

Each company must deposit with the State Treasurer \$25,000 in United States or State bonds for the protection of policyholders within the State before receiving a certificate of authority to do business. Companies are required to report annually losses paid and premium receipts to the 1st of May of each year.

FOREIGN COMPANIES.

The requirements are the same as for companies of other States.

Taxes.—A State tax of one per cent on gross premiums collected must be paid by every company on or before the first day of July in each year. Every agent or firm must pay a tax of \$10 for each county in which he does business. Special traveling or general agents of life companies pay \$50 tax for the whole State. Other taxes based on reciprocal legislation.

Fees.—The fees of the Insurance Commissioner are as follows: For filing certificate copy of charter, \$20; examination of annual statement, \$20; certificates to agents, \$3 each.

Penalties.—For any violation of law, a fine of not more than \$500 nor less than \$100 may be imposed; neglect to pay taxes, a fine of \$500 is imposed (and imprisonment not exceeding six months). Agents doing business for unauthorized company guilty of misdemeanor, and on conviction must pay all sums for which such unauthorized company would be liable; also liable to holder of policy for damages.

ILLINOIS.

SUPERVISING OFFICER—CHARLES W. PAVEY, AUDITOR OF PUBLIC ACCOUNTS, SPRINGFIELD.

GENERAL REQUIREMENTS.

Every company must obtain from the Auditor a license to do business in this State. As a condition precedent, each company must file an application, with signature of proper officer, under company seal, setting forth its desire to do business in the State, and stipulating that said "license shall cease and terminate in case and whenever it shall remove, or make application to remove, into any United States court any action or proceeding commenced in any of the State courts of this State, upon any claim or cause of action arising out of any business transaction, in fact, done in this State; any permission, consent, agreement, condition or provision incorporated in any contract, mortgage, note, bond, obligation or policy of insurance authorizing or consenting to such removal to the contrary notwithstanding." It must also file a copy of its charter, and a statement sworn to by the proper company officer showing its location, amount of capital, and its liabilities and assets in detail; also a copy of its last annual statement made in conformity with the laws of the State wherein such company was organized; also a written instrument, under seal of the company, designating some resident of the State to accept service of legal process. All companies permitted to insure against cyclones and wind storms.

EXAMINATIONS.

The Auditor is authorized to make examinations of companies, and to publish the result when he deems it necessary. Certificate to be revoked when an impairment is discovered.

AGENTS.

Agents must procure certificates from the auditor authorizing them to do business in the State. Agents of fire and marine companies must, in all advertisements, give the name and location of the company and the name of the State or government under which it is organized. Agents of life companies must have such information conspicuously displayed upon their business signs, and upon all policies issued must print in large letters the name of the State in which the company was organized, and also upon all circulars, pamphlets and placards issued by them in relation to the business of such company. Certificates to be renewed annually. One certificate embraces all members of a firm.

LIFE COMPANIES.

Every life company must possess available assets properly invested of not less than \$100,000. Annual statements to be filed with the auditor on or before the 1st of March each year, showing the condition of the company on the thirty-first day of December preceding, and the Auditor shall cause such statements to be published not less than one month in one daily paper in Springfield and one in Chicago. The Auditor is authorized to value policies when they have not been valued by the proper officer of some other State, such valuation to be upon the basis of the Actuaries' or Combined Experience Table of Mortality and four per cent interest.

FIRE AND MARINE COMPANIES.

Every company doing business in the State must have a paid-up capital of not less than \$100,000; they are prohibited from writing upon one risk an amount exceeding ten per cent of their paid-up capital. The reinsurance fund must be maintained to the full amount of the unearned premiums on unexpired risks. Annual statements must be filed on or before the first day of February of each year, showing the condition of the company on the thirty-first day of December preceding. Statement to be printed by the Auditor for not less than fifteen days in one paper published in Springfield and one in Chicago. No other advertisement required. Every announcement, publication of any kind, or business sign, purporting to state the financial condition of the company must conform to the statement immediately preceding filed with the Auditor, as allowed by him, and must not claim any assets not actually in possession of the company. Companies are required to report annually the business transacted in the State.

FOREIGN COMPANIES.

Each company must have on deposit with the insurance department of some State not less than \$200,000, which shall be known as the capital of such company for the United States. Each company must appoint an agent, on whom legal process can be served, and file with the Auditor of Public Accounts a certificate of such appointment. Such statements as to location of company, etc., and a copy of charter must be filed, as is required of companies of other States. Annual statements to be made by the resident manager in January of each year, showing the condition of the company, its investments and business transactions for the preceding year ending December 31. Every agent must, in all advertisements of such agency, publish its location, giving the name of the city, town or village where its principal or home office is located, and the government under the laws of which it is organized or does business. The term "agent" or "agents," used in this section, shall include any acknowledged agent, surveyor, broker or any other person or persons who shall in any manner aid in transacting the business of any insurance company not incorporated by the laws of one of the United States. The provisions of this section shall apply to all foreign companies, partnerships, associations and individuals, whether incorporated or not.

MISCELLANEOUS COMPANIES.

Plate-glass, accident and steamboiler companies must have on deposit with the proper officer of some State not less than \$100,000 for the protection of all their policyholders in the United States. Must have a paid-up capital of not less than \$100,000. In all other respects must comply with the conditions imposed upon fire and marine companies.

ACCIDENT LIFE INSURANCE COMPANIES.

An act passed July, 1889, requires all accident life companies to file with the Auditor, on or before March 1 of each year, a statement according to a form prescribed by the Auditor.

Agents must obtain certificate from Auditor. Preliminary to doing business must file copy of charter.

Taxes.—Agents of fire and marine companies in different localities must pay such taxes—State, county, town and municipal—as are imposed upon personal property in such localities. For the purpose of assessing such taxes, every agent is required to report, in the month of May of each year, the amount of his receipts for the preceding year to the proper officer in the locality where his agency is situated. This tax is in lieu of all licenses. Where there are regularly organized fire departments, the municipal authorities may levy a tax not exceeding two per cent upon gross receipts for the support of such fire departments. Other taxes may be imposed in accordance with reciprocal legislation.

Fees.—For filing copy of charter, \$30; filing annual statement, \$10; issuing certificates to agents, \$2 each; copies of papers on file, twenty cents per folio; certifying copies and affixing official seal, \$1; for examinations, actual expenses incurred; valuing life policies, three cents per \$1000 of insurance. Other fees based on reciprocal legislation.

Penalties.—Any fire or marine company neglecting to comply with the requirements of law, or failing to answer inquiries made by the Auditor, incurs a penalty of \$500, and \$500 for each month it continues in default. Any violation of the law subjects the offender to a penalty of \$500. Life companies neglecting to file statements incur a penalty of \$100 for each day they continue in default.

INDIANA.

SUPERVISING OFFICER—BRUCE CARR, AUDITOR OF STATE, INDIANAPOLIS.

GENERAL REQUIREMENTS.

Each company must possess an actual cash capital of not less than \$200,000 invested in United States or State securities, or in mortgages on unincumbered real estate worth twice the amount loaned thereon. Each company must file with the Auditor a certified copy of its charter and a statement verified by the proper officer of the company, showing the name, location, amount of capital and financial condition of the company; also a written instrument signed by the president and secretary, under seal of the company, designating an agent to accept service of legal process. "If any company shall sustain any loss upon policies issued in this State, it is the duty of the agent by whom the insurance was made to retain in his hands all moneys belonging to such company which may then be or hereafter come into his possession, until such loss is adjusted and paid. The insured who has suffered a loss may also notify any other agent of such company thereof, who shall in like manner retain all moneys belonging to such company which are then in or shall thereafter come into his hands. If suit be commenced by the party insured against the company, the agent may deposit in court double the amount mentioned in the policy, to abide the event of the suit; or if the party insured shall not commence suit within ninety days after the agent shall have given written notice to him that such loss will not be paid, the agent may thereafter pay over the moneys in his hands to the company." Semi-annual statements must be filed with the Auditor in January and July of each year, and the Auditor will cause such statements to be printed in the two papers of the State having the largest circulation.

AGENTS.

Each agent must obtain from the Auditor a certificate entitling him to do business, which certificate, together with a copy of the financial statement on which it was obtained, must be filed with the Clerk of the Circuit Court of the county in which such agent does business. A certificate must be obtained for and filed in each county in which the agent does business. One certificate suffices for all the members of a firm.

FOREIGN COMPANIES.

Each company must have on deposit in the United States, in the hands of some proper State officer, or with trustees, not less than \$200,000 for the protection of all policyholders in the United States. Plate glass companies are required to have \$100,000 capital.

Taxes.—A tax of \$3 upon every \$100 of premiums collected within the State, less losses actually paid within the State, is imposed. For the purpose of determining the amount of such

tax each company is required to report to the Auditor, under oath of the president and secretary, in January and July of each year, the gross amount of premiums collected in the State, for each of the six months ending December 31 and June 30 preceding. Other taxes dependent on reciprocal legislation.

Fees.—For examination of statement, \$5; for accepting services as attorney, \$3; for each certificate of authority, \$2; for filing certificate and statement, fifty cents. Reciprocal legislation.

Penalties.—A company neglecting to make its semi-annual report of premiums collected and to pay taxes thereon for thirty days, incurs a penalty of \$100 for each day's delay thereafter. Any person violating the insurance laws is liable to a fine not exceeding \$1000 or imprisonment for thirty days, or both fine and imprisonment.

IOWA.

SUPERVISING OFFICER—JOHN A. LYONS, AUDITOR, DES MOINES.

GENERAL REQUIREMENTS.

Each company must file with the Auditor a certified copy of its charter and a sworn statement, signed by the proper officers of the company, showing its name, location and financial standing. It must also file a general power of attorney, empowering some agent to accept service of legal process, and receive certificate from Auditor. Annual statement of fire and casualty companies must be filed before February 1, those of life companies before April 1.

EXAMINATIONS.

The Auditor is empowered to make examinations of companies, and to publish the results if he deems proper, in one or more papers. If a fire and marine company is found to be in an unsound condition, the Auditor must revoke its license and publish such revocation. If a life company is impaired, the Auditor must certify the facts to the Attorney-General, who is directed to apply to the Supreme or District Court for an injunction to restrain it from doing business in the State. When the assets of a life company are not equal to all its liabilities, including the premium reserve, it shall be deemed insolvent. When the capital of a fire and marine company is impaired to the extent of twenty per cent, it will be prohibited from doing business in the State.

AGENTS.

Every agent must obtain a certificate to do business, annually, from the Auditor. Where a firm of agents represent a company, each member must obtain a certificate. Life agents are required to file a copy of such certificate in the office of the County Recorder of the county wherein his office is located. Every advertisement issued by an agent must set forth the name and location of the company he represents, and the State or Government under whose laws it was incorporated.

LIFE COMPANIES.

Each company must have at least \$100,000 invested in United States or State securities, or in mortgages on unincumbered real estate, situated in the State where the company was organized, worth at least double the amount loaned thereon; such securities must be deposited with the proper officer of some State for the benefit of its policyholders in the United States, and the fact that the company has such a sum on deposit must be certified to the Auditor by the officer holding such deposit in trust. Annual statements must be filed on or before the first day of April in each year, showing the condition of the company on the thirty-first day of December preceding. The Auditor is authorized to value policies upon the basis of the American Experience Table of Mortality and four per cent interest, but may accept the valuations as made by the proper officer of any other State.

FIRE AND MARINE COMPANIES.

Every stock company must possess an actual paid-up capital of \$200,000, exclusive of special deposit in other States for the special benefit of policyholders in such States. Mutual companies must possess assets equal to \$200,000 in excess of all liabilities, including the reinsurance fund. The reinsurance reserve is computed at forty per cent of the premium on all unexpired risks. No company may assume a risk on one hazard in excess of ten per cent of

its paid-up capital unless the excess is reinsured in some trustworthy company. False statements in advertisements, etc., are prohibited. Annual statements must be filed on or before the first day of February in each year, showing the condition of the company on the thirty-first day of December preceding. All policies issued by a company must contain, by indorsement or otherwise, a true copy of any condition in the application that is made a part of the contract, or which may in any way affect the validity of the policy. The amount named in the policy is to be accepted as *prima facie* evidence of the value of the property at the time the policy was written, but the company may show its actual value and any depreciation thereof up to the time of the loss; the company to be held liable for the actual value at the time of the loss; "in order to maintain his action on the policy, it shall only be necessary for the assured to prove the loss of the building insured, and that he has given the company or association notice in writing of such loss, accompanied by an affidavit stating the facts as to how the loss occurred, so far as they are within his knowledge, and the extent of his loss; which notice shall be given within sixty days from the time the loss occurred: Provided further, that no action shall be begun within ninety days after notice of such has been given. All of the provisions of this chapter shall apply to and govern all contracts and policies of insurance contemplated in the chapter, anything in the policy or contract to the contrary notwithstanding." There are special provisions of the law affecting companies doing business on the part-note plan. Companies are required to make annual reports of business done in the State.

Taxes.—A tax of two and one-half per cent upon gross premiums collected in the State is imposed, which tax must be paid at the time of filing the annual statement on the preceding year's business. This is in full of all State and local taxes.

Fees.—For filing certified copy of charter, \$25; filing annual statement, \$20; for certificates and copies thereof, \$2 each; copies of papers, twenty cents a folio; affixing seal to same, \$1; for examinations of companies, actual expenses incurred; for valuing life policies, \$10 per \$1,000,000 of insurance and each fraction thereof. Other fees dependent upon reciprocal legislation.

Penalties.—Any life company neglecting to file its annual statement shall forfeit \$100 for each day's delay; any agent soliciting for such company while it is in default shall forfeit \$300; any person acting for a company without having procured a certificate from the Auditor shall forfeit \$25 a day; any person acting for a fire or marine company, without having complied with the law, is liable to a fine not exceeding \$1000, and imprisonment not less than thirty days nor more than six months.

KANSAS.

SUPERVISING OFFICER—D. W. WILDER, SUPERINTENDENT OF INSURANCE, TOPEKA.

GENERAL REQUIREMENTS.

Each company must file with the Superintendent a certified copy of its charter, a statement, under oath by the president or vice-president and secretary, showing the name, location and financial condition of the company. Life companies must show their condition on the preceding 1st of January. A copy of the last annual report, made to the State or government from which the company obtained its charter must also be filed. "Every company doing business in this State, whether life or fire, shall, by itself or authorized agent, publish a synopsis of its last preceding annual statement made to the Insurance Superintendent of this State, in some newspaper of general circulation in the county where the said agent is doing business. A written instrument, sworn to by the president and secretary of the company, and under its seal made irrevocable, constituting the Superintendent an attorney to accept service of legal process in behalf of the company, must also be filed. A certificate of authority to do business in the State must be obtained from the Superintendent."

EXAMINATIONS.

The Superintendent is empowered to make examinations of companies and to publish the same when he deems it advisable. If any company is found to be in an unsound condition,

its certificate to do business must be revoked. A life company is considered to be impaired when its assets are not equal to its liabilities, including the premium reserve. A fire and marine company is regarded as unsound when its capital is impaired twenty per cent.

AGENTS.

Each company must furnish the Superintendent a list of its agents, who must obtain licenses from him. A general agent may be appointed for a company with power to appoint other agents. All certificates and licenses expire on the last day of February of each year. One license includes all members of firm. All fire insurance business must be transacted by agents living in the State.

LIFE COMPANIES.

Each company must possess at least \$100,000 invested in United States bonds, in Kansas State bonds, or the bonds of the State in which it was organized, or in mortgages on unincumbered real estate worth at least double the amount loaned thereon. It must have on deposit with the proper officer of the State from which it obtained its charter at least \$100,000 in available securities for the protection of its policyholders. A certificate signed by such officer, setting forth the character of the securities held by him, must be filed with the Superintendent. Annual statements must be filed on or before the 1st of March in each year, showing the condition of the company on the 31st of December preceding, and a synopsis of such statement must be published by each agent in the county wherein he does business, within sixty days after it shall have been filed. The Superintendent is required to value the policies of each company once in three years, unless such valuation is made and certified to him by the proper officer of some other State. Valuations based upon the American Experience Table of Mortality, and with interest computed at four and one-half per cent.

FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital of not less than \$100,000. Annual statements must be filed on or before the first day of March of each year, showing the condition of the company on the thirty-first day of March preceding. The unearned premium fund must be maintained at forty per cent of the premium on expired risks. Companies are required to report annually the business done in the State.

FOREIGN COMPANIES.

Each fire and marine company must have at least \$100,000 in available securities, deposited in trust with citizens of the United States, for the protection of policyholders in the United States. Life companies must have at least \$100,000 similarly deposited. Annual statements must be filed on or before the first day of March, showing the condition of the United States branch of the company on the thirty-first day of December preceding. A synopsis of such annual statements must be published in each county of the State where the company has an agent, within sixty days after filing with the Superintendent.

Taxes.—Other State companies are taxed in accordance with reciprocal legislation. Foreign companies must pay on or before the 1st of March in each year, two per cent on gross premiums collected in the State during the year ending on the thirty-first day of December immediately preceding. In addition, each company must pay \$50 a year for the benefit of the school fund.

Fees.—For filing charter, \$55; for filing annual statement, \$50; for licenses to agents, \$2 each; for copies of papers, twenty cents per folio; for certifying copies of papers and affixing seal, \$1; for examinations, actual expenses incurred. If there is a deficiency in the expenses of the office of the Superintendent, he may assess the companies *pro rata* to make good the deficiency. Other fees regulated by reciprocal legislation.

Penalties.—Any company or agent doing business without a license incurs a penalty of \$500; for each violation of law the offender is liable to a fine of not less than \$100 nor more than \$500.

KENTUCKY.

SUPERVISING OFFICER—H. F. DUNCAN, INSURANCE COMMISSIONER, FRANKFORT.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter, a statement, signed and sworn to by the president or vice-president and secretary, showing the financial condition of the company, and a copy of the last annual report made in compliance of the law of the State whence it derives its charter. A written instrument must also be executed, duly signed and sealed, authorizing any agent of the company to accept service of legal process on behalf of the company. Any company removing a suit from a State to a Federal Court, or beginning suit in a Federal Court against a citizen of the State, shall have its authority to do business revoked. The Commissioner certifies to the Auditor when a company has complied with the law, and the Auditor then issues licenses to agents. Advertisements issued by agents must give name and location of the company and the State or government under which it was organized.

EXAMINATION.

The Commissioner is empowered to examine all companies doing business in the State, and if any be found in an unsound condition, to revoke their authority to do business, and to publish such revocation. A fire and marine company is regarded as unsound when, after providing for all liabilities, including the reinsurance fund, its capital is impaired twenty per cent. A life company is regarded as impaired when its cash assets do not equal its liabilities and the premium reserve required by law.

LIFE COMPANIES.

Each company must possess available assets valued at not less than \$100,000, and must have \$100,000 on deposit with the proper officer of some State for the benefit of all its policyholders, which fact must be certified by such officer to the Commissioner. Annual statements must be filed on or before the tenth day of March of each year, showing the financial condition of the company on the thirty-first day of December preceding. The Commissioner is empowered to value the policies of any company, but may accept the valuation made by the proper officer of any other State. The basis of valuation is the American Experience Table of Mortality and four and one-half per cent interest. A descriptive list of all policies in force and a list of those terminated, showing why terminated and the amount paid in each case, must be filed annually. The State agent or manager, or a special agent designated for that purpose, must report on the 1st of July and January of each year, or within thirty days thereafter, the amount of premiums collected in the State during the preceding six months, and shall pay a tax of two and one-half per cent on the net cash premiums shown by said report.

FIRE AND MARINE COMPANIES.

Each company must have a capital paid up in cash of not less than \$150,000. Annual statements must be filed on or before the tenth day of February in each year, showing the condition of the company on the thirty-first day of December preceding. The time for filing this statement may be extended by the Commissioner for cause. The reinsurance fund is computed at fifty per cent of the gross premiums on fire risks running one year or less, *pro rata* on risks running more than one year, 100 per cent on marine risks, fifty per cent on inland navigation risks, on all unexpired risks. Each company must report to the Auditor, on the first days of July and January of each year, the gross amount of premiums received in the State during the six months preceding. Companies are required to make annual reports of business done in the State.

FOREIGN COMPANIES.

Each company must have on deposit with the proper officer of this or some other State of the United States not less than \$200,000 for the benefit of all its policyholders in the United States, and the certificate of the officer, if other State than Kentucky, holding such deposit must be filed with the Commissioner. Statements, charters, powers of attorney, etc., to be filed as by other State fire and marine companies.

Taxes.—A tax of \$2.50 per \$100 premiums received in the State must be paid by fire and marine and all other companies into the State treasury on the thirtieth day of June and the

thirty-first day of December of each year, deducting only return premiums and reinsurance in companies authorized to do business in Kentucky.

Fees.—To Commissioner, for use of Insurance Bureau, for deposit of securities, \$10; for filing copy of charter, \$40; for filing annual statement, \$40; for filing supplemental statement, \$25; for copies of papers, twenty cents per folio; for certificate with seal, \$1; for examinations, actual expenses incurred; for valuing policies, not to exceed three cents per \$1000 of insurance. For licenses to agents of fire and marine and all other except life companies, \$5 each; for licenses to agents of life companies, \$10 each. Other fees in accordance with reciprocal legislation. All fees are paid into State Treasury to the credit of Insurance Bureau, and any surplus at end of year, after expenses of Bureau are paid, is transferred to General Reserve Fund of State.

Penalties.—For doing business without a license, agents of fire and marine companies are guilty of a misdemeanor, and are liable to a fine with imprisonment until paid or replevied of not exceeding \$100; life agents for a similar offense may be fined \$100 with same penalty unless paid or replevied. Any agent doing business for a company after its certificate has been revoked is liable to a fine not exceeding \$100, with same penalty. Life companies failing or refusing for thirty days to report and pay tax shall forfeit \$100 for each offense, and it shall be duty of Auditor to revoke all authority to such company or its agents, and publish revocation in some newspaper. Every agent of life companies neglecting to make returns required by law, shall forfeit \$25 for each offense, and if he continues such neglect after notice from Commissioner for ten days, shall forfeit \$500 for such neglect. Fire companies neglecting or failing to report and pay tax for space of thirty days, shall in addition to tax forfeit and pay \$1000, and party so neglecting and failing for sixty days shall thereafter be debarred from doing business in State, until taxes and penalties are paid, and Auditor shall revoke certificate of authority and license granted such party so neglecting and failing for sixty day to report such tax.

LOUISIANA.

SUPERVISING OFFICER—SIMEON TOBY, ASSISTANT SECRETARY OF STATE,
NEW ORLEANS.

GENERAL REQUIREMENTS.

An assurance company, of whatsoever kind, must file with the Secretary of State, as a prerequisite of doing business, a copy of its last annual statement, duly sworn to, under oath of the president and secretary of the company or authorized manager, if a foreign company, showing the condition of its business at the close of the preceding year. It must also execute a power of attorney authorizing some resident of the State to accept service of legal process on behalf of the company.

LIFE COMPANIES.

The statutes regarding life companies refer specially to companies incorporated under the laws of the State, but provide that any company not so incorporated may avail itself of the provisions of the act if it shall see fit to do so by complying with its requirements. "Provided that nothing herein shall be construed to prevent any foreign corporation from doing business in this State by reason of not availing itself of this privilege. But, if any company not incorporated under the laws of this State shall accept the provisions of this act, they shall thereafter be subject to all fines and penalties imposed by the same." Companies are required to make annual statements on or before the first day of March of each year. Reports are to be made to the Secretary of State, in lieu of Auditor, as formerly.

FOREIGN COMPANIES.

In addition to the requirements for other State companies, a foreign company is required to deposit with the State treasurer \$25,000 for the benefit of the policyholders of such company, citizens or residents of the State of Louisiana. Bonds or scrip of the United States, or of the State of Louisiana, must constitute the deposit. If, however, the company has made a deposit in any other State "to secure equally all policyholders of such company, who are citizens or residents of the State of Louisiana," then no special deposit will be required. A foreign company is also required to file a copy of its charter and a certified copy of the resolutions by which

its agents were appointed in the United States and in Louisiana, together with a certified copy of the trust deed defining its powers and under which it is to act on entering the State.

PUBLICATIONS.

Interstate and foreign companies are required to publish their annual statements of the business done in Louisiana only, such statements to be published by agents within the parish where they are domiciled within sixty days after the 31st day of December of each preceding year, statements of foreign companies to show only the assets held by or for them in the United States. It is unlawful for any company to make any other publication of assets and business than as prescribed. Agents of foreign companies must also publish within sixty days after the 31st day of December a certificate from the Secretary of State that such company has in all respects complied with the laws in relation to assurance.

AGENTS.

Any person, firm or company having more than one place of business of any kind shall pay a separate license for each. Under this general provision the Attorney-General holds that separate assurance agencies reporting independently to the same foreign company or its general agent outside of the State are liable for separate municipal licenses, each according to the business done by it.

REBATES TO THE ASSURED.

It is unlawful for any assurance company to allow any rebate on any policy effected, but it is required to make the net premium, and such net premium must appear in the body and be embraced in said policy. No rebate can be allowed by endorsement on the policy or otherwise, nor in money scrip or anything else. Any company violating this section will have its charter or license revoked, and is liable to a penalty equal to double the amount of the rebate and all damages and costs caused in prosecution of the suit.

Licenses and Taxes.—The license for interstate and foreign companies is based on the gross premiums received for business done in Louisiana. Foreign companies are required to pay a State tax of six mills on their determined capital, if the same has not been paid in any other State of the United States; if it has been so paid, then taxation is levied upon the gross receipts in Louisiana. But one State license is required. The basis of license for companies entering the State between January and July is computed upon the premiums received during the first two months multiplied by six; all companies entering after the first day of July pay half yearly license. Every municipal corporation in the State where an agent is domiciled has the right to demand the same amount of license as the State. New Orleans is the only city that demands it. The license fees are as follows: For first class where premiums exceed \$300,000, the fee is \$1750; second class, premiums exceeding \$250,000, the fee is \$1250; third class, where premiums exceed \$200,000, the fee is \$1250; fourth class, where the premiums exceed \$150,000, the fee is \$1000; fifth class, where the premiums exceed \$100,000, the fee is \$750; sixth class, where the premiums exceed \$80,000, the fee is \$700; seventh class, where the premiums exceed \$70,000, the fee is \$650; eighth class, where the premiums exceed \$60,000, the fee is \$600; ninth class, where the premiums exceed \$50,000, the fee is \$550; tenth class, where the premiums exceed \$40,000, the fee is \$500; eleventh class, where the premiums exceed \$30,000, the fee is \$450; twelfth class, where the premiums exceed \$20,000, the fee is \$400; thirteenth class, where the premiums exceed \$10,000, \$350; where the premiums are \$10,000 or less, \$300. These fees are paid to the Tax Collectors, who begin collecting on the 2d of January of each year.

MAINE.

SUPERVISING OFFICER—JOSEPH O. SMITH, INSURANCE COMMISSIONER, AUGUSTA.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and by-laws, also the sworn statement of its president or secretary showing its financial condition; must have \$300,000 capital, and life companies assets equal to \$100,000. Legal process against the company may be served upon anyone of its agents, and shall be deemed service upon the company. If no agent is found, the Commissioner may accept service. The courts of the State

have jurisdiction of all actions brought against any company notwithstanding stipulations to the contrary. If a judgment against a company is not paid within thirty days, the Commissioner may revoke its authority to do business in the State. Each company must obtain a certificate from the Commissioner entitling it to do business until the 1st of July following; certificates must be renewed annually thereafter. An agent's knowledge of a risk, or of errors or omissions in its description, is held to be the knowledge of the company, and is waived if not mentioned in the policy.

EXAMINATIONS.

The Commissioner is empowered to make examinations of companies and to revoke his certificate to do business when impairment is discovered. Fire and marine companies are deemed to be impaired when the assets, after providing for all liabilities and the reinsurance reserve, are not equal to three-fourths of its capital stock; when the cash assets of a life company fall below its liabilities and legal premium reserve, the Commissioner must notify the company and its agents to cease doing business in the State. The Commissioner is empowered to value policies, but may accept the certificate of valuation made by the proper officer of any other State.

AGENTS.

Each agent must file with the Commissioner a certificate of his appointment as agent by the company, or general agent, president or secretary, and must obtain a license from the Commissioner, which empowers him to act as agent within the State to the 1st of July following. Licenses renewable annually thereafter. Brokers may be licensed to do business with authorized companies on payment of \$10.

LIFE AND ACCIDENT COMPANIES.

Each company must possess available assets amounting to not less than \$100,000. Annual statements must be filed, on or before the thirty-first day of January of each year, showing the condition of the company on the thirty-first day of December preceding. An act, passed at the session of 1887, provides that life companies of that State shall not forfeit policies while there is anything to their credit. An anti-rebate law is in force.

FIRE AND MARINE COMPANIES.

Each stock company must possess a paid-up capital of not less than \$200,000, and each mutual company must have assets to an equal amount. Annual statements must be filed on or before the thirty-first day of January in each year, showing the condition of the company on the thirty-first day of December preceding. A condensed form of this statement must be published in some newspaper three weeks in succession in each county where the company has an agent. The reinsurance fund is computed at fifty per cent of the premium on all outstanding fire and inland risks, and, at the full amount of the premium on marine risks.

Taxes.—A tax of two per cent is imposed upon premiums collected in the State after deducting losses and claims paid in the State, balances on notes unpaid on open policies and returned premiums. The tax is based on the annual statement, and must be paid on or before the first day of May following. It applies to all classes of insurance, excepting assessment life, health and accident. Reciprocal legislation also.

Fees.—For license to company, \$20; to agents, \$1 each; license to brokers, \$5; examinations of companies, actual expenses.

Penalties.—A company transacting business after notice from the Commissioner to suspend, shall forfeit a sum not exceeding \$200; an agent doing business without a license is subject to a penalty not to exceed \$50 for each offense.

MARYLAND.

SUPERVISING OFFICER—J. FRED'K C. TALBOTT, INSURANCE COMMISSIONER, ANNAPOLIS.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a copy of its charter; a certificate from the proper officer of the State or Nation under whose laws the company was chartered, to the effect that it is qualified to assume risks and issue policies; a statement verified by the president or vice-president and secretary or actuary, setting forth its financial condition; also a

duly authenticated written instrument designating an agent to accept service of legal process and stipulating that service of process upon the Commissioner shall be binding upon the company, such instrument to be irrevocable. A copy of the appointment of a general agent for State and a list of all agents appointed in this State must also be filed with the Commissioner. Companies will receive certificates to do business, which expire December 31st of each year.

EXAMINATIONS.

The Commissioner is authorized to examine companies after communicating with the proper officer of the State wherein the company is located. A fire and marine company is regarded as unsound when its capital is impaired to the extent of twenty-five per cent after providing for all its liabilities and the reinsurance fund. A life company is regarded as impaired when its assets fall below its liabilities, exclusive of capital, and the net value of all its policies in force. When a company is impaired, the Commissioner is required to revoke his certificate of authority and to publish the fact of such revocation.

AGENTS.

Each agent must obtain a certificate from the Commissioner, entitling him to do business. All certificates expire on the thirty-first day of December in each year. One certificate suffices for all members of a firm.

LIFE COMPANIES.

Each company must possess assets to the value of \$100,000 properly invested. Annual statements must be filed on or before the first day of March in each year, showing its financial condition on the thirty-first day of December preceding. An abstract of this report will be printed by the Commissioner in a daily newspaper published in Baltimore, once a week, for three successive weeks, and the company must publish a similar statement, in some other paper, three times before the 1st of April. A certificate signed by the proper officer of the State wherein the company was originated, setting forth that the company has on deposit with such office at least \$100,000 for the benefit of all its policyholders, must be filed annually. The Commissioner is authorized to make valuations of the policies on the basis of the American Experience Table of Mortality and four and one-half per cent interest, but is required to accept the valuation made by the proper officer of the State wherein the company was organized if made on a basis equal to that required in this State. Companies are required to report the amount of dividends used in payment of premiums, and this amount is deducted from gross receipts in estimating the amount of taxes to be paid by each company. A law prohibiting rebates or discrimination between individuals was passed in 1889.

FIRE AND MARINE COMPANIES.

Each company must possess a capital of not less than \$100,000. Annual statements must be filed on or before the first day of March of each year, showing the condition of the company on the thirty-first day of December preceding. Abstracts of such statements must be published, as required of life companies, once before the 1st of March of each year. The reinsurance fund is computed at fifty per cent of all premiums received on all fire risks having one year to run and *pro rata* on those having a longer period to run; on marine risks 60 per cent of premiums upon yearly, or risks covering more than one passage, and on all other the full premium on unexpired marine risks must be maintained. Companies are required to report annually the business done in the State.

FOREIGN COMPANIES.

Annual statements, showing the United States business of the company for the preceding year, must be filed on or before March 1st of each year. A supplementary statement, showing the business of the company other than that done in the United States, must be filed on or before July 1st of each year. The reinsurance fund is calculated on the United States business, for which its entire assets in this country are held liable.

Taxes.—A tax of one and one-half per cent is imposed upon gross premiums after deducting losses. Life companies cannot consider endowments paid as losses. For the purpose of computing this tax the company must report the amount of premiums received and losses incurred during each license year. Each company must pay into the State treasury the sum of \$300 annually. [This license fee raised from \$200 at last session of the legislature.]

Fees.—For filing copy of charter, \$25 ; for filing annual statement, \$25 ; certificates to agents, \$10 each ; sub-agents or solicitors appointed by general agent, for life companies, \$2 ; for fire companies, \$10 ; for abstract of annual statement for publication, \$2 and cost of publication ; copies of papers, twenty cents per folio ; certifying and affixing seal to same, \$1 ; for examinations, actual expenses incurred ; valuing life policies, \$30 for each \$1,000,000 of insurance or fraction thereof.

Penalties.—For any infraction of the insurance laws a fine may be imposed of not less than \$100 or more than \$500.

MASSACHUSETTS.

SUPERVISING OFFICER—GEORGE S. MERRILL, COMMISSIONER OF INSURANCE, BOSTON.

LIFE INSURANCE COMPANIES.

A company organized under the laws of any other of the United States for the transaction of life insurance, may be admitted to do business, provided it has the requisite fund of a life insurance company and in the opinion of the Commissioner is in sound financial condition, and has policies in force upon not less than 1000 lives for an aggregate amount of not less than \$1,000,000. Any such company organized under the laws of a State or government other than one of the United States, in addition to the above requirements, must have and keep on deposit, or in the hands of trustees, in exclusive trust for the security of its contracts with policyholders in the United States, funds of an amount equal to the net value of all its policies in the United States, and not less than \$200,000.

No life insurance company shall make or permit any distinction or discrimination in favor of individuals between insurance of the same class and equal expectation of life in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contracts it makes ; nor shall any such company or any agent thereof make any contract of insurance, or agreement as to such contract, other than as plainly expressed in the policy issued thereon ; nor shall any such company or agent pay or allow, or offer to pay or allow, as inducement to insurance, any rebate of premium payable on the policy, or any special favor or advantage in the dividends or other benefit to accrue thereon, or any valuable consideration or inducement whatever not specified in the policy contract of insurance.

No life insurance company shall make any distinction or discrimination between white persons and colored persons, wholly or partially of African descent, as to the premiums or rates charged for policies upon the lives of such persons.

RECIPROCAL OBLIGATIONS.

When by the laws of any other State any taxes, fines, penalties, licenses, fees, deposits or other obligations or prohibitions, additional to, or in excess of, those imposed by the laws of this Commonwealth upon foreign insurance companies and their agents, are imposed on insurance companies of this Commonwealth and their agents doing business in such States, the same taxes, fines, etc., shall be imposed upon all insurance companies of such State and their agents doing business in this Commonwealth, so long as such laws remains in force.

AGENTS AND BROKERS.

Any person not a duly licensed insurance broker, who solicits insurance on behalf of any insurance company, or transmits for a person other than himself an application for or a policy of insurance to or from such company, or offers or assumes to act in the negotiation of such insurance, shall be deemed an insurance agent within the intent of these statutes, and shall thereby become liable to all the duties, requisitions, liabilities and penalties to which an agent of such company is subject. An insurance agent shall be personally liable on all contracts of insurance unlawfully made by or through him, directly or indirectly, for or in behalf of any company not authorized to do business in this Commonwealth. An insurance agent or broker who acts for a person other than himself in negotiating a contract of insurance by an insurance company shall, for the purpose of receiving the premium therefor, be held to be the company's agent, whatever conditions or stipulations may be contained in the policy or contract ; and such agent or broker, knowingly procuring by fraudulent representations payment or an obligation for the payment of a premium of insurance, shall be punished by fine of not less than

\$100 nor more than \$1000, or by imprisonment for not more than one year. No officer or agent of a foreign insurance company shall make or procure to be made, or act or aid in any manner in the negotiation of any insurance with such company until he shall procure from the Insurance Commissioner a certificate of authority so to do, and the payment of a fee of \$2. Such certificate shall continue in force until the first day of April next after its issue, and by renewal thereof, on the annual payment for such renewal of a fee of \$2 before the first day of April of each year until revoked by the Commissioner, or until the appointment of the agent is revoked by written notice from the company to that effect. While such certificate remains in force, the company shall be bound by the acts of the person named therein within his apparent authority as its acknowledged agent. Every person acting for a foreign insurance company shall exhibit in conspicuous letters, on the sign designating his place of business, the name of the State or country under whose authority the company he represents has been incorporated or formed. And said company and agent shall also have printed in large type the name of such State or country and the kind of office, whether chartered or formed as a mutual or stock company, upon all policies issued to citizens of this Commonwealth, on all cards, placards and pamphlets, and in all advertisements published, issued or circulated in this Commonwealth by them or him, relating to the business of such company.

INSURANCE BROKERS.

Whoever for compensation acts or aids in any manner in negotiating contracts of insurance or reinsurance, or placing risks or effecting insurance or reinsurance for a person other than himself, and not being the appointed agent or officer of the company in which such insurance or reinsurance is effected, shall be deemed an insurance broker, and no person shall act as such broker save as provided in this section. The Insurance Commissioner may, upon the payment of a fee of \$10, issue to any person a certificate of authority to act as an insurance broker to negotiate contracts of insurance or reinsurance, or place risks or effect insurance or reinsurance with any qualified domestic insurance company or its agents, and with the authorized agents in the Commonwealth of any foreign insurance company duly admitted to do business in the Commonwealth. Such certificate shall remain in force for one year unless revoked by the Commissioner for cause.

Every life insurance company doing business in this Commonwealth shall annually pay, by the way of compensation for the valuation of its policies, five mills on every \$1000 insured by it on lives.

VALUATION OF ASSETS OF LIFE COMPANIES.

In valuing the assets which compose the legal reserve of a life insurance company, the real estate, bonds and stocks shall be taken at such a value that the average annual income thereof shall be not less than four per cent of the valuation; and if any asset or investment is conditioned upon a rate of interest of less than four per cent annually, such asset or investment shall be rated at its value, considering the actual income and time it has to run, as the equivalent of a four per cent investment; loans and credits shall not be allowed for more than their face value, nor shall any asset or investment be applied for more than its market value.

CONDITIONS OF ADMISSION OF FOREIGN COMPANIES.

No foreign insurance company shall be so admitted and authorized to do business until it shall deposit with the Insurance Commissioner a certified copy of its charter or deed of settlement and a statement of its financial condition and business, in such form and detail as he may require, signed and sworn to by its president and secretary or other proper officer, and shall pay for the filing of such copy the sum of \$30, and for the filing of such statement the sum of \$20. It shall constitute and appoint the Insurance Commissioner or his successor its true and lawful attorney upon whom all lawful processes in any action or legal proceeding against it may be served. It shall obtain from the Insurance Commissioner a certificate that it has complied with the laws of the Commonwealth and is authorized to make contracts of insurance.

Such foreign company, if incorporated or associated under the laws of any government or State other than the United States, or one of the United States, shall not be admitted until, besides complying with the above conditions, it has made a deposit with the Treasurer of the Commonwealth or with the financial officer of some other State of the United States of a sum not less than the capital required of like companies under this act. Such deposit must be in

exclusive trust for the benefit and security of all the company's policyholders and creditors in the United States, and may be made in the securities, but subject to the limitations specified in this act, and such deposit shall be deemed for all purposes of the insurance laws the capital of the company making it.

ANNUAL STATEMENTS.

Every insurance company shall annually, on or before the fifteenth day of January, file in the office of the Insurance Commissioner a statement which shall exhibit its financial condition on the thirty-first day of December of the previous year and its business of that year. For good cause shown the Commissioner may extend the time within which any such statement may be filed, but not to a date later than the fifteenth day of February. Every such annual statement shall be in the form, and of the specifications the Insurance Commissioner may require. Such statement shall be subscribed and sworn to by the president and secretary, or, in their absence, by two of its principal officers. The annual statement of a company of a foreign country shall embrace only its business and condition in the United States, and shall be subscribed and sworn to by its resident manager or principal representative in charge of its American business. For filing each annual statement, each foreign company shall pay to the Commonwealth the sum of \$20. The transaction of any new business by any company or its agents after neglect to file a statement in the manner herein provided shall be unlawful,

Taxes.—Every company must, between the first and fifteenth days of November in each year, make a return to the Tax Commissioner, signed and sworn to, of the amounts insured, premiums received, and assessments collected from the year ending the preceding thirty-first day of October. The Tax Commissioner will thereupon notify each company of the amount of taxes, such tax to be paid to the treasurer on the tenth day of December, or the next succeeding. Every life insurance company doing business in the State is required to pay annually a tax of one-quarter of one per cent per annum upon the value of all policies in force on the thirty-first day of December, next preceding. Each company must, on or before the tenth day of May annually, make a return to the Tax Commissioner under oath of its president, secretary or general agent, showing the number, date and class of policies so held, the age of the insured lives, and the combined aggregate net value. The Tax Commissioner shall upon such returns and upon any other evidence, assess and determine the amount to be paid by such corporation.

Fees.—For filing certified copy of charter, \$30; for filing statement, \$20; issuing agents certificate, \$2; certificate of valuation, \$2; for license to procure fire insurance from unauthorized companies, \$20; broker's license, \$10; commissioner, \$2; valuation of life policies, five mills for each thousand dollars of insurance; for copies of any paper on file in the office of commissioner, 12 cents per page; for certifying the same, \$1; reciprocal provisions in reference to other fees.

Penalties.—Agent issuing policy in a company not authorized to do business, liable to a fine. Agent doing business without procuring his certificate of authority, or failing to make the annual returns, is subject to a penalty of \$500 for each offense. Agent or broker procuring payment of premiums by fraudulent representation is subject to a fine not exceeding \$1000, or imprisonment. A company failing to file a statement within the prescribed time, is subject to a penalty of \$100 for each day's neglect, but upon application will be able to extend the time for filing an annual statement. For willful neglect, or false statement, the penalty is not less than \$500, or more than \$5000. Life insurance companies neglecting to make a return for taxation forfeit \$50 for each day of such neglect. Companies that make a false statement of such returns, are liable to a fine of not less than \$500, or more than \$5000.

MICHIGAN.

SUPERVISING OFFICER—HENRY S. RAYMOND, COMMISSIONER OF INSURANCE, LANSING.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter, a statement, under oath, signed by the principal officer of the company and the secretary, setting forth the name, location, capital and condition of the company, and a copy of the last annual report made in compliance with the laws of the State under which the company was organized. A written

instrument, duly authenticated, must be filed designating a resident of the State to accept service of legal process, and also stipulating that such service upon the Commissioner or his deputy shall be binding upon the company. Every company must obtain a certificate of authority from the Commissioner. All advertisements issued by the company, or any of its agents, must set forth the location of the company and give the name of the State or government from which it derives its charter. An act passed June, 1887, prohibits companies entering "into any contract, agreement, arrangement or undertaking of any nature or kind whatever with any other company, companies, association or associations, the object or effect of which is to prevent open and free competition between it and said company, companies, association or associations, or the agents of their respective companies or associations in the business transacted in this State, or in any part thereof."

EXAMINATIONS.

The Commissioner is empowered to examine all companies doing business in the State, and if any one be found in an unsound condition, he is required to revoke all certificates or licenses issued on its account, and to publish notice of such revocation. Fire and marine companies will be prohibited from doing business when their capital is impaired fifteen per cent after providing for all liabilities and the legal reinsurance reserve. Life companies will be prohibited if in the opinion of the Commissioner the condition of the company is such as to render it improper that it should continue to issue policies in the State. Other companies will be prohibited when their capital is impaired fifteen per cent.

AGENTS.

Each agent of a fire or marine company must obtain from the Commissioner a certificate of the authority of his company, and a copy of the same must be filed with the Clerk of each county in which the company does business, together with a copy of the statement of the company, which must also publish the same in a paper of general circulation in the State, and furnish the Commissioner proofs of such publication. Certificates renewable annually, but publication required only of first issue. One certificate suffices for all members of a firm. Life agents do not require certificate. It is unlawful for any person to act as agent or otherwise in receiving or procuring applications, or in any manner, directly or indirectly, to aid in transacting the business of insurance, without procuring from the Commissioner a certificate of authority. Such authority shall designate the name of the person authorized and the name of the company or association for which he is to act as agent, and the special kind of insurance to be solicited.

LIFE COMPANIES.

Each company must possess at least \$100,000 of available assets, and have on deposit with the proper officer of some State at least \$100,000 for the benefit of all its policyholders, and a certificate signed by such officer to this effect must be filed with the Commissioner. Not less than \$50,000 of such assets must be invested in United States bonds. Annual statements must be filed in January of each year showing the condition of the company on the 31st of December preceding. The Commissioner is authorized to value life policies on the basis of the American Experience Table of Mortality and four and one-half per cent interest, but may accept a certificate of valuation from the proper officer of any other State.

FIRE AND MARINE COMPANIES.

Every stock company is required to have a paid-up capital of at least \$100,000. Annual statements must be filed, on or before the first day of February, showing the condition of the company on the 31st of December preceding. The reinsurance fund is computed as follows; Fifty per cent of the premium on all fire risks having less than one year to run; *pro rata* on all fire risks having more than one year to run; the entire premium upon perpetual fire risks; and the entire premium on unexpired marine and inland risks. If reinsurance reserve so computed be less than forty per cent of all premiums received during the year, then the reinsurance reserve shall be the whole of the premiums received on all unexpired risks. Companies are required to make annual reports of business transacted in the State.

FOREIGN COMPANIES.

Each company must have on deposit with the proper officer of some State at least \$200,000 for the benefit of all its policyholders in the United States, and must file with the Commissioner statement of the character of the securities so deposited, which certificate must be attested by

the trustees, who must be residents of the United States. It must also stipulate that the resident manager, directors, secretary or general agents shall be deemed lawful officers of the company. Annual statements must be filed, on or before the first day of June in each year, or within sixty days after the annual meeting as provided for in the charter, showing the condition of the company. Supplement statements of United States branches must be filed, on or before the first day of February in each year, showing the condition of the business of the company in the United States for the year ending December 31 preceding.

MISCELLANEOUS COMPANIES.

Accident, plate-glass, steamboiler and live stock insurance companies must have a paid-up capital of not less than \$100,000, and must have \$100,000 on deposit with the proper officer of some State for the benefit of all its policyholders, and a certificate signed by such officer that he has such sum deposited with him must be filed with the Commissioner. Companies must comply with the conditions exacted of life companies as far as practicable. The reinsurance fund must be maintained at fifty per cent of all premiums on unexpired risks. Annual statements required in January of each year.

Taxes.—Fire and marine companies and foreign companies must pay a tax of three per cent on gross premiums collected within the State. Life and miscellaneous companies must pay a tax of two per cent on gross premiums collected in cash or otherwise. For the purpose of computing this tax a statement showing the premiums received must be filed with the annual statement. This is in lieu of all other taxes.

Fees.—For examining company, actual expenses incurred and per diem of \$5; for valuing policies, one cent for each \$1000 of insurance. No other fees or charges are made. Reciprocal legislation recognized.

Penalties.—Fire and marine companies doing business without complying with the law incur a penalty of \$250 and specific tax on premiums received. Agents doing business without the required certificate are liable to a fine of not less than \$50, nor more than \$500. Life companies or agents doing business in violation of law are liable to a penalty of \$100 for each policy issued. A fine not exceeding \$100 is provided for violation of the compact law, and a similar fine for agents soliciting for unauthorized companies or for those whose licenses have been revoked.

MINNESOTA.

SUPERVISING OFFICER—C. P. BAILEY, INSURANCE COMMISSIONER, ST. PAUL.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a sworn statement, signed by the president or vice-president and secretary or actuary, showing its financial condition. A written agreement, designating certain persons to accept service of legal process, must be filed by all companies, and must stipulate that service of legal process served upon the Commissioner will be accepted as service upon the company. A certificate of authority must be obtained from the Commissioner, certificates renewable annually on or before the 1st of March. All advertisements issued by the company or its agents must give the location of the company, and where the capital is named in such advertisements, the amount at risk on the preceding 31st day of December must also be stated. Removal of suits from State to United States courts prohibited under penalty not less than \$100 nor more than \$10,000; also to forfeit its right to do business in the State under penalty of forfeiture not less than \$1000 nor more than \$10,000 for each day it does business after such forfeiture. Reciprocal legislation recognized.

JUDGMENT AGAINST COMPANIES.

Whenever a judgment for the recovery of money against any company doing business in this State has been obtained, and an execution is duly returned unsatisfied in whole or in part, and proper proof of same has been filed with the Commissioner, he shall forthwith revoke all authority or license conferred upon such company until such judgment is wholly paid and

satisfied of record and all expenses and fees are paid. Revocation to be published in daily newspaper for at least one week.

EXAMINATIONS.

The Commissioner is empowered to examine any company doing business in the State, and to publish the results. In case an impairment is discovered he is required to notify the insurance officials of other States, to suspend or revoke his certificate, and to publish such revocation. A fire and marine company whose capital stock is impaired ten per cent, after providing for all liabilities and the reinsurance reserve, will be prohibited from continuing business in the State. Life companies will be prohibited if their assets are not equal to all liabilities, all claims against it and the premium reserve required by law. A company of any other class will be deprived of its authority to do business in the State when its capital is impaired.

AGENTS.

Each agent or firm of agents must procure a certificate of authority from the Commissioner, which is renewable on or before the 1st of March of each year. All advertisements by agents must give the exact location of the company.

LIFE COMPANIES.

Each company must possess assets available in cash of not less than \$100,000. Must also have on deposit with the proper officer of some State not less than \$100,000 for the benefit of all policyholders, and the fact that it has such sum must be certified to by such officer. Annual statements must be filed on or before the tenth day of February in each year, showing the condition of the company on the thirty-first day of December preceding, and such statement must be printed in some newspaper published at St. Paul or Minneapolis at least three times. The Commissioner is authorized to value policies on the basis of the American Experience Table of Mortality and four and one-half per cent interest, but may accept the certificate of valuation made by the proper officer of some other State.

FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital of at least \$200,000. Annual statements must be filed on or before the first day of February of each year, showing the condition of the company on the thirty-first day of December preceding, and such statement must be printed three times in some paper of general circulation of 2000 copies published at St. Paul or Minneapolis. No company can assume a greater risk on a single hazard than will equal five per cent of its paid-up capital. The reinsurance fund is computed at fifty per cent on all unexpired fire risks that have less than one year to run, and *pro rata* on all fire risks having a longer time to run; on marine and inland risks the full premiums must be reserved; when the fire reserve is less than forty per cent of all premiums received on fire risks, the entire premiums must be reserved. Companies are required to make annual reports of business done in the State.

FOREIGN COMPANIES.

Each company must furnish to the Commissioner a certificate, signed by the proper officer of some State, showing that the company has on deposit with such officer for the benefit of all policyholders not less than \$200,000 in approved certificates. The aggregate value of all assets held by citizens of the United States for the benefit of all policyholders, together with the sums deposited in the several States, less unpaid losses and claims, shall be regarded as the capital of the company. Foreign companies not permitted to assume any one risk in excess of five per cent of its capital, as computed on the basis above given.

MISCELLANEOUS COMPANIES.

Every company other than life, fire and marine must have a capital of not less than \$100,000, and must furnish a certificate from the proper officer of some State to the effect that such officer holds on deposit, for the benefit of all its policyholders, not less than \$100,000 of the assets of such company. Annual statements must be filed on or before February 1 of each year. Companies must comply with the conditions imposed on life companies, as far as practicable. The reinsurance reserve is computed at fifty per cent of the premium on all unexpired risks. Co-operative, assessment and mutual aid societies must file annual statements, on or before February 1 of each year, showing their condition on December 31 previous; must

pay \$10 for filing certified copy of charter, \$10 for filing annual statement, and stipulate for appointment of attorney to accept service, etc.

Taxes.—A tax of two per cent on gross premiums collected in the State is imposed on all companies except co-operatives and township mutuals. This must be paid to the Treasurer at the time of renewing certificate of authority on the business of the year ending December 31 preceding.

Fees.—For filing certified copy of charter, \$25; for filing annual statements, \$20 each; for each certificate of authority, \$1; for copies of same, \$1 each; for copies of papers on file, twenty cents per folio; for certifying same and affixing seal, \$1; for examination of companies, actual expenses incurred; for valuing life policies, \$10 per \$1,000,000 of insurance. If the expenses of the office of the Commissioner exceed the receipts, he may assess the companies *pro rata* to make up the deficiency. Reciprocal laws.

Penalties.—Agents acting without license—fine \$25 to \$100, or imprisonment not exceeding three months in case of non-payment of fine. Companies transacting business without license can be fined to the extent of \$1000. Officers of authorized companies making false statements subject to fine not exceeding \$1000 or three months imprisonment, or both.

MISSISSIPPI.

SUPERVISING OFFICER—W. W. STONE, AUDITOR OF PUBLIC ACCOUNTS, JACKSON.

GENERAL REQUIREMENTS.

Each company must have an actual capital or assets of not less than \$150,000. Accident companies are not required to make the deposit, but are required to comply with the laws in all other respects. A copy of charter must be filed with the Auditor, and also a statement, under oath of the president or secretary, giving the name, location, capital, assets and liabilities of the company. A written instrument must also be executed designating an agent to accept service of legal process, and stipulating that if for any cause such agent cannot be found, such service may be made on the State Treasurer. Annual statements must be filed on or before the first day of March of each year, showing the condition of the company on the 31st December preceding. [The statute requiring \$25,000 deposit was repealed March, 1890.]

AGENTS.

Each agent must procure from the Auditor a certificate of authority, and shall file a copy of the same in the office of the Chancery Court in the county wherein he desires to establish his agency, together with a copy of the company's statement. Any agent or firm representing one or more authorized companies may, on payment of a special privilege tax of \$25 and \$2 fee to the Auditor, obtain a license permitting him to place insurance in unauthorized companies. Agents thus licensed must file bonds in \$500, conditioned that they will, "on the first days of January, April, July and October of each year, report to the Auditor of Public Accounts, giving a full statement of the insurance procured under the provisions of this act, and pay to the Auditor at the time of making such report a tax of one-tenth of one per cent on the insurance thus procured, less the amount of special privilege tax paid under this act, for which the Auditor shall allow credit only on the business of the year for which such license was issued. The agent or agents shall make oath to the correctness of such statement, and also to the fact that the insurance could not be procured in companies that have made the deposit and complied with the laws of the State. Losses occurring under policies obtained under the provisions of this act, and upon which the tax was paid at the time required, may be adjusted as other losses."

Taxes.—Each fire and marine company must pay a specific tax of \$1000; each life company, \$750; each accident company, \$250; each agent, from \$15 to \$40. The city of Vicksburg is authorized to collect an additional annual specific tax from each fire insurance company doing business in that city of \$125; but any company may secure exemption from such tax by paying \$100 to the Firemen's Charitable Association; after one such payment to the association the company will not be required to pay again in any year wherein its losses in the city exceed its premium receipts. Other cities having organized fire departments may levy a

specific tax proportioned to the premium receipts of the company as compared with those collected in Vicksburg.

Fees.—For receiving statement and issuing license, \$5; for filing statement in Chancery Court, \$5.

Penalties.—For any violation of law the offender incurs a penalty of \$500 or imprisonment not to exceed one year.

MISSOURI.

SUPERVISING OFFICER—C. P. ELLERBE, SUPERINTENDENT OF INSURANCE, ST. LOUIS.

GENERAL REQUIREMENTS.

Each company must file with the Superintendent a certified copy of its charter, and a sworn statement of its president and secretary, showing the condition of the company on the 1st of January preceding, and a copy of the last annual report made in compliance with the laws of the State under which it was organized. Also a written instrument under seal of the company authorizing the Superintendent of the Insurance Department to accept service of legal process. No advertisements of statements required, but advertisements when made must state liabilities as well as assets.

EXAMINATIONS.

The Superintendent is empowered to examine companies, and in case one is found to be unsound, to revoke its authority to do business, and to publish the fact of such revocation.

AGENTS.

Each agent or firm of agents must obtain from the Superintendent a copy of the certificate issued to the company, which copy must also show his or their appointment as agents. Certificates renewable annually.

LIFE COMPANIES.

Each stock company must have a capital of not less than \$100,000, actually paid up, and mutual companies must possess available assets of an equal amount. Each company must also have on deposit with the proper officer of the State wherein it was incorporated, or with the insurance department of Missouri, in lawful securities, not less than \$100,000, and must furnish the Superintendent the certificate of such officer that he holds such deposit for the benefit of all policyholders of the company. Annual statements must be filed, on or before the first day of February of each year, showing the condition of the company on the 31st of December preceding. The Superintendent is required to value policies on the basis of the American Experience Table of Mortality and four and one-half per cent interest. All policies are made non-forfeitable for non-payment of premiums after two payments have been made. In case of failure to pay subsequent premiums, the policyholder becomes entitled to paid-up insurance of the whole policy as long as three-fourths of the net value of the policy, computed at four and one-half per cent, will pay for as a single net premium. It is no defense to a claim under a policy that the insured committed suicide, unless it can be shown that he contemplated doing so at the time of taking out the policy. Misrepresentations in an application shall not render the policy void unless it can be shown that they were material to the contingency that made the policy payable. In suits defended on the basis of misrepresentation, the company must deposit in court, for the benefit of the plaintiff, the full amount of premiums paid on such policy.

FIRE AND MARINE COMPANIES.

Each stock company must possess a paid-up capital of not less than \$200,000. Annual statements must be filed, on or before the first day of February in each year, showing the condition of the company on the 31st of December preceding. Companies are required to make annual reports of business done in the State.

FOREIGN COMPANIES.

Each life company must have on deposit with the proper officer of some State, in approved securities, not less than \$100,000, and each fire company must have such deposit of not less than \$200,000, and must furnish the certificate of such officer that he holds such deposit for the benefit of all the policyholders of such companies in the United States. The deposit made by a foreign company in accordance with the requirements of the Missouri law is deemed the

capital of such branch company, and treated as is the capital of a company organized in Missouri. Foreign companies must furnish annually during January statements of condition and affairs in the United States for the year ending December 31 preceding. These are regarded as annual statements. Home office statements are not required, unless specially demanded by the Superintendent.

MISCELLANEOUS COMPANIES.

Accident and plate-glass companies must have a paid-up capital of not less than \$100,000. Surety companies may be formed in the State with paid-up capital of \$50,000; surety companies of other States must have a paid-up capital of at least \$200,000.

Taxes.—State tax of two per cent on all premiums received in the State during the year, less the amount of county, township, city, town and school taxes, the receipts for which have been forwarded to the Superintendent before the 15th of September. Premiums received, after deducting losses incurred, are subject in the several counties and cities to the same taxes as other property. Companies must make their returns to local assessors on or before the 30th of April in each year. Returns for State tax to be furnished the Superintendent on or before April 30th, and the amount certified by him to the State treasurer must be paid that officer at Jefferson city on or before the 1st of October following.

Fees.—For filing statement and copy of charter, \$50; for filing annual statement, \$30; for filing supplementary annual statement, \$10; for certificate of authority to company, \$1; for each agent's certificate, \$2 (a firm counted as one agent); for copies of papers and records, 20 cents per folio; for affixing seal, \$1; for valuing policies, \$10 per million of insurance. If expenses of the department exceed amount of fees collected, the Superintendent shall assess the companies *pro rata* to make up deficiency.

Penalties.—A company neglecting to pay the fees or taxes sanctioned by law for ten days after demand shall be liable in double the amount of the same. An agent neglecting to pay the fees or taxes due from his company incurs a penalty of \$200; an agent doing business without authority is liable to a fine of not less than \$10 nor more than \$100, and to imprisonment not less than ten days nor more than six months, or to both fine and imprisonment. Any violation of law subjects the offender to a fine of not less than \$50 nor more than \$500.

MONTANA.

SUPERVISING OFFICER—E. A. KENNEY, STATE AUDITOR, HELENA.

GENERAL REQUIREMENTS.

Each company must possess not less than \$200,000 capital, and must file with the Auditor a certified copy of its charter, a statement verified by the principal officers of the company, showing its condition, and a copy of its last annual report. Also a written instrument designating some person in each county where it does business to accept service of legal process. Annual statements must be filed before April 1 of each year, showing the condition of the company on the 31st of December preceding.

AGENTS.

Each agent must obtain from the Auditor a certificate entitling him to do business. Every agent must in all advertisements publish the location of the company, giving the name of city, town or village in which the company is located, and the State or government under the laws of which it is organized, and shall in no case advertise any merely authorized capital, but shall in all advertisements be limited to actual, paid-up capital and cash assets liable for fire losses only.

FIRE AND MARINE COMPANIES.

Each company must possess a paid-up capital of not less than \$200,000, exclusive of any deposits in any other States or Territories for the exclusive benefit of the policyholders therein. Auditor to make examination when he deems necessary.

FOREIGN COMPANIES.

Foreign companies must furnish the Auditor a certificate from the proper officer of some State or Territory that it has not less than \$100,000 deposited with such officer for the benefit

of its policyholders in the United States. In other respects must comply with the laws relating to companies of other States.

Taxes.—Each and every insurance company transacting business in the Territory shall be taxed upon the excess of premiums received over losses and ordinary expenses incurred within the Territory during the year previous to the year of listing in the county where the agent conducts the business, properly proportioned by the company at the same rate that all other personal property is taxed, and the agent shall render the list and be personally liable for the tax; and if he refuses to render the list or make affidavit that the same is correct to the best of his knowledge and belief, the amount may be assessed according to the best knowledge and discretion of the Assessor, and the county board of equalization may, at their discretion, add fifty per cent to the amount returned by the Assessor. Insurance companies shall be subject to no other taxation, except taxes upon real estate and fees imposed by law. All money derived from taxation of insurance companies to be applied to the maintenance of fire departments in the town or city where it is collected, if there be a fire department; if not, the money is paid into the general county fund.

Fees.—There shall be paid to the Auditor for filing and examination of the first application of any company and issuing the certificate of license thereon, \$50; for filing each annual statement, \$25; for each certificate of authority, \$2; for every copy of paper filed, ten cents per folio, and fifty cents for certifying the same and affixing the seal of office thereto.

NEBRASKA.

SUPERVISING OFFICER—T. H. BENTON, AUDITOR OF PUBLIC ACCOUNTS, LINCOLN.

GENERAL REQUIREMENTS.

Each company must file with the Auditor a certified copy of its charter, a certified statement, signed by the president, vice-president, or other responsible officer, and the secretary, showing the name, location, capital, assets and liabilities of the company. Every company, except life companies, must procure from the Auditor a certificate setting forth that it has complied with all the legal requirements and is entitled to do business in the State, which certificate must be published at least once in two newspapers, one of which shall be published at Lincoln.

EXAMINATIONS.

The Auditor is authorized to examine companies, and to publish the result. If any company is found to be in an unsound condition its certificate of authority shall be revoked. A fire and marine company will be prohibited from doing business when its capital is impaired twenty per cent after providing for all liabilities, including the reinsurance reserve.

AGENTS.

Each agent must obtain a certificate entitling him to do business from the Auditor, a copy of which, together with a copy of the company's statement furnished the Auditor, must be filed in the office of the clerk of the county in which he desires to do business. The certificate and statement must be printed one week in one daily paper and four times in one weekly paper published in the county wherein such agent is located; and if there be no daily paper, the weekly publication will be accepted; and if there be no weekly paper, then the publication must be made in some State paper of general circulation. Certificates to be renewed and published as above annually. All advertisements issued by a company or any of its agents must give the location of the company and the name of the State under whose laws it was organized. Each agent must report to the assessor of the county in which he does business the amount of business done by him, for purposes of taxation. Agent is personally liable for the tax in case of failure to report.

LIFE COMPANIES.

Each company must possess assets, lawfully invested, of the value of at least \$100,000. If a company maintains a deposit in any other State for the exclusive benefit of the policyholders of such State, then such company shall deposit with the Auditor of this State five per cent of all premiums collected in the State for the benefit of resident policyholders until the sum of \$40,000 is reached. A sworn return of premiums so collected must be made on the

first day of January of each year. Annual statements must be filed on or before the first day of February of each year, showing the condition of the company on the thirty-first day of December preceding. Each company must execute and file with the Auditor a written instrument authorizing an agent to accept service of legal process on behalf of the company. The following was passed by the legislature at the session of 1885, and is now the law: "Any company or corporation transacting the business of fire, or fire, wind, storm and tornado, insurance in this State, shall cancel any policy of insurance hereafter issued or renewed, at any time, by request of the party insured, or his legal representative, and shall return to the said party, or his representative, as aforesaid, the net amount of premiums received by the company, deducting the actual compensation of the agent or solicitor for securing the issue of said policy, and also deducting the customary short-rate premium for the expired term of the full term for which said policy was issued or renewed, anything in the policy to the contrary notwithstanding."

FIRE AND MARINE COMPANIES.

Each company must possess a paid-up capital of not less than \$100,000, exclusive of any deposits it may have in other States or Territories for the benefit of policyholders therein. In addition, each company must have not less than \$25,000 deposited for the protection of policyholders within the State. Annual statements must be filed, on or before the 1st of February of each year, showing the condition of the company on the 31st of December preceding. The reinsurance fund is computed at forty per cent of the premiums on all unexpired risks. Each company must file with the Auditor a written instrument, duly executed, designating some person resident at the county seat of each county wherein it has an agent to accept service of legal process in behalf of the company. Companies are required to make annual reports of business done in the State. Valued policy law enacted March, 1889.

FOREIGN COMPANIES.

Each life company must furnish satisfactory evidence that it has at least \$100,000, in lawful securities, on deposit with citizens of the United States for the benefit of policyholders in the United States.

MISCELLANEOUS COMPANIES.

Surety companies must have \$250,000 capital, plate glass companies \$100,000, and appoint agent to accept legal service. Agents represent the companies and not the assured. Agents must make annual report in January of business and condition of company, same to be published by Auditor.

Taxes.—Companies are required to pay the same as for personal property on the excess of premiums over losses and expenses, such tax to be regularly assessed by county assessors, from reports furnished them by company agents.

Fees.—For examination and filing of the first application of any company, and issuing of the certificate of license thereon, \$50, which shall go to the Auditor; for filing each annual statement therein required, \$20; for each certificate of authority, \$2; for every copy of paper filed as herein provided, the sum of ten cents per folio, and fifty cents for certifying the same and affixing the seal of office thereto; all of which fees shall be paid to officer required to perform the duties.

Penalties.—For non-compliance with requirements of the law, a penalty of \$1000 may be imposed, and imprisonment not less than thirty days nor more than six months.

NEVADA.

SUPERVISING OFFICER—J. F. HALLOCK, STATE CONTROLLER, CARSON CITY.

GENERAL REQUIREMENTS.

Each company must have a capital of not less than \$200,000 fully paid up, and it may at any time be required to file with the Controller a certified copy of its charter and a certificate showing it to be possessed of the amount of capital required. A power of attorney must also be filed, which shall set forth that the company is lawfully incorporated, giving its location, and also the location of its principal office on the Pacific Coast, and designating some resident

of the State to accept service of legal process. Must obtain certificate of Controller, renewable annually in January.

EXAMINATIONS.

Upon the statement of three citizens in writing that a company is impaired the Controller may, if he thinks proper, make an examination or require the company to produce satisfactory evidence that its capital is unimpaired. A certificate from the proper officer of any State wherein the company does business, to the effect that its capital is unimpaired, shall be accepted as satisfactory evidence of that fact.

LIFE COMPANIES.

Each mutual life insurance company is required to have assets of the value of at least \$1,000,000 in lieu of paid-up capital. Companies not entering the State, but having outstanding policies therein, may appoint agents to collect premiums, provided it shall appoint someone as its attorney to accept service of legal process and file the same with the Controller.

FIRE AND MARINE COMPANIES.

Where a total loss by fire occurs, and the loss is less than the amount named in the policy, the company must return to the insured the unearned premium on the amount of insurance in excess of the loss. Annual statement to be filed during January of each year.

FOREIGN COMPANIES.

Each company must have on deposit within the United States at least \$200,000 for the benefit of all its policyholders therein in excess of its liabilities in the United States.

Taxes.—Each company must pay for license \$100 per annum.

Fees.—For filing power of attorney and issuing certificate, \$5.

Penalties.—Neglecting to file annual statement, forfeits \$100 for each day's neglect and license

NEW HAMPSHIRE.

SUPERVISING OFFICER—HENRY H. HUSE, INSURANCE COMMISSIONER, CONCORD.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and by-laws, and a sworn statement of the president and secretary, showing the condition of the company. Also a written instrument stipulating the legal process served on the Commissioner shall be accepted as service upon the company. If a final judgment shall be obtained against a company, and it is not paid within thirty days, the Commissioner shall revoke its authority to do business. Certificates expire on the first day of April of each year, and must be renewed on that day.

EXAMINATIONS.

The Commissioner is authorized to examine any company doing business in the State, and if he finds one in an impaired condition he shall revoke its authority to do business, and publish the fact of such revocation in one paper published at Concord and another at Manchester. A stock company whose capital is impaired twenty per cent after providing for all liabilities, including the reinsurance fund, shall be prohibited from doing business. Mutual companies must have assets equal to liabilities and reinsurance reserve.

AGENTS.

Agents are required to hold license from the Commissioner for each company for which they solicit business. These licenses are issued upon written request of some officer of the company, or general agent or manager, authorized by the company to appoint agents. License for a firm is good for each member, but will be duplicated, when desired, for convenience. All licenses expire April 1, and are renewable only on request, as above stated. Agents must be residents of the State. Solicitors of life assurance held to be agents of the company.

LIFE COMPANIES.

Each company must possess available assets valued at not less than \$200,000. The commissioner is authorized to value policies on the basis of the Actuaries' Table of Mortality and

four per cent interest. Annual statements must be filed on or before the first day of March in each year, showing the condition of the company on the thirty-first day of December preceding.

FIRE AND MARINE COMPANIES.

Each stock company must have a paid-up cash capital of not less than \$200,000, and a mutual company must have available assets to an equal amount. Annual statements must be filed on or before the first day of March, showing the condition of the company on the 31st of December preceding. The reinsurance fund is computed at fifty per cent of the premiums on unexpired risks, and the full amount of the premiums on unexpired marine risks. Fire losses must be adjusted within fifteen days after notice thereof. If a company elects to reconstruct premises destroyed or injured by fire, it shall commence the work within twenty days of the adjustment of the loss, and prosecute it with reasonable diligence until it is completed. If the company neglects to do so, the person sustaining the loss may rebuild at the expense of the company, but at a cost not exceeding the amount insured.

Taxes.—A tax of one per cent is imposed on gross premiums collected in the State, to be paid to the State Treasurer within one month after notice to the company of the amount thereof. For the purpose of computing the tax each company is required to make to the Commissioner, on or before the 1st of February each year, a return of the gross amount of premiums collected the preceding year ending on the 31st of December on property located in the State.

Fees.—For filing copy of charter, \$25; for filing statement, \$15; for license to company, \$5; for license to agents, \$2 each.

Penalties.—For any violation of the laws, the offender is subject to a penalty not exceeding \$2000 for each offense. Company doing business without license incurs a penalty of \$100 for each offense. Agents acting for unlicensed company may be fined not more than \$500 for each offense.

NEW JERSEY.

SUPERVISING OFFICER—HENRY C. KELSEY, SECRETARY OF STATE, TRENTON.

GENERAL REQUIREMENTS.

Each company must have a paid-up capital of not less than \$150,000 in excess of all liabilities and claims, and must file with the Secretary of State a statement, sworn to by the president and secretary of the company, showing the condition of the company and giving the name and residence of each agent. Annual statements must be filed in January, showing the amount of premiums collected by each agent. Each company must obtain a certificate of authority from the Secretary of State, which certificate is renewable in January of each year. Companies required to report business transacted in the State. When a company advertises its assets it must also state its liabilities, and statements of capital only to include paid-up capital.

EXAMINATIONS.

The Secretary of State is authorized to make examinations of companies, and, if any be found impaired, to revoke their authority to do business, and publish such revocation in one newspaper published at Trenton and one published at Newark, at least six times in each paper. If the capital of a fire and marine company is impaired twenty-five per cent after providing for all liabilities and reinsurance reserve, it shall not be permitted to do business. If the assets of a life company are insufficient to reinsure its outstanding risks and pay all its liabilities, it shall be prohibited from doing business. Life policies may be valued by any recognized standard.

AGENTS.

Every agent must obtain a certificate from the Secretary of State. But one agency certificate is requisite for a firm, but only the firm name can be used under such certificate. Certificates renewable annually in January.

Taxes.—A tax of two per cent is imposed on gross premiums, based upon the annual statement; a tax of two per cent for the benefit of firemen's relief associations whenever such exist. Each agent, where there is such a firemen's relief association, must make returns of premiums collected to the treasurer of such fund on the 1st of January and the 1st of July of

each year, and pay the tax within one month after the time of making said returns. The amount thus paid is deducted from the State tax for which the company is liable. Life companies must pay \$20 annually for each agent employed, in lieu of the tax on premiums. Industrial companies are exempt from this tax on agents. Other taxes in accordance with reciprocal legislation.

Fees.—For filing copy of charter, \$20; for filing annual statement, \$20; issuing certificates to agents, \$2; other fees governed by reciprocal legislation.

Penalties.—Any company neglecting to file its annual statement for thirty days after the time provided is subject to a penalty of \$500, and \$500 for each month the company continues doing business while in default. Every violation of the insurance laws subjects the offender to a penalty of \$500 for each offense.

NEW MEXICO.

SUPERVISING OFFICER—TRINIDAD ALARID, TERRITORIAL AUDITOR.

GENERAL REQUIREMENTS.

Each company must file with the Auditor a copy of its charter and a statement, verified by the president, or vice-president and secretary, showing its financial condition. Also an instrument in writing designating some person resident at the county seat in each county where the company has an agency to accept service of legal process.

EXAMINATIONS.

The Auditor is empowered to make examinations, or he may appoint deputies to do so. When a company is found to be impaired, he is required to revoke its authority to do business, and publish notice of such revocation.

AGENTS.

Every agent must obtain from the Auditor a certificate entitling him to do business, which certificates must be renewed annually after the filing of annual statement.

LIFE COMPANIES.

The law relating to insurance which was approved February, 1882, makes no distinction between life and fire, fire and marine, accident or fidelity companies organized in other States or countries. Its various provisions use the term "any insurance company," from which it appears that life companies are treated the same as fire and marine companies.

FIRE AND MARINE COMPANIES.

Each company must possess a paid-up capital of not less than \$300,000, exclusive of any deposits made in other States or Territories for the benefit of policyholders in such States or Territories (excepting companies transacting and confining their business exclusively to the insurance of plate glass against breakage, and all accident insurance companies, either stock or mutual, which shall be possessed of \$100,000 of actual paid-up capital or available cash assets, inclusive of any assets of any such company as shall be deposited in any other States or Territories or foreign countries for the especial benefit or security of the insured therein. Annual statements to be made to the Auditor, on the first day of January of each year, or within thirty days thereafter. All advertisements must give the location of the company, and statements of assets must be limited to the actual amount of paid-up capital and cash assets available for the payment of fire losses. No company permitted to do business if impaired to the extent of twenty per cent of its capital. Companies are required to make annual reports of business done in the State. The Territorial Auditor shall withhold the certificate of authority from any such company neglecting or failing to comply with the provisions of this section.

FOREIGN COMPANIES.

Companies of other countries must have not less than \$100,000 deposited with the proper officer of some State or Territory for the protection of all its policyholders in the United States, and must conform to the conditions required of other State companies.

Taxes.—"Each and every insurance company transacting business in this Territory shall be taxed upon the excess of premiums received over losses and ordinary expenses incurred

within the Territory during the year previous to the year of listing in the county where the agent conducts the business, properly proportioned by the company at the same rate that all other personal property is taxed, and the agent shall render the list and be personally liable for the tax ; and if he refuses to render the list, or to make affidavit that the same is correct, to the best of his knowledge and belief, the amount may be assessed according to the best knowledge and discretion of the Assessor, and the county board of equalization may at their discretion add fifty per cent to the amount returned by the Assessor." Other taxes in accordance with reciprocal legislation,

Fees.—For filing and examination of the first application of any company and issuing the certificate of license thereon, \$25 ; for filing such annual statement herein required, \$5 ; for each certificate of authority, \$1 ; for every copy of paper filed, ten cents per folio, and twenty-five cents for certifying the same and affixing the seal of office thereto.

NEW YORK.

SUPERVISING OFFICER—ROBERT A. MAXWELL, SUPERINTENDENT OF INSURANCE, ALBANY.

GENERAL REQUIREMENTS.

Each company must file with the Superintendent a certified copy of its charter, a statement, verified by its president, vice-president or other chief officer and secretary, giving the name, location, capital, assets and liabilities of the company in detail ; also a copy of its last annual report, made in conformity to the laws of the State in which it was organized ; also a written instrument designating some person to accept service of legal process on behalf of the company. Each company must obtain from the Superintendent a certificate entitling it to do business in the State.

EXAMINATIONS

The Superintendent is authorized to examine into the affairs of any company doing business in the State, and if one be found in an unsound condition he shall revoke its authority to do business. The result of any examination may be published at his discretion. A fire insurance company whose capital is impaired twenty per cent shall be prohibited from doing business ; a stock life company shall be prohibited when its capital is impaired fifty per cent ; a mutual life company shall be prohibited when its assets are not equal to its liabilities ; including the premium reserve.

AGENTS.

Each agent must procure from the Superintendent a certificate setting forth that the company he represents has complied with the requirements of the laws of the State, and stating the name of the attorney appointed to accept service of legal process. A copy of such certificate, duly certified, must be filed in the office of the clerk of the county in which such agent does business. Agents of fire companies must also file with the clerk of the county a certified copy of the statement of the company filed with the Superintendent. He must also print the certificate of authority issued to him at least four times in the paper in which the State notices are required to be inserted, and within thirty days furnish to the Superintendent satisfactory evidence of such publication. Each agent of a marine company shall file in the office of the clerk of the county in which he resides a copy of the company's statement, and shall cause the same to be printed in a newspaper published in such county, at least six successive weeks after filing certificates, to be renewed annually and published as above,

LIFE COMPANIES.

Each life company must possess at least \$100,000 invested in United States securities, or in securities of the State in which it is located, or of New York State, or of any county or incorporated city of this State authorized to be issued by the legislature, such stocks or bonds not to be received by said Superintendent at a rate above their par value or above their current market value ; or bonds and mortgages on improved unincumbered real estate in the State of New York, worth fifty per cent more than amount loaned thereon, or in mortgages or improved unincumbered real estate in the State where it is located, worth seventy-five per cent more than the amount loaned thereon. Such securities, of the value of at least \$100,000, shall be deposited with the chief financial officer of the State from which the company derived its

charter, held for the benefit of all its policyholders; and a certificate under the hand and seal of such officer, that it is so held, must be filed with the Superintendent. Annual statements must be filed, on or before the first day of March, showing the condition of the company on the thirty-first day of December preceding. The Superintendent is required to make a valuation of all policies issued by each company, once in five years, and annually if he deems it necessary, on the basis of the Actuaries or Combined Experience Table of Mortality and four per cent interest. The Superintendent may accept the valuation made by any State insurance official who is authorized to accept the valuation made by the New York Department.

FIRE AND MARINE COMPANIES.

Each company must possess a capital of at least \$200,000 fully paid up, and must file an agreement that it will not transact any business that a fire insurance company is by law prohibited from doing. Annual statements must be filed, in January of each year, showing the condition of the company on the thirty-first day of December preceding. No company is allowed to write on a single risk to an amount exceeding ten per cent of its paid-up capital and net surplus. No credit of any kind shall be allowed or given, either as a reduction of taxes or liabilities, to any company transacting business in this State for reinsurances made in companies not authorized to issue policies herein. Policies must be canceled at the request of the insured, and the premium returned, less the short rate, for the time it has run. Advertisements purporting to show the financial condition of a company shall include the paid-up capital and surplus, and shall show the liabilities, including the reinsurance reserve, and such assets shall only be shown as are held for the benefit of holders of fire policies. All such advertisements must agree with the annual statement filed with the Superintendent. Each agent of a fire company in an incorporated city or village must execute a bond in the sum of \$500 (\$1000 in New York city), satisfactory as to sureties, to the treasurer of the fire department, conditioned that he will make a correct return of all premiums collected by him and pay the tax thereon imposed by law. Every agent of a marine company must execute a similar bond, satisfactory to the Comptroller, conditioned that he will make returns and pay taxes as required by law. No marine company is permitted to pay more than fifteen per cent commission for premiums on property *in transitu* on the State canals, nor shall any person in behalf of the company pay any commission in excess of fifteen per cent. Companies must make annual reports of business done in the State.

FOREIGN COMPANIES.

Each company must have a paid-up capital of at least \$500,000, invested in securities of the same general character as those in which the companies of this State are permitted to invest, and must file with the Superintendent an agreement that it will not transact in New York any business which companies of this State are prohibited from doing. Every company shall deposit with the Superintendent approved securities, the value of which shall not be less than \$200,000, for the benefit of all policyholders in the United States. The recognized capital of such company shall be the aggregate of the various sums held on deposit in different States, and such assets as may be held in trust by citizens of the United States for the benefit of all policyholders in the United States, less its liabilities, and a proper reinsurance reserve. The Superintendent shall certify annually to the amount of capital of each company, computed on the basis above given. Foreign life companies shall deposit with the Superintendent securities of the value of at least \$100,000. Foreign fire companies must file statements, in January of each year, showing the assets of the company in this country constituting its recognized capital, and the condition of its United States business on the thirty-first day of December preceding. Foreign companies are prohibited from advertising any assets except those held in this country for the benefit of policyholders in the United States.

Taxes.—Agents of marine companies must pay into the treasury, on the 1st of January of each year, two per cent on all premiums received in the State during the preceding year ending on the 31st of December, but the Superintendent shall deduct from the amount so paid any other taxes paid by such companies within the State. Agents of fire companies in incorporated cities and villages must make returns on the 1st of February each year to the treasurer of the fire department of all premiums collected during the year ending August 31, and pay taxes thereon to such treasurer at the rate of two per cent. Every fire or marine insurance company,

incorporated or organized under the laws of any foreign country, shall, annually, on or before the first day of August, pay to the Treasurer of the State, as a tax on its corporate franchise or business in this State, a sum equal to one-half of one per centum upon the gross amount of premiums received by such company during the year ending the preceding thirtieth day of June, on business done in this State by such company, whether the said premiums were in money or in the form of notes, credit or any other substitute for money. Every such insurance company shall annually, on or before the first day of August, make a return to the Comptroller of the State, signed and sworn to by its president and secretary or manager, giving the total amount of premiums received by such company during the year ending the preceding thirtieth day of June, on business done in this State by such company, whether the said premiums were in money or in the form of notes, credits or any other substitute for money. The lands and real estate of such insurance companies shall continue to be assessed and taxed where situated for State, city, town, county, village, school or other local purposes. Foreign life assurance companies shall annually pay to the Superintendent, on or before the first day of March of each year, a tax of two per cent upon all premiums received in this State for the year ending on the preceding thirty-first day of December. Reciprocal provision.

Fees.—Fire, marine and life companies for filing charter, \$30; filing annual statement, \$20; for each certificate of authority to agent and certified copy thereof, such sum, not exceeding \$5, as shall be fixed from time to time by the Superintendent; for copies of papers filed in the department, ten cents per folio; for certifying the same and affixing seal, \$1, for examinations, actual expenses incurred. For co-operative companies filing declaration of incorporation, \$10; filing annual statement, \$1 for each hundred members or fraction thereof, not exceeding the sum of \$25; from any corporation or society, for each certificate of authority and certified copy thereof, \$5; for copies of papers on file, ten cents per folio; for certifying same and affixing seal, \$1; for examination, actual expenses only, not to exceed \$50 for any organization in any year.

Penalties.—Any company neglecting to file annual statements as required, incurs a penalty of \$500, and \$500 additional for each month it continues to do business while in default. Any person violating the insurance laws incurs a penalty of \$500.

NORTH CAROLINA.

SUPERVISING OFFICER—W. L. SAUNDERS, SECRETARY OF STATE, RALEIGH.

GENERAL REQUIREMENTS.

Each company must file with the Secretary of State a certified copy of its charter and a statement, verified by the principal officer of the company or by its general agent in the State, showing its condition. It must also appoint a general agent, a resident of the State, to accept service of legal process on behalf of the company. Annual statements must be made, on or before the first day of March in each year, showing the condition of the company on the 31st of December preceding. The Secretary of State will cause an abstract of each statement to be certified to the clerk of the Superior Court in each county. He will also certify to such clerk, on the first of each month, a list of companies licensed, giving the names of all whose certificates have been revoked. Certification of statements and agents to be paid for by the company. Abstracts of annual statements to be published in one newspaper, to be designated by the general agent.

AGENTS.

Every general agent must file with the Secretary of State, before the first day of March, a statement showing the condition of the company on the 31st of December preceding, which statement must be sworn to by the principal officer of the company. An act passed in 1887 authorizes agents and brokers to place business in unauthorized companies on payment of two per cent of the gross premiums. Sheriffs are authorized to prosecute persons doing business with unauthorized companies, and to collect \$50 for each offense, such money to be retained by the sheriff. Business may be placed in unauthorized companies on payment of two per cent on gross premiums.

Taxes.—A tax of two per cent is imposed on gross premiums collected in the State, but

if a company invests in real estate in the State, or loans to citizens of the State, a sum equal to one-half such receipts, the tax shall be but one per cent on the gross premiums. The general agent must make returns, on or before the thirtieth day of January and July in each year, of the premiums collected in the State during each preceding six months, and shall pay tax thereon within fifteen days thereafter. A special license tax of \$50 per annum is imposed upon all companies. Licenses to be renewed on or before the first day of April of each year.

Fees.—A fee of \$50 must be paid for each license issued to a company.

Penalties.—Any person doing business without complying with the law is liable to a penalty of \$50 for each offense. Any agent refusing to perform any act required of him by law shall forfeit \$50 for each refusal. Any agent who shall unlawfully withhold or expend the funds of his company shall be deemed guilty of a felony, and punished accordingly.

NORTH DAKOTA.

SUPERVISING OFFICER—A. L. CAREY, COMMISSIONER OF INSURANCE, BISMARCK.

GENERAL REQUIREMENTS.

Each company must file with the Auditor [now Commissioner of Insurance] a copy of its charter and a statement showing its financial condition. Must also appoint in each judicial district an attorney to accept service of legal process. "Every insurance company doing business in this State must transmit to the Auditor [now Commissioner of Insurance] a statement of its condition and business for the year ending on the preceding 31st of December, which shall be rendered on the first day of January in each year, or within one month thereafter, except that foreign insurance companies shall transmit their statement of business, other than that done in the United States, prior to the following first day of May. Such statement must be published at least three times in some newspaper of general circulation, printed and published in each judicial district of this State in which such insurance company shall have an agency; and a duplicate thereof, upon which shall be endorsed the names of the attorneys on whom process of law can be served, as required by section 23 of this act, shall be filed in the office of the Register of Deeds of the county wherein an agency may be established. Statements for publication shall be made out on blanks furnished by the Commissioner of Insurance and his certificate of authority for the company to do business in this State shall be published in connection with the said statement of each company doing business in this State. "Proof of publication to-wit: The printer's affidavit of the fact shall be filed with the Commissioner of Insurance in all cases, which affidavit shall state that said insurance company has paid said newspaper one-half of the authorized rate for publishing legal notices, and that the full amount named inures to the sole benefit of the publisher or publishers thereof, and that no agreement or understanding for the division thereof has been made with any person and that no part thereof has been agreed to be paid to any person whomsoever, and that every affidavit of publication shall state in plain terms the full amount authorized herein has been charged and collected for such publication; Provided, the Commissioner of Insurance shall select three newspapers of general circulation published in each of the judicial districts from which said company shall select one in which said statement shall be published. In each district where there are one or more newspapers publishing daily and weekly editions, one of such daily and weekly newspapers shall be selected and said statement shall be published one time in the daily edition and two times in the weekly edition of the newspaper so selected and designated to publish said statement, and the charge for such publication shall be the same as if three continuous insertions of said statement had been made in either the daily or weekly edition only. The proof of publication herein required shall be filed with the Commissioner of Insurance within four months from the time of the filing of the annual statement." [The above amendment to the law was approved February 10, 1890.]

AGENTS.

Each agent must obtain from the Auditor [now Commissioner of Insurance] a certificate entitling him to do business. Certificates renewable annually.

Law.—"Every insurance company doing business in this State, except in joint stock

and mutual companies, organized under the laws of this State, shall, at the time of making the annual statement, as required by law, pay into the State treasury, as taxes, two and one-half per cent of the gross amount of premiums received in this State during the preceding year, taking duplicate receipts therefor, one of which shall be filed with the Auditor [now Commissioner of Insurance]; and upon filing said receipts—not until then—the said Auditor [now Commissioner of Insurance] shall issue the annual certificates as provided by law; and the said sum of two and one-half per cent shall be in full of all taxes, State and local."

Fees.—The fees of this department are as follows for companies organized outside the State: Filing incorporation papers, \$25; required only of companies upon first entering the State; filing annual statement, \$10; furnishing copies of same for publication, the sum of twenty cents per folio, and for fixing official seal to such copy and certifying the same, the sum of \$1; issuing certificates of authority to company, or certified copy of same, \$2; issuing certificates to agents, \$2 each. In case of firms, each individual member who has anything to do, directly or indirectly, with the business of the company in this State, must have a certificate of authority.)

Penalties.—"Any violation of any of the provisions of this act shall subject the party violating the same to a penalty of \$500 for each violation, and of the additional sum of \$100 for each month during which any such agent shall neglect to file such affidavits and statements as are herein required."

OHIO.

SUPERVISING OFFICER—SAMUEL E. KEMP, SUPERINTENDENT OF INSURANCE, COLUMBUS

GENERAL REQUIREMENTS.

Each company must file with the Superintendent a certified copy of its charter, a statement showing its condition, verified by the president, vice-president, or other chief officer, and the secretary. A written instrument, signed and sealed, must be executed stipulating that any agent of the company may accept service of legal process, and consenting that service of process upon any such agent shall be held valid, and that in case suit shall be brought against any company after it has retired from the State, and it has no agent in the county in which suit is brought upon whom service of process may be had, service of process may be made therein by the sheriff mailing a copy of the summons or other process to the principal office of the company at least thirty days prior to the date of taking judgment. No company is permitted to advertise any assets not admitted by the Superintendent, and in all advertisements stating the assets, the liabilities, including the reinsurance reserve, must be stated. If any company applies for the removal of any suit from a State court to a United States court its certificate of authority shall be revoked, and it will not be permitted to transact business in the State for three years. Every company must obtain from the Superintendent a certificate that it has complied in all respects with the laws of the State relating to insurance and containing a statement as furnished under the oath of the president or secretary, of the amount of paid-up capital, the aggregate amount of available assets and liabilities, income and expenditures for the year preceding the date thereof, which certificate must be published at least once every year in a newspaper of general circulation in every county wherein the company has an agent, and a copy of the certificate must be filed in the office of the recorder of each county. Certificates must be renewed and published annually.

EXAMINATIONS.

The Superintendent, when he has reason to suspect the correctness of any statement of any company, or that its affairs are in an unsound condition, is empowered to examine companies and may publish the result in his discretion. When a company shall be found to be unsound, its certificate of authority must be revoked, and notice of such revocation must be printed in a newspaper published in Columbus and in the county where the general agency of the company is located. When the capital of a fire and marine company, located in Ohio, is impaired forty per cent, after providing for all its liabilities and the reinsurance fund, it shall not be permitted to do business until the impairment is made good. A life company located

in Ohio will be similarly prohibited if its assets are not sufficient to reinsure its outstanding risks.

LIFE COMPANIES.

Each stock company must have at least \$100,000 actual capital paid up and invested as required by the laws of the State under which it is organized, and each mutual company, available assets of equal value. Every company must have a deposit of bonds of the United States or of Ohio, or some other State, of the par and actual value of \$100,000, with the Superintendent, or with the proper officer of the State wherein it was organized, for the benefit of all its policyholders. Where such deposit is held by an officer of another State, a certificate to that effect must be filed with the Superintendent, giving the items thereof, setting forth that he believes such securities are of the value of \$100,000. The Superintendent is authorized to value policies on the basis of the American Experience Table of Mortality and interest at four per cent, but may accept the valuation of the proper officer of any other State, provided such standard of valuation does not make the valuation of such policies less than by the Ohio standard. Annual statements must be filed on or before the first day of March, showing the condition of the company on the 31st of December preceding.

FIRE AND MARINE COMPANIES.

Each company must possess a fully paid-up capital of not less than \$100,000. Annual statements of fire companies must be filed on or before the first day of February, showing the condition of the company on the thirty-first day of December preceding. The reinsurance fund is computed at fifty per cent of the premiums on unexpired risks. Annual reports required of business transacted in the State. Removal of suits from State courts prohibited; also, all organizations for fixing or controlling rates.

FOREIGN COMPANIES.

Each foreign fire company must deposit with the Superintendent, \$100,000 in United States or Ohio bonds for the benefit of policyholders in the State, and life companies a similar amount for the benefit of policyholders in the United States. The aggregate value of all assets held in the United States, for the benefit of policyholders in this country, shall be recognized as the capital of the company. Annual statements showing the condition of the company must be filed, and supplemental statements showing the condition of its business in the United States on the thirty-first day of December preceding. Such supplemental statements must be verified by the chief managers in the United States.

Taxes.—Every agency of an insurance company located in any other State or country is required to return to the Auditor of the county in which the agency is located, or from which it collects premiums, in May annually the amount of gross premium receipts for the previous calendar year, which are entered upon the tax list, subject to the same rate of taxation that personal property is subject to, for the year in which such premiums are received. Such tax is payable on the twentieth day of November next ensuing. The Superintendent of Insurance collects from all such companies in December such a sum as, added to the sum payable to the county treasurer's, will produce an amount equal to two and one-half per cent on the gross premium receipts in the State; if by the laws of any other State, territory or nation a larger tax than two and one-half per cent is charged Ohio companies, then the Superintendent charges a like tax upon companies from such State, territory or nation doing business in Ohio. If any company refuses to pay said tax, or makes any false statement of its gross premium receipts, it is the duty of the Superintendent to revoke its license. If the Superintendent has reason to suspect the correctness of the return of gross premium receipts, he may, at the expense of the State, verify the return by an examination of the books of the company and of its agents.

Fees.—For filing charter, \$25; for filing annual statements, \$20 each; for issuing license to company, \$1; issuing certificates to agents, \$2 each; for each certificate of compliance for publication, \$1; a company paying \$250 for agent's certificates may appoint as many as it desires, without additional charge; for copies of papers on file, twenty cents per folio; for cer-

tifying same and fixing seal, \$1; for examining companies, actual expenses incurred; for valuing policies, one cent for each \$1000 of insurance. Other fees regulated by reciprocal legislation.

Penalties.—Any company violating the law relative to advertising shall, after a second notice from the Superintendent, be subject to a fine of \$1000; any agent doing business for a company that neglects or refuses to submit annual statements incurs a penalty of \$500, and \$500 for each month he continues to do business while the company is in default. For every violation of the insurance laws the offender is subject to a penalty not exceeding \$1000, nor less than \$100, or imprisonment not more than six months, or both.

OREGON.

SUPERVISING OFFICER—GEORGE W. MCBRIDE, SECRETARY OF STATE AND EX-OFFICIO INSURANCE COMMISSIONER, SALEM.

GENERAL REQUIREMENTS.

Each company must have a paid-up capital of not less than \$200,000, and fire insurance companies must deposit \$50,000 with the State Treasurer in the United States or State securities. Must also file with the Commissioner "a power of attorney which shall set forth that such company is a corporation, or duly organized insurer (naming the principal place of business of the company, and the principal place of business for the Pacific Coast), which power of attorney shall authorize a citizen and resident of this State to make and accept service in any proceeding in any of the courts of justice of this State or any of the United States courts herein." Each company must obtain from the Commissioner a license to do business, which license is renewable in January of each year, upon the Commissioner being satisfied that the company is a proper one to do business in this State.

The following was passed at the last session of the legislature, and was approved by the Governor February 25, 1889.

SECTION 1. That section 3567 be amended so as to read as follows :

Section 3567. Corporations may be formed under the general laws of this State for the transaction of insurance business, but no such corporation hereafter organized shall be permitted to assume any risk unless the same shall have at least five directors who shall be residents and propertyowners in this State, and stockholders in the corporation, nor until such corporation shall have a paid-up, unimpaired cash capital equal to one hundred thousand dollars in United States gold coin, which shall be invested in this State in State or United States bonds; bonds or notes secured by first mortgages upon first-class otherwise unincumbered real estate, the market value of which shall be at least double the amount invested in or loaned thereon; bonds of any city, county or school district in this State, the issuance of which has been duly authorized by law, provided that such bonds or securities shall at no time be estimated as assets of such corporation at more than their actual cash value and nothing in this act shall be construed to permit any investment in mining stock.

SEC. 2. That section 3568 of chapter 50 of the miscellaneous laws of Oregon, as compiled by W. Lair Hill, be amended so as to read as follows :

Section 3568. No loan shall be made to any stockholder by any insurance corporation formed under the laws of this State, nor shall any stockholder be interested in any way in any loan, pledge, security or property of any insurance company organized under the laws of the State, except as stockholder in said company, and any property claimed as belonging to such company standing in the name of any person or persons, shall not be admitted as an asset of such company. And every foreign corporation or company, before engaging in the business of express or the business of fire or marine insurance, or directly or indirectly assuming any such insurance risk within this State, shall deposit with the Treasurer of this State the sum of fifty thousand dollars (\$50,000), as hereinafter provided. Such deposit shall be made in interest-bearing bonds of the United States, or the bonds of the State of Oregon, or any municipal, school district or county bonds, issued by authority of law in the State of Oregon, the market value of which is at or above par, or bonds or notes secured by first mortgage upon unincumbered real estate within the State of Oregon, of double the amount loaned thereon, or money

of the United States, and shall be safely kept for the benefit and security of persons transacting business with such corporations or associations in this State for claims and demands arising out of said business, and shall be held and considered specially pledged for such security for such claims and demands—provided that any such corporation may change the character of its deposit at any time by depositing other securities of the kinds and descriptions in this section authorized to be deposited. All interest accruing from the United States, or otherwise, on such securities, shall be paid as the same may accrue to the corporation or association to whom they belong, and the State of Oregon shall be held responsible for the safety of all deposits made under the provisions of this act. It is provided, however, that in lieu of the deposit hereinbefore required, any such foreign corporation or company may make an investment in real estate within the State of Oregon of the value of not less than sixty-five thousand dollars (\$65,000), provided such investment shall be approved by the Insurance Commissioner. The title to such real estate shall be vested in the State Treasurer of this State as trustee for the corporation making such investment, and shall be held for the benefit and security of persons transacting business with such corporation in this State for claims and demands arising out of said business. The corporation shall pay taxes upon such real estate in the county where the same is situated, in the same manner and to the same extent as an individual, and the real estate shall be held liable therefor. The rents or receipts from said investment in real estate shall be paid as the same may accrue to the corporation or association owning such investment. The State Treasurer shall receive the same fees for his services as trustee of real estate as he would receive if the company investing in such real estate had made a deposit in bonds under this act. When any corporation or association having made such deposit or investment in real estate shall desire to cease business in this State and withdraw its capital, it may do so by first giving six months' public notice of such intention by continuous publication in three (3) weekly newspapers published in and of general circulation in the State, and if no claim shall be filed against such corporation or association within said six months the deposit may be withdrawn and the real property may be sold, provided the Insurance Commissioner shall be satisfied that the claims of policyholders have been sufficiently protected by reinsurance or otherwise. All or any part of any real estate held by the State Treasurer under the provisions of this act may be sold at the request of the corporation owning the investment therein, and the proceeds of such sale paid to such corporation, provided it shall substitute other real estate therefor of the value prescribed herein.

SEC. 3. That section 3580 of chapter 50 of the miscellaneous laws of Oregon, as compiled and annotated by W. Lair Hill, be amended to read as follows:

Section 3580, The Commissioner shall collect for filing each power of attorney, or issuing his certificate, as required by law, five dollars. For an annual license to each fire insurance company to transact business throughout this State, fifty dollars. For an annual license to each life insurance company, co-operative insurance association, or mutual benefit society to transact business throughout this State, one hundred dollars. For an annual license to each life and accident or an accident insurance company to transact business throughout this State, one hundred dollars—provided that all orders or secret societies, such as Masons, Odd Fellow, Druids, Knights of Pythias, Ancient Order of United Workmen, Grangers, Firemen and other benevolent, fraternal co-operative societies associated or incorporated for the sole purpose of mutual protection and relief of its members only, and for the payment of stipulated sums of money to the families of deceased members, or for property of its members only, destroyed by fire, and not for profit, are hereby declared not to be fire or life insurance companies in the sense and meaning of the insurance laws of the State, and they are exempt from the provisions of all insurance laws of this State. For examining the financial condition of any company or association organized in this State, the just and legitimate expense of such examination shall be paid by the said company, and the Commissioner shall revoke or refuse his certificate of authority to any company neglecting or refusing to pay such expense, or to furnish any information to said Commissioner authorized by this act. All fines and penalties recovered and taxes paid on premiums under the provisions of this act shall be paid into the State school fund and sixty per cent of all licenses collected by the Commissioner shall be paid into the general fund of the State, and the Commissioner shall be entitled to receive the fees and forty per cent of the licenses prescribed by law, as compensation for his services.

Every foreign fire and marine insurance company doing business in this State shall have one head or general office in the State of Oregon under the charge of an officer known as its general agent, to whom all other agents of the company in the State shall make report, not less frequent than once a week, of business transacted; and said officer shall, on or before the first day of March of each year, furnish the Insurance Commissioner of this State a sworn statement of the total business transacted by such company within the State of Oregon during the year ending December 31 prior thereto. Such statement shall show the total gross premiums received during the year, from which shall be deducted returned premiums, reinsurance, agents' commissions, office expenses and licenses and losses paid in the State; and every such foreign fire and marine insurance company shall, within thirty days from the date of such annual statement, pay to the Insurance Commissioner a tax of one per cent upon the total amount of net premiums received by it upon business done or risks assumed within this State, as shown by its annual statement, and shall pay the Commissioner a fee of five dollars for filing such statement.

SEC. 4. That said section 3564 be amended so as to read as follows:

Section 3564. The Insurance Commissioner may furnish copies of any certificate of license issued by him under the provisions of law, and attach the seal of the State thereto, and may perform other official services for insurance corporations or associations upon application therefor, and may receive for such services the compensation provided in this act, or such as is now provided by law for the Secretary of State for like services.

PENNSYLVANIA.

SUPERVISING OFFICER.—J. M. FORSTER, INSURANCE COMMISSIONER, HARRISBURG.
GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a statement of its financial condition, verified by the president, vice-president and secretary or actuary. Also a written instrument designating an agent to accept service of legal process, and stipulating that process served upon such agent or upon the Commissioner, or upon an agent designated by him, shall be recognized as valid service upon the company. So long as the company has any liability in the State, such stipulation cannot be revoked. Each company must obtain from the Commissioner a certificate of authority to do business, which certificate must be renewed annually. Companies must also furnish the Commissioner from time to time complete lists of agents appointed. Annual statements must be filed, on or before the first day of March in each year, showing the condition of the company on the 31st of December preceding.

EXAMINATIONS.

The Commissioner is authorized to examine any company doing business in the State, except such as are located in States having insurance departments subject to laws substantially the same as those governing the Pennsylvania department. Whenever he deems it necessary, he may publish the results of such examination, and revoke or modify its authority to do business in the State. A fire and marine company will be prohibited from doing business when its capital stock is impaired twenty per cent after providing for all its liabilities and the reinsurance reserve, unless the impairment is made good within sixty days after notice from the Commissioner. When the assets of a life company do not equal the net value of all policies in force, exclusive of capital, after providing for all liabilities and claims, the Commissioner must publish the fact that it is below the legal standard of safety, and require it to at once cease doing business in the State.

AGENTS.

Each agent must obtain from the Commissioner a certificate setting forth that the company has complied with all legal requirements and that he is authorized to do business. All certificates renewable annually. Anyone may obtain a license as an insurance broker by the payment of \$10. Commissioner is authorized to issue licenses to brokers permitting them to insure surplus lines in authorized companies on payment of \$5 and six per cent of premiums received for such business.

LIFE COMPANIES.

The Commissioner is empowered to value the policies of any company doing business in the State on the basis of the American Experience Table of Mortality and not less than four

and one-half per cent interest, nor more than six per cent. Each company must furnish to the Commissioner, on or before the first day of March in each year, a certificate signed by the proper officer of the State wherein it was organized, showing the value of all policies in force on the 31st of December preceding, and declaring that the assets of the company are equal to the net value of such policies. Failing in this, a detailed list of all policies and securities must be furnished for valuation by the Commissioner. Any policy that makes any part of an application or the constitution, by-laws or rules of the company a material part of the contract, must have attached thereto a copy of such application, constitution, by-laws or rules, otherwise the condition shall not be valid.

FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital of not less than \$200,000, or, if less than \$200,000 and more than \$100,000, it must have a surplus over all liabilities sufficient to make up the difference between these sums. Where a policy refers to the application, constitution, by-laws or rules of the company for any material part of the contract, a copy of such application, constitution, by-law or rule must be attached to the policy, or the condition shall not be held to be valid or be accepted in evidence. The reinsurance fund is computed at fifty per cent of the premium on all unexpired fire risks having one year or less to run, and *pro rata* of all premiums on unexpired risks having a longer period to run, and the entire premium on unexpired marine and inland risks. Companies are required to make annual reports on business done in the State.

FOREIGN COMPANIES.

Annual statements relating to the business of the company other than that done in the United States must be filed, on or before the first day of July in each year, and annual statements of the United States business on or before the 1st of March in each year.

Taxes.—A tax is imposed on gross premiums collected within the State of three per cent, and companies are required to report to the Commissioner in January of each year the amount of such premiums. Other taxes governed by reciprocal provisions of law.

Fees.—For filing copy of charter, \$25; for filing annual statement of certificate presented in lieu thereof, \$20; for certificates to agents, \$2 each; for copies of papers on file, twenty cents per folio; for certifying same and affixing seal, \$1; for examinations of companies, actual expenses incurred; for valuing policies, three cents for each \$1000 of insurance. If the expenses of the department exceed the amount of fees collected, the Commissioner may assess the companies *pro rata* to make up the deficiency. Other fees based on reciprocal legislation.

Penalties.—A company failing to make the statements required incurs a penalty of \$100 for each day such default continues. Any company doing business without having complied with the requirements of law shall forfeit \$500 for each month it continues to do such unauthorized business. Any agent transacting business without having obtained a certificate of authority incurs a penalty of \$500. Placing business in unauthorized companies subjects the offender to a fine not exceeding \$1000.

RHODE ISLAND.

SUPERVISING OFFICER—WM. C. TOWNSEND, INSURANCE COMMISSIONER, NEW YORK.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a statement of its affairs, under oath of the president and secretary; a written instrument must also be executed appointing the Commissioner agent to accept service of legal process. In all policies and advertisements of whatever character, issued by the company or its agents, the name of the State under whose laws the company was incorporated must be conspicuously set forth. Co-operative and assessment insurance companies are not allowed to do business in the State.

EXAMINATIONS.

The Commissioner is authorized to make examinations of companies whenever he deems it necessary.

AGENTS.

Each agent must obtain from the Commissioner a certificate authorizing him to do business. An agent licensed to do business in one town is not permitted to establish a branch agency in any other town. All advertisements issued by agents and all policies written must give the location of the company and the name of the State from which it obtained its charter. A law passed in 1889 prohibits foreign companies from doing business except through licensed resident agents.

LIFE COMPANIES.

Each company must have on deposit with the proper officer of the State in which it was incorporated available securities worth not less than \$100,000, and certificates signed by such officer, showing that he holds such deposit for the benefit of all its policyholders, must be filed with the Treasurer of the State. Annual statements must be filed, on or before the first day of February of each year, showing the condition of the company on the thirty-first day of December preceding, and abstracts of such statements, to be approved by the Commissioner, must be published by the agent for three successive weeks in March, in some paper in the county in which the agent has his office; the expense to be borne by the companies.

FIRE AND MARINE COMPANIES.

Each company must have a paid-up capital, invested securely, of not less than \$100,000. Statements showing the condition and transactions of the company must be filed on or before February 1 of each year. Agents in one town not allowed to establish branch agencies in others. Companies must make annual reports of business done in the State.

Taxes.—A tax of two per cent is imposed on gross premiums. Every agent is required to report to the Treasurer, in the month of January of each year, the amount of insurance written by him and the amount of premiums received thereon, and at the same time shall pay to the Treasurer the tax of two per cent. Other taxes levied in accordance with reciprocal legislation.

Fees.—For filing copy of charter, \$30; filing annual statement, \$20; issuing agents' certificates, \$2 each.

Penalties.—An agent acting for a company that has not complied with the requirements of the law shall forfeit not less than \$300 nor more than \$1000. An agent doing business without having obtained a certificate shall be fined \$1000. Any agent refusing for thirty days to furnish information called for by the Commissioner shall be fined \$1000.

SOUTH CAROLINA.

SUPERVISING OFFICER—JOHN S. VERNOR, COMPTROLLER-GENERAL, COLUMBIA.

GENERAL REQUIREMENTS.

Each company before engaging in business, must file with the Comptroller-General a certified copy of its charter, and obtain from him a license which will authorize the company, or its agent to transact business in every county in the State, such license to expire on the thirty-first of March of each year. The Comptroller-General must be notified of the appointment of each agent. The general agent of the company must be appointed its attorney to accept service of legal process. A statement of the financial condition of the company must be filed with the charter. Annual statement must be filed prior to the first of March in each year. Notice of licenses issued to companies must be published in some newspaper having circulation in the county in which the general agent resides. An abstract of the annual statement must also be published. Agents of foreign companies must make, annually, between 1st May and 20th June, returns for taxation the gross receipts of their agencies (including notes, accounts, etc., received as compensation for insurance), and also the value of personal property of the company situate at said agency. The home company returns, in addition, its investments and assets of every kind.

LIFE COMPANIES.

All life insurance companies that shall receive the premiums on any policy for the space of two years, shall be deemed and taken to have waived any right they may have had to dispute the truth of the application for insurance, and the said application and representations shall be

deemed and taken to be true. Life insurance companies are authorized at any time within two years from date of policy to institute proceedings to vacate the same on the ground of falsity of representations contained in the application.

Taxes.—Under the law as it now stands the gross receipts and personal property of each company is subject to taxation on the same basis that applies to other property.

Fees.—For certificates issued to companies, \$50.

Penalties.—For transacting business for unlicensed company, or violating provisions of law a fine of \$100 for each offense and imprisonment not less than one nor more than twelve months. Every general agent who shall fail or refuse to perform any duty required of him by law shall forfeit and pay to the Comptroller-General \$50 for every such refusal, to be recovered before any justice of the peace at the suit of said Comptroller-General.

SOUTH DAKOTA.

SUPERVISING OFFICER—L. C. TAYLOR, AUDITOR OF STATE, PIERRE.

GENERAL REQUIREMENTS.

Each company must file with the Auditor a copy of its charter and a statement showing its financial condition. Must also appoint in each judicial district an attorney to accept service of legal process. "Every insurance company doing business in this State must transmit to the Auditor a statement of its condition and business for the year ending on the preceding 31st of December, which shall be rendered on the first day of January in each year, or within one month thereafter, except that foreign insurance companies shall transmit their statement of business, other than that done in the United States, prior to the following first day of March. Such statement must be published at least three times in one of three newspapers, designated by the Auditor, of general circulation, printed and published in each judicial circuit of this State in which such insurance company shall have an agency, and within ninety days from time of filing statement; and a duplicate thereof, upon which shall be endorsed the names of the attorneys on whom process of law can be served, as required by section 23 of this act, shall be filed in the office of the Register of Deeds of the county wherein an agency may be established. Statements for publication shall be made out on blanks furnished by the Auditor, and the Auditor's certificate of authority for the company to do business in this State shall be published in connection with the said statement of each company doing business in this State. The following law passed March, 1887, makes the cost of publication a serious matter:

"In all cases where publication of legal notices of any kind are required or allowed by law, the person or officer desiring such publication shall be required to pay seventy-five cents per square of twelve lines of nonpareil type, or its equivalent, for the first insertion, and fifty cents per square for each subsequent insertion.

"That in all legal advertisements fractional parts of twelve lines shall be paid for at the rate of ten cents per line of nonpareil type or its equivalent.

"That the affidavit of publication of all notices required by law to be published, shall contain a statement that the full amount of the fee charged for publishing same inures to the benefit of the publisher or publishers thereof; that no agreement or understanding for a division thereof has been made with any other persons, and that no part thereof has been agreed to be paid to any person whomsoever, and that every affidavit of publication shall state in plain terms the fees charged thereon.

"That there shall be in case of all affidavits of publication of notices required by law, an affidavit subscribed and sworn to by the party, or one of the parties, or his or their authorized agents or attorneys, that they directed the publication of the annexed notice; that no agreement or understanding for any division of the fees therefor has been made with any person whomsoever; and that no part thereof has been refunded or rebated by the party or parties publishing such notice; that no affidavit or publication shall in any case be filed or recorded until such additional affidavits shall be annexed thereto."

AGENTS.

Each agent must obtain from the Auditor a certificate entitling him to do business. Such

certificate must issue as soon as possible after filing statement. Certificates renewable annually.

Taxes.—"Every insurance company doing business in this State, except in joint stock and mutual companies, organized under the laws of this State, shall, at the time of making the annual statement, as required by law, pay into the State treasury, as taxes, two and one-half per cent of the gross amount of premiums received in this State during the preceding year, taking duplicate receipts therefor, one of which shall be filed with the Auditor; and upon filing of said receipts—not until then—the said Auditor shall issue the annual certificates as provided by law; and the said sum of two and one-half per cent shall be in full of all taxes, State and local."

Fees.—"There shall be paid by every company, association, person or persons, or agent doing business in this State, to whom this act shall apply, the following fees: Upon filing declaration, or certified charter, \$25; upon filing annual statement, \$10; upon each certificate of authority and certified copy thereof, \$2; for every copy of any paper filed in the department, the sum of twenty cents per folio; and for affixing official seal to such copy and certifying the same, the sum of \$1; for official examinations of companies under this act, the actual expense incurred, not to exceed \$10 per diem."

Penalties.—"Any violation of any of the provisions of this act shall subject the party violating the same to a penalty of \$500 for each violation, and of the additional sum of \$100 for each month during which any such agent shall neglect to file such affidavits and statements as are herein required."

TENNESSEE.

SUPERVISING OFFICER—M. F. HOUSE, COMMISSIONER OF INSURANCE, NASHVILLE.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a sworn statement, signed by the president or chief officer and secretary of the company, showing its condition on the 31st of December preceding. Life companies must execute a written instrument authorizing the Secretary of State to accept service of legal process in its behalf; fire and marine companies execute a similar paper authorizing the Commissioner of Insurance to accept such service. Companies must obtain from the Commissioner a certificate authorizing them to do business, and each company must certify to the Commissioner the names of all agents appointed by it in the State. Certificates renewable annually in January.

EXAMINATIONS.

The Commissioner is authorized to make examinations of companies doing business in the State, and if any be found in an unsound condition he must revoke all certificates issued to it or its agents, and cause a notice of such revocation to be printed at least three times in some paper of general circulation. A fire and marine company will be prohibited from doing business when its capital is impaired twenty per cent after providing for all liabilities and the reinsurance fund. A life company will be prohibited when its assets do not equal its liabilities and all outstanding claims, together with the lawful insurance reserve.

AGENTS.

Each agent must procure a certificate from the Commissioner, entitling him to do business. Certificates renewable in January of each year. All agents except those of life companies must file with the clerk of the county in which his agency is located a copy of his certificate of authority. Commissioner may license agents to place business in unauthorized companies, and must pay two and one-half per cent of premium.

LIFE COMPANIES.

Each life company must have on deposit with the proper officer of the State wherein it was organized not less than \$100,000, properly invested, for the benefit of all its policyholders, and must furnish to the Commissioner the certificate of such officer, showing that he holds such securities and that they are of the required value. The Commissioner is authorized policies, but may accept the certificate valuation of the proper officer of the State and

law it was incorporated. The basis of valuation is the American Experience Table of Mortality and four and one-half per cent interest, except for non-participating policies, which may be valued at six per cent interest. Annual statements must be filed on December 31 or within thirty days thereafter, showing the condition of the company on the 31st day of December preceding.

FIRE AND MARINE COMPANIES.

Each company must have a paid-up cash capital of at least \$200,000, of which not less than \$100,000 must be invested in United States or State bonds, or other good securities, to be approved as such by the Commissioner of the State where the company is located. The reinsurance fund is computed at fifty per cent of the premiums received on all unexpired risks having one year or less to run, and *pro rata* of all premiums having a greater period to run. Annual statements must be filed on December 31 or within thirty days thereafter, showing the condition of the company on the thirty-first day of December preceding. Companies required to report semi-annually the premiums collected on amount of business done in the State.

FOREIGN COMPANIES.

Each company must have on deposit with the proper officer of some State of the United States at least \$200,000 properly invested, and furnish the Commissioner a duly authenticated certificate of such officer that holds such deposit for the benefit of all the United States policyholders of the company.

Taxes—Life companies must pay two and one-half per cent tax on gross premiums received in the State, and must make sworn returns in January and July of each year of the amount of premiums so collected. Fire and marine companies must pay a tax of two and one-half per cent on gross premiums collected in the State, and must make sworn returns of same in June and December of each year. Other taxes based on reciprocal legislation.

Fees—Life companies are required to pay to the Commissioner for examining statements, \$50 each; for issuing certificates, \$6 each. Fire and marine companies are required to pay for filing copy of charter, \$10; for filing annual statements, \$25; for filing supplemental statements, \$10 each; for issuing certificates, \$6 each; for copies of papers on file, twenty cents per folio; for certifying same and affixing seal, \$1; for making examinations, actual expenses incurred; for valuing life policies, not exceeding three cents for each \$1000 insurance. Other fees in accordance with reciprocal legislation.

Penalties—Any company failing to make returns and pay taxes as required incurs a penalty of \$500. Any agent doing business without having obtained a certificate of authority is liable to a fine of \$100 for each offense. The penalty for doing business for an unauthorized company is \$500 for each offense.

TEXAS.

SUPERVISING OFFICER—L. L. FOSTER, INSURANCE COMMISSIONER, AUSTIN.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a statement, sworn to by the president or vice-president and secretary, showing the condition of the company. Life companies must file a written instrument stipulating that service of legal process may be made upon any of its agents in the State; fire and marine companies must designate some resident of the State to accept service of legal process. Every company must obtain from the Commissioner a certificate authorizing it to do business, and such certificate must be published for three successive weeks in a paper of general circulation, and the first publication must be made within thirty days from the issuing of the certificate. Certificates renewable annually at the time of filing the annual statement. Certificates not to be renewed if the company has removed any suit from the State to the United States courts. Annual statements to be filed, on or before the first day of March of each year, showing the condition of the company on the 31st of December preceding. Valued policy law in force.

EXAMINATIONS.

The Commissioner is authorized to examine any company doing business in the State when he shall deem it expedient, and to revoke his certificate of authority to any that may be

found impaired, notice of such revocations to be published in one or two newspapers of general circulation. Any fire and marine company whose capital is impaired twenty per cent after providing for all its liabilities, including reinsurance reserve, shall be prohibited from doing business in the State. A life company shall be similarly prohibited when its assets are not equal to its liabilities and outstanding claims and the lawful premium reserve.

AGENTS.

Agents must procure a certificate of authority from the Commissioner before doing business, and such certificate must be renewed on or before the 1st of March of each year thereafter. Any person doing any act in reference to insurance is recognized as the agent of the company.

LIFE COMPANIES.

Each company must have assets properly invested of not less than \$100,000, and must furnish the Commissioner satisfactory evidence that a sum equal to \$100,000 is held by the proper officer of some State for the benefit of all its policyholders in the United States. If a company fails to pay a claim under its policy within the time specified therein, it shall pay interest not exceeding twelve per cent thereon, and a reasonable sum for the fees of the attorney prosecuting the claim. If execution on final judgment remains unsatisfied for thirty days, the company in default shall be prohibited from doing business in the State until such execution is satisfied.

FIRE AND MARINE COMPANIES.

Each company must possess a paid-up cash capital of at least \$100,000, exclusive of any sums it may have deposited in the different States and Territories for the special benefit of its policyholders in such localities. Annual statements must be filed, on or before the first day of March of each year, showing the condition of the company on the 31st of December preceding. The reinsurance fund is computed at fifty per cent of the premiums on unexpired fire risks having less than one year to run, and a *pro rata* amount on all risks having more than one year to run, and the full amount on unexpired marine and inland risks. If a company neglects for thirty days to pay an execution on final judgment obtained against it, the Commissioner will revoke its authority to do business until such execution is paid. Companies required to report business done in the State.

FOREIGN COMPANIES.

Any foreign life insurance company doing business in the State must have at least \$100,000 deposited, in lawful securities, with the proper officer of some State for the benefit of all its policyholders in the United States, and the certificate, duly authenticated, of such officer must be filed with the Commissioner.

Taxes.—Each life insurance company is required to pay a State tax of \$300, and \$10 in each county in which it does business. Fire and marine companies are required to pay a State tax of \$200 per annum, and a county tax of \$10 for each county in which it does business, Cities and towns are authorized to impose taxes on companies not exceeding fifty per cent of the State tax.

Fees.—For fire and marine companies for filing a copy of charter, \$25; for filing annual statements, \$20 each; for issuing certificates, \$1 each; for copies of papers on file, twenty cents per folio; for certifying same and affixing seal, \$1; for examining company, \$10 per day and actual expenses incurred, not exceeding \$250. Other fees in accordance with reciprocal provisions of the statutes.

Penalties.—For any violation of the insurance laws the offender incurs a penalty of not less than \$500 nor more than \$1000.

UTAH.

SUPERVISING OFFICER—ELIJAH SELLS, TERRITORIAL SECRETARY.

GENERAL REQUIREMENTS.

Fire insurance companies of other States must have a paid-up capital of \$200,000. Certificate of authority must be obtained from the Territorial Secretary, to obtain which a statement must be filed with him, showing the name and location of the company, amount of capital, assets, liabilities and surplus. An attorney to accept legal process must be appointed. Annual

statements must be filed in April of each year, and a copy certified by the Territorial Secretary must be published four times before the 30th of April in some newspaper of general circulation published within the Territory.

LIFE COMPANIES.

Life companies are required to have a paid-up capital of not less than \$100,000. Must file statements and obtain certificate of authority same as a fire company.

AGENTS.

Each agent must obtain a certificate from the Secretary of the Territory.

Fees.—For filing statement, \$5; for issuing certificate, \$5; copy of annual statement, \$1.50.

Penalties.—Soliciting business without having obtained a certificate constitutes a misdemeanor.

VERMONT.

SUPERVISING OFFICERS—CHARLES W. PORTER, SECRETARY OF STATE, MONTPELIER,
W. H. DUBOIS, TREASURER, WEST RANDOLPH.

[The Secretary of State and the Treasurer of State are Insurance Commissioners by virtue of their offices. Either may be addressed as Insurance Commissioner.]

GENERAL REQUIREMENTS.

Each company must file with the Secretary of State a certified copy of its charter and certified copy of its by-laws and a sworn statement, signed by the president and secretary, showing the condition of the company. Also a written statement stipulating that service of legal process may be made upon the Secretary of State, and will be recognized as service upon the company. Each company must obtain from the Commissioners a certificate entitling it to do business, which certificate is renewable on the 1st of April in each year. Any company failing to pay a final judgment for thirty days may, after notice to the Commissioners, be prohibited from doing business.

EXAMINATIONS.

The Commissioners are empowered to examine into the condition of any company doing or proposing to do business in this State, and if in their judgment it is unsound, they are required to revoke its authority and to publish a notice of such revocation. Any fire and marine company will be prohibited from doing business when its capital is impaired twenty per cent after providing for all liabilities and the lawful reinsurance fund. A life company will be similarly prohibited when its assets do not equal its liabilities and the lawful premium reserve.

AGENTS.

Each agent must file with the Commissioners a certificate of his appointment by the company or its general agent, and must obtain a certificate from the Commissioners entitling him to do business. Certificates renewable on the first day of April of each year. Resident agents only can be licensed. Agent or broker placing business in an unauthorized company liable to a fine of not less than \$100 nor more than \$1000, one-half to go to informant.

LIFE COMPANIES.

Each company must possess available assets of not less than \$100,000 properly invested and held for the protection of all the policyholders in the United States. Annual statements must be filed, sworn to and signed by the proper officers of the company, showing its condition on the 31st of December preceding. The Commissioners are authorized to value policies on the basis of the Actuaries Tables of Mortality and interest at four per cent, but may accept the valuation made by the proper officer of any other State.

FIRE AND MARINE COMPANIES.

Each company must have a capital of not less than \$100,000 fully paid up, not less than one-half of which must be invested in lawful securities or mortgages. Companies are responsible for the acts of agents, and unless made so by the acts of their incorporation the policy must expressly make such stipulation. The reinsurance fund is computed at forty per cent of the premiums on unexpired fire risks, and the full premium on marine risks. Annual statements must be filed with the Commissioners, on or before the first day of March of each year, showing

the condition of the company on the 31st day of December preceding. Companies must make annual reports of business done in the State.

Laws enacted November, 1888, prohibit rebates to the insured, and provide for reciprocal taxation, fees, penalties, etc.

Fees.—For filing annual statements, \$20 each; for issuing certificate to company, \$5; for certificates to agents, \$1 each.

Penalties.—Any violation of the insurance laws subjects the offender to a penalty not exceeding \$2000.

VIRGINIA.

SUPERVISING OFFICER—MORTON MARYE, AUDITOR OF PUBLIC ACCOUNTS, RICHMOND.

GENERAL REQUIREMENTS.

Each company, except those doing exclusively a marine or assessment business, must file with the Auditor a certified copy of its charter and a statement showing its condition, certified to by the proper officers of the company. Each company must also execute a power of attorney appointing some resident of the State to accept service of legal process in its behalf, and such agent on behalf of the company must file a bond with the Auditor, in a sum not less than \$1000 nor more than \$5000, with two or more sureties, conditioned that the returns shall be made and taxes paid as required by law. Each company is also required to deposit with the Treasury securities to the amount of five per cent of its capital stock, but not less than \$10,000 or exceeding \$50,000, for the benefit of policyholders within the State. Such securities may consist of United States bonds, bonds of the cities of Richmond, Petersburg, Lynchburg, Norfolk, Alexandria or Danville. The Treasurer will receipt for such deposit, and the Auditor will then issue a certificate authorizing the company to do business in the State. Annual statements, sworn to by the president and secretary, showing the condition of the company at the close of its fiscal year preceding, must be filed on or before the first day of April each year, and be published for six days in a Richmond paper. All conditions and restrictions contained in any policy must be printed in long primer type or written therein with pen and ink. Companies not required to report business done in the State.

AGENTS.

Every agent must obtain from the Auditor a certificate entitling him to do business.

LIFE COMPANIES.

The Auditor is authorized to value the policies of any life company doing business in the State, upon the basis of the American Experience Table of Mortality and interest at four and one-half per cent, but may accept the valuation made by the proper officer of any other State.

Taxes.—A tax of one per cent on gross premiums collected in the State is imposed, and each company must render sworn returns thereof to the Auditor on or before the fifteenth day of January each year, and pay the tax immediately. A special license tax of \$200 is also exacted annually; for a live stock company, \$100. Other taxes may be imposed in accordance with the provisions of reciprocal laws.

Penalties.—Any person acting as agent for a company that has not complied with the law incurs a penalty of not less than \$300 nor more than \$1000 for each offense. For neglect to pay taxes five per cent a month is added during the continuance of the default.

WASHINGTON.

SUPERVISING OFFICER—OLIVER C. WHITE, STATE TREASURER, OLYMPIA.

GENERAL REQUIREMENTS.

All regularly organized insurance companies doing business within the State are required to have an authorized agent with an office in the State. Ample power is given them to transact insurance business not inconsistent with the organic act of the State, and the right to enjoy all rights and to maintain and defend the same in courts as fully as though

they were domestic corporations. Power to sue and give suit, hold, purchase, acquire, sell and dispose of property, and to transact business in the same manner as though organized under the laws of the State.

Licenses.—Every agent must obtain from the County Auditor of the county in which he acts a license, which shall be for a period of not less than six nor more than twelve months, and shall pay therefor a license fee of \$13 for six months and \$30 for twelve months.

Taxes.—Every company doing business in the State must pay an annual tax of two per cent on the gross amount of premiums collected in the State during the preceding year. Statements of premiums collected must be filed with the State Auditor on or before the first day of January following, and the tax levied paid on or before said first day of January.

Penalties.—Neglect to pay the two per cent tax after notification renders the company liable to have its premiums due or to become due from any insured person garnished by any prosecuting attorney selected by the State Auditor. Any person presuming to act as agent before paying tax for doing business shall be adjudged guilty of misdemeanor, and subjected to a fine not exceeding \$200, or imprisonment in the county jail not exceeding six months, or both fine and imprisonment, at the discretion of the court.

WEST VIRGINIA.

SUPERVISING OFFICER—PATRICK F. DUFFY, STATE AUDITOR, CHARLESTON.

GENERAL REQUIREMENTS.

Each company must file with the Auditor a certified copy of its charter and a statement, showing the condition of the company, sworn to by the president or secretary. It must also execute a power of attorney appointing some resident of the State to accept service of legal process in its behalf. Each company must have at least \$100,000 in available cash assets, and must obtain from the Auditor a certificate of authority to do business, and cause the same to be printed in a newspaper of general circulation published in the State; it must also file a copy of such publication in the office of the Circuit Court in each county wherein the company does business. Such certificates to be renewed, filed and published annually. Annual statements must be filed on or before the 1st of February each year, showing the condition of the company on the 31st of December preceding. Companies not required to report business done in the State.

EXAMINATIONS.

The auditor is empowered to make examinations of companies and to publish the results when he deems it expedient. If any company is found to be in an unsound condition, he is required to revoke its authority to do business, and to publish a notice of such revocation in a newspaper published at Charleston.

AGENTS.

All agents are required to obtain, file and publish certificate of authority issued by the Auditor in the same manner company certificates are obtained, filed and published. Certificates to be renewed annually.

Taxes.—A tax of two per cent on gross premiums collected within the State is imposed, to be paid into the State Treasury, when the annual statement is filed. Life companies that invest in the State the whole of their net premiums collected in the State, are required to pay but one-half of the above-named tax. Agents in the city of Wheeling must obtain a certificate from the city clerk entitling them to do business, and each must make returns, on or before the fifteenth day of July and January of each year, of the premiums received, upon which the city is authorized to levy a semi-annual tax of one and one-half per cent.

Fees.—For filing annual statements, \$10 each; for certificates to company and agents, \$5 each. Other fees charged in accordance with reciprocal legislation.

Penalties.—Any company or agent failing to make returns as required, or to pay the specified tax and fees, incurs a penalty of not less than \$100 nor more than \$1000. Any person transacting any business for a company that has not fully complied with the laws shall forfeit \$50 for each offense.

WISCONSIN.

SUPERVISING OFFICER—PHILIP CHEEK, JR., COMMISSIONER OF INSURANCE, MADISON.

GENERAL REQUIREMENTS.

Each company must file with the Commissioner a certified copy of its charter and a statement, sworn to by the president, vice-president or other chief officer, showing its condition. Each company must execute a written instrument appointing some resident of the State its attorney to accept service of legal process. Such instrument must also stipulate in the case of fire and marine companies that the company will not remove from a State to a United States court any suit brought against it by a resident of the State. Service of legal process may also be made upon any agent of the company. Each company must obtain from the Commissioner a certificate of authority to do business, which certificate must be renewed annually.

EXAMINATIONS.

The Commissioner is authorized to examine all companies doing business in the State, and if any one is found to be in an unsound condition to revoke its authority, and shall publish a notice of such revocation. He may publish the result of any examination if he deems it for the interest of the public to do so. A fire and marine company whose capital is impaired twenty per cent after providing for all its liabilities and the insurance reserve shall not be permitted to do business in the State. A life company will not be permitted to transact business if its assets over all liabilities are not equal to the premium reserve.

AGENTS.

Each agent must obtain from the Commissioner a certificate entitling him to do business. Certificates to agents of fire and marine companies are renewable on the 1st of February of each year, and those of life agents on the 1st of March. Each member of a firm requires a certificate.

LIFE COMPANIES.

Each company must possess assets of at least \$100,000 invested in securities approved by the Commissioner. The Commissioner is authorized to value all policies on the basis of the American Experience Table of Mortality and four and one-half per cent interest, unless such policies shall have been valued by the proper officer of some other State. Annual statements must be filed on or before the 1st day of March in each year, showing the condition of the company on the 31st of December preceding.

FIRE AND MARINE COMPANIES.

Each company doing business in the State must have a capital of not less than \$200,000 actually paid up and properly invested. Where a total loss occurs of any insured property, without any criminal fault on the part of the assured, the amount named in the policy shall be deemed to be the amount of loss sustained by the insured, and regarded as the measure of damage. All companies are limited in their advertisements to stating such assets as are held for the sole protection of holders of fire policies, and any advertisement intended to show the financial condition of the company may only state the actual capital paid in and the surplus over all liabilities, including such capital and the reinsurance reserve, and such advertisements must correspond with the annual statement filed with the Commissioner. The reinsurance reserve is computed at fifty per cent of the premiums on all unexpired fire risks and the full premiums on unexpired marine and inland risks. Annual statements must be filed, on or before the 1st of February in each year, showing the condition of the company on the 31st of December preceding, and shall be published for six successive days in the official State paper, and in one daily paper of general circulation published in the city of Milwaukee.

ACCIDENT COMPANIES.

Accident companies must possess a cash capital of not less than \$100,000 and must have \$100,000 or more on deposit with the proper officer of the State wherein it was organized, for the benefit of all its policyholders. Annual statements, taxes and fees required the same as of fire and marine companies. The reinsurance reserve must be maintained at fifty per cent of the premiums on all unexpired risks.

FOREIGN COMPANIES.

Each company must have at least \$200,000 on deposit with the proper officer of some State, or vested in trustees who are residents of the United States, for the benefit of all policy-

holders in the United States, and the fact that such deposit is so held must be properly certified to the Commissioner. In the absence of such certificate, the sum of \$50,000 must be deposited with the State Treasurer.

Taxes.—A tax of two per cent on gross premiums is imposed, and the amount of premiums collected in the State must be certified to the Commissioner at the time of filing the annual statement, and the tax paid thereon before its certificate of authority can be renewed. In all incorporated cities or villages having organized fire departments, a tax of two per cent on the gross premiums collected in such city or village must be paid for the benefit of such fire department. Every agent must give a satisfactory bond in the sum of \$1000, with approved sureties, to the treasurer of the fire department, conditioned that he will pay to such treasurer, on or before the 1st of February of each year, the taxes due on premiums collected during the year ending December 31st preceding. Life companies must pay an annual tax of \$300. Other taxes in accordance with reciprocal provisions of the statutes.

Fees.—For filing certified copy of charter, \$25; for filing annual statements, \$25 each; for issuing certificates to life agents, \$1 each; to fire and marine agents, \$2 each; for copies of papers on file, fifteen cents per folio; for certifying same and affixing seal, fifty cents; for examinations, actual expenses incurred; for valuing life policies, one cent for each \$1000 of insurance. Other fees dependent upon reciprocal legislation.

Penalties.—Any company or agent doing business without having obtained a certificate of authority is liable to a fine of not less than \$50 nor more than \$1000. Any person making a false statement incurs a penalty of not less than \$500 nor more than \$1000.

WYOMING TERRITORY.

SUPERVISING OFFICER—M. N. GRANT, INSURANCE COMMISSIONER, CHEYENNE.

GENERAL REQUIREMENTS.

Each company must file with the Auditor a certified copy of its charter and a statement, verified by the oath of the president, or vice-president and secretary showing its condition. It must also file a power of attorney designating one agent in each county wherein it does business, resident at the county seat, to accept service of legal process. Each company must have a capital of not less than \$300,000 fully paid up and properly invested.

AGENTS.

Fire, accident, regular life, and assessment life, agents must obtain from the Auditor a certificate authorizing them to do business. In all advertisements agents must state the location of the company, giving the name of the State under whose laws it was organized.

FIRE AND MARINE COMPANIES.

Each company must obtain a certificate from the Auditor that it has complied with the laws and must publish the same in two newspapers of general circulation, one of which is published at the Territorial Capital. The reinsurance fund is computed at fifty per cent of the premiums on the unexpired risks having one year or less to run, and *pro rata* on all having a greater period to run. Annual statements must be filed on or before the first day of February of each year, showing the condition of the company on the 31st of December preceding. Companies not required to report business done in the Territory.

Taxes.—The excess of premiums collected in the State over losses and ordinary expenses is liable to be taxed the same as other property, and each agent must make returns to the proper officer in the county where he is located and pay taxes thereon. Agents are held personally liable for all taxes.

Fees.—For entering Territory, \$50; for filing annual statement, \$25; for certificate to agents, \$1 each; for copies of papers on file, fifteen cents per folio; for certifying same and affixing seal, fifty cents; for examinations, actual expenses incurred.

DIGEST OF INSURANCE DECISIONS.

SUMMARY OF RECENT DECISIONS OF UNITED STATES AND STATE COURTS.

COMPILED EXPRESSLY FOR THE INSURANCE YEAR BOOK.

In the pages immediately following will be found a digest of a number of decisions relating to life, fire and accident insurance that were rendered during the past year. Most of them relate to important questions in insurance, and give judicial interpretations of many phases of the contract of insurance. While condensing the decisions to a great extent, we have endeavored to present the salient features of each case. The references are retained, so that anyone desiring the full text of any decision can obtain it.

DECISIONS RELATING TO LIFE INSURANCE.

GRANDCHILDREN HAVE NO INTEREST IN POLICY PAYABLE TO WIFE OR HER HEIRS.

The plaintiff alleges in the complaint that the defendant is a corporation created under the laws of New Jersey; that on the fourteenth day of May, 1845, the defendant issued a policy of insurance on the life of Archibald T. Finn in the amount of \$5000, for the sole use of his wife, Jane E. L. Finn, in which it agreed to pay to her, her executors, administrators, or assigns, after the death of Archibald T. Finn, the sum insured, and in case she should die before him that then the amount should after his death be payable to their children, or to their guardian, if under age; that Mrs. Finn died in 1864, leaving her surviving, her husband and three children, namely, Katherine A. Anthon, wife of George C. Anthon, and Myraette Miles, wife of Charles A. Miles, and Caroline C. Finn; that Katherine A. Anthon died in 1881, leaving three children her surviving, her only issue, namely, Christeane, Archibald F. and George C. Anthon; that Myraette Miles died in 1882, intestate and without issue, leaving her surviving, her husband; that letters of administration upon the estate of Mrs. Miles were thereafter issued by the surrogate of the city and county of New York; that in March, 1885, Archibald T. Finn died, leaving him surviving his daughter, Caroline C. Finn, and his grandchildren, Christeane, Archibald F. and George C. Anthon, his only issue; that thereafter on the sixth day of November, 1885, the defendant paid one-third of the amount due on the policy to Caroline C. Finn, one-third to Charles A. Miles, as administrator of his wife, one-ninth to Caroline C. Finn as guardian of Christeane Anthon, and two-ninths to Edward Anthon as guardian of Archibald F. and George Christian Anthon; that plaintiff has been appointed guardian of the estates of Archibald F. and George Christian Anthon; that there is due and owing from the defendant to the plaintiff as such guardian one-ninth of the whole amount insured by the policy in addition to two-thirds thereof already paid to the two children of Katherine A. Anthon, deceased, such one-ninth being equal to one-third of the amount wrongfully paid to Charles A. Miles as ad-

ministrator of his wife's estate; that the sum so due and owing to the plaintiff from the defendant is \$555.50 with interest from June 7, 1885, and plaintiff demands judgment for that sum.

To this complaint the defendant demurred, alleging that it appears upon the face of the complaint that the plaintiff has not legal capacity to sue, and that there is a defect of parties plaintiff in the omission of the administrator or other personal representative of Katherine Anthon, deceased.

The policy was issued in this State and was a valid policy, and the sole matter for our determination is the construction of the policy. The court below held that no portion of the policy was payable to Mrs. Miles, but that one-half thereof was payable to Caroline C. Finn, the surviving daughter of her and Mrs. Finn, and the other half to the three grandchildren.

We find no language in the policy insuring anyone but Mrs. Finn, and the children of Mr. and Mrs. Finn. If Mrs. Finn survived her husband the sum mentioned in the policy was payable to her. When she died before her husband the only persons interested in the policy were her children then living, and the whole policy as a chose in action belonged to them. They held vested interests therein as they could in any other chose in action payable at a future time: *Olmstead vs. Keyes*, 85 N. Y., 393; *Whitehead vs. N. Y. Life Ins. Co.*, 102 N. Y., 143.

It is true that it was the purpose of the act of 1840 to enable a husband to make a provision for his family, but how that provision should be made was to be determined by the parties to the policy. The insurance could be for the benefit of the wife alone, in which case the amount insured would, upon the death of the husband, be payable to her if she survived; but if she died before him it would then vest in and be payable to her personal representatives and not to her children. So, too, the insurance could be made payable to a child, in which case upon the death of the father it would be payable to the personal representative of the child. Here grandchildren are not named, and their names cannot be read into the policy. In the event that has happened the policy must be construed, and is payable precisely as if the children alone had been named therein.

Therefore, when Mrs. Miles died her interest in the policy passed to her administrator as her personal representative and as part of her personal estate; and upon the death of Mr. Finn one-third of the policy was payable to the surviving child, one-third to the administrator of Mrs. Miles, and one-third to the administrator of Mrs. Anthon. The children of Mrs. Anthon, as such, could have no standing to maintain an action to recover any sum due upon the policy. But even if they could, their full share has already been paid to them.

If, however, we assume that we are wrong in this construction of the policy, then upon the death of Mrs. Finn the policy was payable to her children as a class, and those of the class would take who were in being at the time when the policy became payable, and in no event could grandchildren be included in the class. In that case the whole policy would be payable to the only survivor of the class; to wit, Caroline C. Finn.

We are therefore of opinion that the judgments of the General and Special Terms should be reversed, and that the defendant should have judgment upon the demurrer with costs. All concur.

Court of Appeals of New York—*United States Trust Company as General Guardian vs. Mutual Benefit Life Insurance Company.*

PLEADINGS UNDER STATE STATUTES.

In an action upon a life policy the defense was a statutory plea to the effect that the policy was forfeited for non-payment of premiums, and that no proof or notice of death had been furnished. The answer thereto claimed lack of knowledge of the Massachusetts statute, and avowed that plaintiff would have given the defendant notice of the claim, and submitted proofs of death of assured had the existence of such statute been made known to them; that as soon as known they requested the necessary forms or papers that they might make such proof of death, and demand of payment within ninety days after the discovery of said statute, but such helps were denied by defendant. In the lower court there was a judgment for defendant and appeal taken.

HELD—Where, in a suit upon a policy of life insurance, the plaintiff relies upon the provisions of a statute (see chap. 186, an act to regulate the forfeiture of policies of life insurance, approved April 10, 1861) of the State of the company that issued it to avoid the effects of a forfeiture for non-payment of premiums, the facts bringing the case within such provisions

must be averred. The petition failing to do this does not state a cause of action. Judgment affirmed.

Ohio Supreme Court—*Schiefers et al. vs. Massachusetts Mutual Life Insurance Company.*

A FORGED SIGNATURE TO A SURRENDERED POLICY.

This was an action upon a life policy issued to plaintiff's husband, where she was named as beneficiary. The evidence showed that the policy had been surrendered by the husband on a forged signature of the wife alleged to have been acknowledged before a Commissioner of Deeds. The husband died, and the wife learned for the first time of the existence of the policy and its disposition soon after the husband's death. In answer, the company defended on the ground that the premium, due at the time of surrender, was not paid within the thirty days thereafter required by law.

HELD—That the surrender excused the default in payment of the premium, and notwithstanding the hardship for the company to pay the loss, its liability was fixed: and its only remedy was against the Commissioner, who falsely asserted that he knew the party appearing before him to be the person described in the authority to surrender.

New York Supreme Court—*Schneider vs. United States Life Insurance Company.*

ASSIGNMENT OF POLICY TO CREDITOR.

Jacob H. Lenig insured his life for \$1000, and immediately assigned the policy to defendant. Insured died and defendant received the money on the policy. Lenig's administrator sues for the money, on the ground that defendant had no insurable interest in the life of deceased. Defendant alleged that he was a creditor of assured, and took the assignment of the policy in good faith to secure the payment of his debt. Plaintiff proved that defendant was not a relative of deceased, but did not prove that he was not a creditor, and, on motion of defendant, a non-suit was granted. From this order plaintiff appealed.

HELD—The plaintiff contended that the burden was upon the defendant to show that he was a creditor of Lenig. We do not think so. The policy of insurance had been formally assigned to Eisenhart, and the company had paid him the money. He was, *prima facie*, entitled to retain it. What occasion had the defendant, with the money in his pocket, to prove anything until his right to retain it had been impeached by evidence? It must be remembered that this was not a suit against a company to recover upon a policy; but a suit by the administrator against one to whom the company had already paid the money, thus recognizing his right to receive it. Judgment affirmed.

Pennsylvania Supreme Court—*Lenig vs. Eisenhart.*

INTEREST ON PREMIUM NOTE DEDUCTED FROM FACE OF POLICY.

This was an action on a paid-up life policy taken out by the plaintiff in lieu of a former one in the defendant company. The policy provided that any indebtedness due the company, should on payment of the policy, be first deducted, and that any failure to pay a premium note, or interest thereon, should cause the policy to become null and void. The company held four overdue premium notes given by plaintiff on the former policy. The company represented the policy to be "non-forfeiting."

HELD—The failure to pay the interest on the premium notes would not cause a forfeiture of the paid-up policy, but the interest became an indebtedness to be deducted from the paid-up policy. As the insured shared in the profits of the company, to be applied on his indebtedness, it was the duty of the company to give the insured notice of the exact amount of interest due, after deducting the profits, before it could insist on forfeiture for non-payment. Judgment for plaintiff.

New Hampshire Supreme Court, May 15, 1889—*Eddy vs. Phoenix Mutual Life Insurance Company.*

STATEMENTS OF AGENT CANNOT CONTROL POLICY.

The policy provided that if the person insured "shall be engaged in switching or coupling or uncoupling cars, or be employed in any capacity on the trains of a railroad without in each of the foregoing cases having first obtained the written consent of the company, then in every such case this policy shall be null and void." The insured at the time the application was made

informed the company's agent that he was employed as brakeman on a railroad and that he was required to couple and uncouple cars. The agent then said: "Put it down laborer, that will cover all."

HELD—The parol agreement which is to be inferred from the statements made to and by the agent at the time of the application cannot control the terms of the policy; and that no implication arises from the fact that the company knew that the insured was so employed at the time he made the application, that the company consented that he might continue in such employment.

Kentucky Supreme Court—*Wright, Administrator vs. Northwestern Mutual Life Insurance Company*.

NOTICE OF PREMIUM DUE MUST CONFORM TO THE STATUTES.

This was an action upon a life policy. The defense was that of forfeiture by reason of non-payment of premium. Plaintiff had judgment, which was affirmed at general term, and defendant appealed.

HELD—A notice sent by a life insurance company to a policyholder, stating when his next quarter's premium falls due, and that members neglecting to pay when their premiums are due, "are carrying their own risk," does not comply with the State law, laws providing that a policy shall not be forfeited for the non-payment of the premium unless a notice shall be mailed and addressed to the holder at his last known post-office address, informing him among other things, that unless the premium shall be paid within thirty days from the mailing of the notice, "the policy and all payments thereon will become forfeited and void," because the phraseology is not so clear as the language of the statute. Evidence of the finding of such notice among the policyholder's effects after his death, forty-seven days after its date, and seventeen days after the premium was due, without proof as to when it was mailed, or to what address, while the address on the notice itself was not the last known post-office address of the policyholder, is not sufficient to establish the fact that such notice was in fact mailed and addressed in compliance with the statute.

New York Court of Appeals—*Phelan, Administratrix vs. Northwestern Mutual Life Insurance Company*.

CO-OPERATIVE CERTIFICATES RECOGNIZED AS "OTHER INSURANCE."

The policy provided that if any of the statements in the application were untrue it should be void. The application provided that no statement made to or by the person soliciting the application should be binding on the company unless such statement was contained in the application when the same was received at the home office of the company. In the application the question was propounded as to whether the applicant had any other insurance on his life, to which the agent wrote "No other," after being informed by the applicant that he held certificates of membership in certain co-operative societies, which the agent told him was not considered insurance.

HELD—The act of the agent in making such an answer was the act of the company, which was thereby estopped to say that insurance in co-operative societies was the kind of insurance to which the question referred. Evidence as to what kind of insurance was intended by the term in such question is not excluded by the provision that none of the terms of the contract can be modified, nor any forfeiture under it waived except by an agreement in writing signed by the president or secretary of the company.

United States Supreme Court—*Continental Life Insurance Company vs. Chamberlain*.

MISSTATEMENT AS TO OTHER INSURANCE.

This action was brought upon ten policies of \$5000 each, issued by the defendant to William S. McCollum, December 22, 1885, payable to his personal representatives. Within two months after the issuing of the policies, the defendant sought to rescind the contract of insurance, and offered to return to the insured the premium which he had paid upon each policy, upon the ground that said policies were secured by fraud. Insured refused to accept the premium and surrender of policies; and at the time of the death of insured, June 25, 1886, which was caused by a pistol shot, the several policies remained unrescinded. Defendant after the death of the assured refused to pay his representatives, on the ground that there was no con-

tract of insurance outstanding. The company claimed a breach of warranty in the application, the insured having represented that he had no other insurance on his life. The plaintiff claimed that the defendant's attempted rescission of contract and refusal to pay upon the ground of said rescission precluded the setting up of the defense of breach of warranty. The insured answered "no" to the question of other insurance, and it was shown that at this time he had insurance on his life for \$3000 in the Buffalo Life and Reserve Association, and for \$2500 in the Rochester Mutual Aid and Accident Association. Plaintiff claimed that this insurance was not in the regular and authorized insurance companies, and therefore there was no breach of warranty. He also claimed that defendant's agent advised the insured to answer "no," because said question did not refer to such associations. On the back of each policy was the following: "Powers of Agents. No agent has power to bind the company, by receiving any representations or information not contained in the application for this policy."

HELD—The defendant was not precluded from setting up any defense it might have on breach of warranty. The fact that the deceased was insured in the societies named constituted a breach of the warranty. By chapter 175, Laws of New York, 1883, section 5, such companies are life insurance companies. They have been so treated uniformly by the courts. The agent's expression of opinion did not justify the false answer.

New York Supreme Court, General Term—*Mary E. McCollum, Administratrix, vs. The Mutual Life Insurance Company of New York.*

TO WIND UP A DEFUNCT COMPANY.

A life company had practically done no new business for a period of ten years, simply maintaining its corporate existence for the purpose of winding up its business in the interest of the stockholders; its policies and receipts having diminished until the latter did not pay the running expenses.

HELD—The company being solvent, no adequate remedy at law looking to a receivership in behalf of the policyholders existed. But where the company was technically solvent, and its condition being such that a continued enforcement of the contract would work peril and inequity to the remaining policyholders, equity will intervene and declare the contracts at an end and compel the company to pay an equitable surrender value.

Missouri Supreme Court—*Ingersoll vs. Missouri Valley Life Insurance Company.*

CORONER'S INQUEST COMPETENT EVIDENCE TO SHOW CAUSE OF DEATH.

Suit was brought by the wife and administratrix of the insured under a policy of life insurance issued by defendant. The defendant denied its liability pleading the general issue, and submitting further special pleas, setting up that the policy sued on contained a provision that if within three years from the date of the policy the insured should die by any act of self-destruction whatever, the policy should become null and void. The company alleged that the insured took his own life by shooting himself with a pistol. It was shown in evidence that a coroner's inquest was held on the body of the deceased in Chicago, and a jury, and in making proofs of death a certified copy of the record of the coroner's inquest consisting of the inquisition and the deposition of three witnesses was submitted to the insurance company. The inquisition showed that the deceased came to his death by a pistol shot fired by his own hand while laboring under a fit of temporary insanity. This evidence was not admitted in the trial court, and the original papers were also ruled out. Judgment was given to plaintiff for the full amount of the policy. The defendant appealed.

HELD—The coroner's inquisition upon the body of the insured was evidence as to the cause of his death. The Illinois statutes requiring the inquest to be returned to the clerk of the Circuit Court of the county, and filed, make it a public record. Judgment reversed.

Illinois Supreme Court—*United States Life Insurance Company vs. Killgast, Administratrix.*

INSURANCE ON LIFE OF DEBTOR.

This was a suit in equity brought to reinstate on original contract and enforce the payment of a life policy in the sum of \$6000. The facts as appear in the evidence are that the plaintiff's husband was a creditor of one "L." and took out a policy of \$6000 on his life. Plaintiff's husband died, and she was made administratrix of his estate, and she continued to pay the premiums

on the policy until April, 1889. "L" had left the State, and his whereabouts were unknown for thirteen years. The repeated payment of these premiums became burdensome to plaintiff, and it being uncertain whether "L" was living or dead, plaintiff and the defendant company entered into an agreement whereby she surrendered the original policy for \$6000, and accepted in lieu thereof a paid-up policy for \$2500. It was subsequently discovered that "L" had died in Virginia ten days before the agreement was made and when the original policy was in full force.

HELD—That such a contract is not induced by any peculiar mistake of fact and equity will not give the desired relief; the new contract was not founded upon any mistaken fact regarding the condition of "L," but was based upon doubts entertained by both parties. The plaintiff had no belief about the insured's condition or whereabouts, and believed it to be advantageous to stop future premiums and take a paid-up policy for a less sum; the company had no more knowledge than plaintiff regarding "L's" whereabouts, and both shared the chances which the doubts presented. Such a contract made in view of doubtful facts, and because of the doubtful facts, will be enforced.

Philadelphia Common Pleas Court—*Riegel, Administratrix vs. American Life Insurance Company.*

ACCEPTANCE OF PREMIUM AFTER DUE WAIVER FORFEITURE OF POLICY FOR NON-PAYMENT.

Defendant issued a policy of life insurance on the life of plaintiff's husband, dated April 1, 1884. The premium was payable semi-annually, on April and October 1st. in each year. The policy contained a clause of forfeiture if the premiums were not paid on the day they fell due, and in case of forfeiture the company stipulated for a release from all liability except such as was imposed on it by the laws of Massachusetts. By the laws of that State, if the assured ceased paying premiums at any time after the payments of two full annual premiums, the policy became a paid-up policy for its net value at the time payments ceased. The assured died April 8, 1888. Of the seven semi-annual premiums that fell due after April 1, 1884, and prior to April 1, 1888, four were paid by the assured and accepted by the company from seven to thirty days after they fell due. Three payments only were made at maturity. The final premium, due April 1, 1888, was tendered to the company on April 9, 1888, and was accepted by it in ignorance of the death of the assured on the day previous. On discovering that the assured was dead, the company offered to return that premium, but the plaintiff would not accept it. Defendant claimed that the policy was forfeited by the non-payment at maturity of the premium that fell due April 1, 1888, and that it is only liable for the net value of the policy on March 31, 1888, computed according to the Massachusetts statute, which amount (\$1789) it tendered plaintiff.

HELD—The company was liable for the full amount of policy. Any course of action on the part of an insurance company which leads a party insured honestly to believe that by conforming thereto a forfeiture will not be incurred, followed by due conformity on his part, will estop the company from insisting on a forfeiture. The conduct of the company in the present case was such as fairly warranted the assured in believing and acting on the belief that a literal compliance with the provisions of the policy concerning the payment of premiums will not be required. More than one-half of all the premiums that fell due while the policy was in existence were paid by the assured and accepted by the company from one to four weeks after they matured, and without a word of warning that the company could or might in future insist on a forfeiture. It would be inequitable, and a violation of good faith and fair dealing, to allow the defendant to take advantage of the non-payment of the premium on the day nominated in the policy, after having given the assured so much occasion by its previous course of dealing to suppose that such a forfeiture would not be insisted on. The law does not favor forfeitures under any circumstances, and there is ample grounds in the present case for holding that the defendant has waived the forfeiture, or, to be more accurate, is estopped from asserting it.

Missouri Circuit Court, E. D.—*Spoari vs. Massachusetts Mutual Life Insurance Company.*

FAILURE TO PAY INTEREST ON PREMIUM NOTE VOIDS THE POLICY.

This action was upon a paid-up policy, and was defended upon the ground that a default had occurred in the payment, by assured, of the annual interest due upon the note given for the balance of premiums due when the paid-up policy was issued. The judgment was for

plaintiff, and appeal by defendant. The court say: We are unable to find any ground upon which to sustain the judgment in this action. The interest upon the note was not tendered to the defendant until the day following that upon which, by the terms of the policy, it was made payable, and by the express condition of the contract the policy was forfeited. A long line of authorities has settled the law to be that when it is expressly provided that the premium on a life insurance policy shall be paid on or before a certain day, and in default thereof the policy shall be void, the non-payment of the premium works a forfeiture. The policy in suit was issued after three premium payments on the original policy. The assured had, however, not paid all the premiums in cash, but was indebted to the company in the sum of \$431.24. If this debt had been paid, the assured would have been entitled to an unconditional paid-up policy for \$1500, and no further payments would have been necessary. But for some reason he chose not to pay the debt; and, as the original policy provided that any indebtedness to the company was to be deducted from the insurance money when paid, it was proper, with the assured's consent, to make a like provision in the paid-up policy and to provide that the non-payment of the interest on that debt should render the policy void. The claim that such a provision in a paid-up policy is unconscionable and oppressive, and presents a case which a court of equity should relieve from the forfeiture incurred by omission to make prompt payment of premium, is not a new one. It has frequently been presented to the courts, and has recently received very full consideration in this court in *Attorney-General vs. North American Life Insurance Company*. It was decided in these cases that provisions in paid-up policies issued in lieu of other policies, on which notes have been given for premiums, that they should be void in case the interest on such notes was not paid, are not unconscionable, oppressive or usurious. Judgment reversed and new trial granted.

Court of Appeals, New York—*Fowler vs. Metropolitan Life Insurance Company*.

CREDITORS CANNOT ATTACK POLICY OF A DECEASED WIFE.

The statutes of Alabama authorize married women to insure the lives of their husbands free from the claims of creditors, and provide that the policy shall be payable to the wife in case she survives her husband, but in case of her death before the husband the insurance may be made payable to her children, and, if under age, to their guardian. The complainants filed a bill in equity as creditors of a deceased husband, to have the proceeds of an insurance on his life applied in payment of debts contracted by him partly before taking out the policy, and partly during the time he was paying the premium thereon. The policy was payable to his wife, her heirs, executors or assigns, and contained no provision for payment to her children in case she died before her husband. The wife died first.

Held—That the interest of the wife was contingent on the death of her husband first, and that the proceeds could not be paid to the children without an express provision in the policy to that effect.

Alabama Supreme Court—*Tompkins vs. Levy et al.*

WIFE HAD NO ASSIGNABLE INTEREST DURING THE LIFE OF HER HUSBAND.

Jonathan P. Milhous secured a policy of insurance from the Mutual Life of New York, through its agent in Ohio. The loss and premiums were made payable by the terms of the policy at the company's office in New York. The policy contained this provision respecting the payment of loss: "And the said company do hereby promise and agree to pay the amount of said insurance at their office in the city of New York to the assured, for her sole benefit, if living, in conformity with the statute, and, if not living, to her children or their guardian." Subsequently, Mr. and Mrs. Milhous executed their joint note for \$1500, to defendant Seborn, expressly stating that the separate estate of Mrs. Milhous was charged thereby, and to secure the judgment of this note, the policy was assigned to Seborn. Prior to the death of Milhous his wife also executed three notes for \$300 each, which are unpaid and have come to defendant Johnson by assignment, and she has commenced an action upon them, and secured an attachment against Mrs. Milhous, which was served upon the company. The company, upon being sued by plaintiff, paid the money into court, and Johnson and Seborn were substituted as defendants. In the lower court there was a verdict for plaintiff and appeal taken.

Held—The contract of insurance is to be governed by the laws of the State of New York, and not by the laws of Ohio. In the first place the policy was executed here and delivered

here. And it further appears upon the face of the policy that it was contracted for and issued with a view to the provisions of the statutes of New York. It is clear, therefore, that as far as the defendant Seborn is concerned, by reason of the assignment of the policy to him no rights in and to said policy were acquired, because such assignment was not executed according to the laws of New York, in that it did not appear to have been made by Hannah Milhous by and with the written consent of her husband. The claim of defendant Johnson stands upon a different basis. It is urged that, under the laws of Ohio, by the making of the notes above referred to, the plaintiff charged her separate estate with the payment thereof. This seems to be the law of Ohio. But at the time of making these notes it does not appear that Hannah Milhous had any separate estate upon which these notes could be a charge; and it is only in case a married woman has a separate estate that she is empowered by the laws of Ohio to make notes as surety for her husband or another. It is urged that her interest in the policy of insurance constituted a separate estate. We think that the principles laid down in the cases by the courts of this State show conclusively that this policy could have constituted no separate estate of Hannah Milhous, because at no time prior to the death of her husband did she have any interest in this policy which a creditor could seize. If she had no interest in this policy within the reach of a creditor, then she had no separate estate, which was the subject of a charge. Judgment for plaintiff.

New York Supreme Court—*Milhous vs. Johnson et al.*

MUTUAL MISTAKE IN FILLING APPLICATION.

This was an action brought upon a note given for the first year's premium of a policy of life insurance. The payment thereof was resisted on the ground that the agent employed to obtain the insurance wrote a different answer from that which the applicant had made to one of the questions in the application, and that by reason of the false answer the insurance company was not bound to the policy, and therefore he had a right to avoid the note.

HELD—Where a mutual mistake had been made in writing one of the answers to a question contained in the application, but more than a year and a half had been allowed to elapse before the assured had discovered such mistake or taken any steps to rescind the policy on account thereof, he cannot resist liability on the premium note on the ground of the voidability of the policy.

Massachusetts Supreme Judicial Court—*Plympton et al vs. Dunn.*

WARRANTY IN APPLICATION FOR INSURANCE.

In this case the application warranted that all answers made by the applicant to the medical examiner should be true. The answers were written down by the medical examiner. The applicant was asked if he had ever applied to any other insurance company for a policy of insurance on his life. Evidence was offered to show that he told the agent that he had made application to the Knights of Honor, and that the agent told him that such organizations were not regarded as insurance companies, and were not included in the question. The defendant contended that the policy was void because the plaintiff had no insurable interest in the life of the insured. The insured was indebted to the plaintiff in the sum of \$1200. The policy was for \$15,000.

HELD—Evidence to the effect that the applicant told the agent that he had made application to the Knights of Honor and that the agent told him that such organization was not regarded as insurance, was properly admitted. The plaintiff had an insurable interest in the life of the insured, and the fact that the amount of the insurance was greatly in excess of the amount of the debt is not a reason for declaring the policy a wager one, as the policy was applied for by the insured himself, and the surplus, after paying the debt and charges, will go to the insured or his representatives.

Texas Supreme Court—*Equitable Life Assurance Society vs. Haslewood.*

REVISION OF CONTRACT.

In this case the plaintiff, general agent of a life insurance company, represented to the defendant, with whom he was negotiating for insurance, that certain estimates as to surplus were those of the company, which was untrue. The defendant took insurance in the company

and gave the agent his note in payment of the premium. The defendant on learning of the misrepresentation returned the policies to the agent, and in a suit by him on the note pleaded the fraud. Plaintiff, to show that the defendant sought to surrender his policies for other reasons inconsistent with such defense, offered to show that defendant was taking out policies in other companies. The policies were issued on June 20; the defendant learned of the misrepresentations on the 11th, and on the 12th wrote to the company and not hearing from it returned the policies to the agent on the 20th.

HELD—The evidence sought to be introduced to show that the defendant's reason for surrendering his policies was inconsistent, was properly excluded. It was for the jury to determine whether the defendant acted with due diligence in rescinding the contract. It was unnecessary for the defendant, before he could rescind, to put the plaintiff in the condition he was before he paid the money, or to pay for the insurance pending the contract and before the rescission.

Vermont Supreme Court—*Norton vs. Gleason*.

A LIFE INSURANCE POLICY AS COLLATERAL SECURITY.

A man who held a policy of insurance upon his life made a contract with one of his creditors in which it was recited that the latter had taken out a policy of insurance upon the life of the former to secure the payment of the debt and the expenses of the insurance, and in consideration thereof the creditor agreed on payment of the debt and all expenses to assign to the debtor or his legal representatives all his interest in said insurance "which I have, together with all my right, title and interest in and to said policy." The creditor collected the proceeds of the policy, and the administrator of the debtor brought this suit in equity to recover the amount collected in excess of the debt and the expense of carrying the insurance.

HELD—The action can be maintained, and as the relation between the creditor and debtor was such as to render an accounting necessary, the suit was properly brought in equity.

Massachusetts Supreme Judicial Court—*Tatum vs. Ross*.

MISSTATEMENT AS TO AGE VOIDS POLICY.

This was an action brought by the wife of the deceased assurant claiming under policy. The defense was based on the untruthful warranty of the age of the insured, as made in his application. The applicant had stated that he was born on the 14th of June, 1856. The defendant alleged the fact to be that he was born on the 10th of June, 1853.

HELD—The fact appeared by the statement of the plaintiff herself, which was verified on the 24th of August, 1886, and made a part of the proofs of death, that the insured was born on the 10th of June, 1853, and no denial or explanation avoiding the effect of this admission was made upon the trial. That established the fact to be that the statement concerning the time of the birth of this person was untruthfully given, and this had the effect of voiding the policy. The policy which was issued upon this application contained a condition or agreement in these words: "In case of any untrue statement or suppressions of fact in the application for this policy, this company shall only be liable for the amount of paid-up insurance to which the owner of this policy would at the date of the death of the insured be entitled according to the provisions hereinafter set forth." By those succeeding provisions in this manner referred to, neither the person whose life was insured nor the plaintiff was entitled to a paid-up policy at the time of his death, and the effect of warranting the age of the insured as that was in this manner done, to be three years less than his actual age, was, under these clauses, to render the policy inoperative. The application for the policy was taken by a person who was in the employment of defendant's insurance agency, and evidence was offered from which, if it had been received, the fact might have been found that the untruthful statement concerning the age of the person whose life was insured arose out of the mistake or misstatement of this agent. But the court at the trial excluded this evidence under the paragraph of the application wherein "it is also agreed and warranted that this application has been made, prepared and written by the applicant, or by his own proper agent, and that the insurer is not to be taken to be responsible for its preparation, or for anything contained therein or omitted therefrom, and that in case of any untrue answers or statements herein, or a suppression of any fact, the company shall be liable only for the amount of the paid-up insurance to which the policy by its terms

may be entitled." The force and effect of this claim was to render the acts of the agent in filling out the application those of the applicant for the policy of insurance, and the defendant was not responsible for the misconduct or misrepresentation of the agent. The judgment appears to be supported by the law. Judgment affirmed.

New York Supreme Court—*Kabok vs. Phoenix Mutual Life Insurance Company.*

GRANDDAUGHTER HAS NO INSURABLE INTEREST IN THE LIFE OF A GRANDFATHER.

The complainant in this case alleged that the policy was issued to the grandfather for her benefit when she was six years of age. The complaint recites the payment of the advance premiums by the plaintiff, and her promise to pay further premiums as a consideration of the insurance of the policy.

HELD—The plaintiff will not be permitted to prove an existing state of facts, outside of the writings, to show its legal effect. The granddaughter has no insurance interest in the life of her grandfather.

Indiana Supreme Court—*Burton vs. Connecticut Mutual Life Insurance Company.*

ASSURED ASSUMES RESPONSIBILITY FOR ACTS OF AGENT.

This was an action by Peter Wilkins against the Mutual Reserve Fund Life Association. The action was dismissed in the trial court, and Wilkins appealed. The facts are stated in the opinion.

Daniels, J. The plaintiff brought this action as assignee of a certificate of life insurance issued by the defendant upon the life of Daniel S. Sanford. By the terms of the certificate there became payable to him from the death fund of the association the sum of \$10,000 from and after the period of his decease. The certificate was assigned to the plaintiff and another person, the latter having also added a farther assignment, including his own interest. The insured died on or about the 7th of February, 1886, and the ordinary notice and proofs of the fact were supplied to the defendant. The association resisted the right of the plaintiff to payment of the amount mentioned in the certificate on the ground that false representations had been made by the assured in the application for the certificate, rendering the certificate itself invalid and inoperative. These representations consisted in the answer of the assured, to the question requiring a statement of his occupation, that he was a carpenter; and, in answer to a further question, whether he had consulted any physician regarding his health within the preceding five years, and if so, what physician, and when, and for what disease. To this he answered, "No." The further inquiry was made whether he had ever had any illness or injury not enumerated in preceding questions, or had been an inmate of any hospital, and to that he answered in the negative.

By the proof the fact was established that he had at one time served as cook or steward on sailing vessels, and within five years preceding the date of the application he did consult a physician regarding his health and for disease, and that the answer made to the inquiry concerning that subject was untruthful. It was also proved that from October 3, 1882, to the 25th of the same month, he had been an inmate of a hospital, and also that he was an inmate of a hospital within three years prior to the time of his application for the certificate, and that his answer that he had not been was untruthful. And these answers, under the authorities, were held at the trial to avoid the certificate.

By the stipulations and provisions of the application the assured warranted the truth of the representations which had been made by him; and as they turned out to be untruthful as to the fact of his consulting a physician, and having on two occasions been an inmate of a hospital, that relieved the defendant from liability for the payment of the money mentioned in the certificate. It was, however, proposed to be proved that the insured, at the time when he made the application for the insurance, informed the agent of the defendant as to the facts being otherwise. This offer of proof was rejected by the court, and certain authorities cited to sustain the incorrectness of the ruling of the court. But they are not entitled to that effect in this case, for the reason that the assured, by the application, took upon himself the entire risk of the truth of the representations made by him, and on the correctness of which the certificate was made to depend. Where the insured in this manner accepts and binds himself for the truth of the statements contained in the application, he cannot be relieved from that result

by proof of the fact afterward made that the agent improperly, as well as untruthfully, filled out the application. Where, on the contrary, he expressly assumes the acts of the agent as his own acts, and binds himself for the truth of the statement made, then neither he nor his representatives can be relieved from the effect by proof that the agent had acted faithlessly. This results from the voluntary agreement of the insured himself, over which a court of justice has no authority by way of relief. * * * There is a probability that this agent, in reducing the answers of the insured to writing, was faithful to the obligations of his employment, for he stated in his evidence (and that was not contradicted) that he filled out the blank from information obtained from Mr. Sanford, and that it was all in conformity with what he had stated to the agent.

The plaintiff, upon the trial, proposed to give evidence, from which the position has been taken, that the company had placed itself in a condition in which it could not take advantage of the untruthful nature of these answers. For this purpose it was proposed to prove, before the assignment was taken of the certificate, that the parties repaired to the office of an agent of the company, and there consulted him as to the regularity and validity of the policy, and that he substantially represented the policy to be a valid security. This evidence was rejected upon the trial, upon the ground that the agent, even though he might have been a director in the company, had no authority to change the certificate, or to prevent the company from taking advantage of these untruthful answers. It was not proposed to be shown that any information of the fact of the answers being untruthful had been brought to the attention of the defendant, or either of its officers, or to the attention of this agent; and without information to that effect, the agent would naturally assume that the certificate had been obtained by truthful representations made on behalf of the insured; and in that state of the case there could be no reason for assuming or supposing that it was intended to surrender or waive any advantage that the company might be entitled to claim from the fact being otherwise. The insurance that the certificate was a safe investment, or might be relied upon as having been legally or correctly issued, would, in this state of the facts, include no more than that the conduct of the company had been such as to bind it, so far as its own proceedings went, legally and effectually for the payment of this money. It would not surrender or prejudice its right to avail itself of the objection that there had been such misconduct on the part of the insured himself, which at the time was unknown to the company or its agent, as rendered the certificate invalid, and relieved the company from this obligation.

As much as this was in fact provided for in the certificate itself, declaring that no agent of the association has authority to make, alter or discharge contracts, waive forfeitures, extend credit, or grant permits, and no alteration of the terms of this contract shall be valid, and no forfeiture thereunder shall be waived, unless such alteration or waiver shall be in writing, and signed by the president and one other officer of the association, and of the extent of which the plaintiff, as assignee, is chargeable with notice. That precluded the agent, even though he might have been a director of the company (*Bridge Co. vs. Bachman*, 66 N. Y., 261), from the exercise of such authority over this certificate as would exclude the right of the company to make the defense which proved successful upon the trial, for it was there provided that no forfeiture should be waived unless the waiver was in writing, signed by the president and one other officer of the association. It was not proposed to be proved that any waiver of this description had taken place, and without it the evidence which was rejected would have been entirely useless. As the case was made to appear, the plaintiff was not entitled to recover, and the judgment should be affirmed.

New York Supreme Court, General Term—*Wilkins vs. Mutual Reserve Fund Life Association*.

A CRIME TO ATTEMPT SUICIDE AND FAIL.

Suit was brought to recover under a contract issued by defendant, and at the trial court there was a verdict for plaintiff, from which appeal was taken. The facts are recited in the finding of the higher court.

HELD—By the contract it is provided that whenever the death fund is insufficient to meet the existing claims by death, "a call shall be made upon this entire class of membership in force," in the manner provided, "for a mortuary payment as per mortuary rates" referred to, "but not more than one call shall be made to meet one death;" and that eighty per cent of the

net amount received from the call shall be deposited in a bank to be used for payment of death claims only, and the remaining twenty per cent shall be set apart as a reserve fund to meet any contingency that may arise by reason of extra mortality; and that such reserve fund, so accumulated, shall, at the time and in the manner mentioned, be apportioned and the surviving members credited with it.

The members pay an admission fee and annual dues, which produce a fund for expenses; but the death fund is supplied by assessment calls upon the members, and they are required to pay within thirty days from the date of the notice or call for payment. Thus the association is enabled to make collection, after the death of a member, in time to meet the engagement assumed by the contract, by which it may take sixty days to pay the beneficiary.

It is contended by the counsel for the defendant that its liability, in an action at law upon its contract is dependent upon money being in the death fund applicable to the payment of the claim, and that the extent of such liability, within the stipulated sum, is measured by the amount in that fund so applicable at the time of the death of the member on account of whose death the beneficiary seeks to recover. It is further argued that if the association fail to make the call, by way of assessment of the members, to supply the death fund to meet the demand upon it, the remedy of the beneficiary is in equity to require the defendant to proceed to make the assessment.

While the promise to pay was to do so from the death fund at the time of the death of the member, the defendant also, by the same contract, undertook to make the call upon the members, if that fund then was insufficient to meet the claim. The reasonable construction of these provisions, in view of the apparent purpose of the contract, is that the association should pay the amount to which the beneficiary might be entitled, and that it be paid from the death fund, if that is sufficient at the time of death, and if not, the amount should be produced through the means provided for assessment of the members for the purpose.

This is the duty of the defendant when the beneficiary is entitled to payment, and it arises upon the proper information of the death of the member. This duty is the contract undertaking of the defendant supported by the power, without any order or direction of the court, to enable it to perform its promise to pay. Its purpose is to supply the means to do so. And there is no well founded reason to support the claim that the sole remedy of a beneficiary, entitled to payment, is in a court of equity to compel the society to make the call upon the members. The only method by which the defendant can supply itself with the means of performing its engagements to pay death claims is by assessment. And it is within the contemplation of the parties as represented by the provisions of the contract, that the instrumentalities furnished will be employed by the association to enable it to do so. And it cannot rely upon its failure to perform its plain duty in that respect to defeat a recovery. In this case, for reasons which will be referred to, the defendant did not intend to pay the claim in question or any portion of it, and therefore, as is evident, purposely omitted to exercise the means provided to raise the money to pay the plaintiff. What has already been said tends to some extent to meet the contention that a death claim is payable out of a particular fund, designated as a death fund, and that upon it depends the amount of recovery. The principle sought to be applied in support of that proposition is not applicable to the extent essential to its availability as a defense. The plaintiff in the complaint alleges that "the defendant has a sum sufficient in its death fund to pay the said sum so due to the plaintiff, or, if it has not, has members enough liable to call for assessment to pay the same to the plaintiff in full." And it clearly appeared by the evidence that a single assessment of the members liable to call, at the time of death of Darrow, on account of his claim, at the mortuary rates prescribed, would have produced a sum in excess of the amount which the defendant undertook by the policy to pay the plaintiff. And it must be assumed in this case, as nothing appears to the contrary, that the collection, through the means provided, of the requisite amount was dependent on no contingency, and, therefore, the funds were and are at the command of the defendant to make the payment.

The assertion of the defendant that it has not sufficient funds applicable to that purpose in hand to do so, is founded upon its failure to perform the duty imposed upon it by the contract, and which it undertook to perform, provided the plaintiff's alleged claim, resulting from the death of the member, was valid. It was alleged as a defense, and the defendant offered to prove on the trial that the member, Darrow, died from the effects of poison taken by him, and which was administered by himself, with intent to take his own life. The evidence was ex-

cluded, and exceptions taken. The fact that he committed suicide was no defense, unless it came within some condition of contract of insurance relieving the defendant from liability in such case.

The provision relied upon to support the defense so alleged, is the provision in the contract that it should "be void if the member herein shall die in consequence of a duel, or by the hands of justice, or in violation of, or attempt to violate, any criminal law of the United States, or of any State or country in which the member herein named may be." The death of Darrow was in this State. At common law suicide was a crime, and the consequence was the forfeiture of the chattles, real and personal, of the *felo de se*. It is not a crime in this State. The attempt to commit suicide is made a crime by the statute, which provides that, "A person who, with intent to take his own life, commits upon himself any act dangerous to human life, or which, if committed upon another person followed by death as a consequence, would render the perpetrator chargeable with homicide, is guilty of attempting suicide, and is guilty of a felony punishable by imprisonment, etc." While the attempt to commit suicide is a crime, the accomplishment of the purpose to do so is not. It is with much force urged on the part of the defendant that the criminally unlawful attempt precedes the death, and that it was no less a violation of the law because such was the result or consequence of it; that, whether successful or unsuccessful, there was an attempt within the statute. Although that may be so in some sense, in common parlance an attempt to commit crime imports a purpose not fully accomplished to commit it. It is the attempt to commit suicide that is the crime, while the taking one's own life is no violation of the criminal law.

It must, for the purpose of question here, be assumed that Darrow had the purpose of taking his own life; and that he fully accomplished such purpose. The result of his act, influenced by such intent, then was his death. By the act of taking his own life he violated no criminal law, unless the attempt to do it may be distinguished from the act accomplished. An act is characterized by the purpose, when ascertained, of the party doing it, or by its result. If the act fail to accomplish its purpose, it constitutes an attempt; but, if the result of it is the consummation of the purpose, the act is not commonly designated as an attempt. The common acceptance of terms used, and which do not necessarily have a technical meaning, is entitled to some consideration in the construction of contracts where the intention of the parties is sought for, as it must be, in the language employed.

And it is only where no other is permissible by the language used, that a construction which works a forfeiture will be given to such an instrument.

The reason assigned for such rule of construction is that the insurer is supposed to have chosen the language to express the terms of the contract, and it has become a rule of law that if it be left in doubt whether words of the contract "were used in an enlarged or a restricted sense, other things being equal, the construction will be adopted which is most beneficial to the promisee." There is nothing in the language of the policy to indicate that the defendant had reason to suppose that the promisee understood that suicide of the member came within its terms. And words may easily have been employed to embrace it within a condition, if it had been in the contemplation of the defendant as an act of forfeiture to the claim of the beneficiary upon the contract. Inasmuch as suicide is not a violation of the criminal law, the words do not necessarily or clearly import that the act which produces it is within the provision in question, or that it was within the intention of the defendant. And that is a sufficient reason why they should not be extended or their meaning refined by interpretation, with a view to treat the act causing death as within the invalidating condition of the policy.

Thus far the question has not been considered whether the mere consequence or result of an act of the member in violation of criminal law would come within such provision. If literally construed it might not. The contract is rendered void if the member "die in violation of or attempt to violate any criminal law." It is not death in consequence of the violation of law, but death in or during the act of violation of law that is expressed by the words used.

In *Bradley vs. Mutual Benefit Life Insurance Company*, 45 N. Y., 422, the conclusion was warranted that at the time of his death the insured was engaged in the violation of law. And such was the case in *Cluff vs. Mutual Benefit Insurance Company*, 13 Allen, 308, where a policy on the same life and containing the same provision was the subject of action, and the defense was the same.

In *Murray vs. New York Life Insurance Company*, 96 N. Y., 614, "the provision of the

policy was that the violation of the laws," etc., the policy would be void. It may be if the moral injury is received while the assured is engaged in the criminal act, that the death following as a consequence comes within the import of the provision. But the view taken renders it unnecessary to consider that question, and no opinion is expressed upon it.

The conclusion is that the death of the member by suicide did not, within the meaning of any provision of the policy, render it for that reason void, and therefore the exclusion of the evidence upon that subject was not error. No other question requires the expression of consideration. The judgment should be affirmed.

New York Court of Appeals—*Mary F. Darrow vs. The Family Fund Society.*

AGENT'S RESPONSIBILITY FOR MISSTATEMENTS IN APPLICATION.

This was an action by the administrator of Peter O'Brien, deceased, to recover upon policy of insurance for \$2000 issued to deceased by The Home Benefit Society of New York. The society claimed that O'Brien in his application made false and fraudulent answers. The application was taken from O'Brien by defendant's agent. O'Brien was unable to read or write. The signature to the application was by his mark. It contained the usual questions relative to diseases, the applicant denying, among other things, that he had ever had rheumatism. The answers were made warranties. O'Brien died from rheumatism, which disease he had had for some years prior to his application, and he had been attended therefor by physicians; and the answers given to above questions were untrue. Proofs of the death of O'Brien were forwarded to defendant, who refused to make an assessment for the payment of the claim, alleging that it had been defrauded by the untrue answers given by O'Brien as to his health and the medical attendance upon him. A verdict was rendered in the trial court in favor of the administrator, and the society appealed.

HELD—The application for membership taken by the defendant's agent from O'Brien was signed by his mark. He did not read, and was not able to read it, and it was not read to him, and there was evidence upon the trial that he gave correct answers to all the questions contained in the application, but that his answers were incorrectly written therein by the agent, without his knowledge or consent. There was also evidence given on the part of the defendant that the answers of O'Brien to the questions put to him were correctly written just as he gave them, and the trial judge submitted to the jury his evidence on both sides. He charged them that if O'Brien did not truly answer the questions, the plaintiff could not recover; but if he answered them truly and the agent of the defendant did not write them in the application as they were given, the defendant was responsible for the mistake or fraud of its agent, and that in that event the untrue answers would furnish no defense to the action. The jury having found a verdict for the plaintiff, we must assume that upon sufficient evidence they found that O'Brien gave true and honest answers to the questions put to him, and that the untrue answers contained in the application were therein inserted by the agent of the defendant by fraud or mistake. That upon such facts the defendant has failed to sustain its defense of breach of warranty and fraud, is abundantly established by the authorities in this State. The authorities hold that where the insured gives true answers to the questions put to him as the basis of insurance, and an authorized agent of the insurance company inserts in the application false answers, the company and not the insured is responsible for the falsity, and that their falsity is no defense to an action upon the policy. There is no doubt that the complaint in this action sets forth an action at law to recover a money demand. The defendant contends that if the plaintiff is entitled to maintain any action, it is only an action in equity to compel it to make and collect an assessment for the payment of plaintiff's claim, and that therefore the complaint should have been dismissed. By its certificate, and the conditions annexed thereto, and under its by-laws, the defendant agreed to do something, and that was to make an assessment upon its members for a death-claim, and to pay the proceeds, not exceeding the stipulated amount. It is undoubtedly true that a suit in equity could have been maintained upon the facts of this case to compel the defendant to make and collect an assessment and to pay to the plaintiff the proceeds thereof. Such a suit, however, would have required complicated and tedious proceedings, and the plaintiff was not obliged to resort to it. When the defendant refused to make an assessment, it violated its contract, and became liable to the plaintiff for the damages caused by such violation; and such damages, like all damages for breaches of con-

tracts, can be recovered by an action at law. The plaintiff was therefore entitled to recover something, and what was the measure of his damages? Just what he lost by the defendant's breach of its contract. He was entitled to have an assessment made and collected, and the proceeds thereof paid to him. What was the contract worth to him, and what would the assessment have produced for him? It was incumbent upon the plaintiff to give evidence which would enable the jury to answer these questions. As the assessment was not made, it was impossible for the plaintiff to show accurately or precisely what such an assessment would have produced. He was bound to give such evidence as the nature of the case permitted, bearing upon the matter of damages, and legitimately tending to prove the amount. We have carefully read the evidence, and we think there was sufficient to justify the verdict of the jury. Judgment affirmed, with costs.

New York Court of Appeals—*Thomas F. O'Brien vs. The Home Benefit Society.*

ALLEGED FRAUD IN ASSIGNMENT.

This was an action to cancel an assignment of an insurance policy executed by the plaintiff to the defendant, on the ground of fraud. She averred that the defendant represented to her that the instrument was a receipt for money paid by him to her, and that she signed and acknowledged it under that belief, and did not know that there was any insurance policy on her deceased husband's life. No reason was given for her failure to read the assignment, which was endorsed on the policy, nor did the complaint allege that she did not know that an acknowledgment to a receipt for money was unusual.

HELD—That the complainant showed no cause of action as the deception was not the result of defendant's artifice, but of plaintiff's own negligence.

Indiana Supreme Court—*William H. Miller vs. Anna A. Powers.*

SUICIDE AND PROOFS OF LOSS.

This was an action brought by the husband of the deceased, who was insured in the defendant company, and was found dead in a hotel in New York. The payment of the policy was refused and contested on the ground of suicide. At the trial court there was a judgment for the plaintiff and appeal taken by the defendant.

HELD—There is no doubt that the suicide of the deceased would be a defense. The difficulty is that it was a question for the jury whether or not she committed suicide. There is evidence which would support a verdict in defendant's favor if the jury had so found. But they have found for the plaintiff, and the evidence is not such that we can set aside their verdict as against the weight. It is true, as defendants claim, that the conditions of the policy required the presentation of proofs at the office of the company. But this is a condition for the benefit of the company and they may waive it. Anything which can be reasonably understood by the claimant as a waiver of this condition may excuse his non-compliance. In this case it appears that the proofs were prepared in the office of the superintendent of the company and forwarded to the principal office. But the defendant's objection appears to be that in these proofs the present plaintiff stated that he claimed as a husband, while he now sues as administrator. The object of proof is to give information of the facts of death and the circumstances under which it occurred. This information is obtained, whoever gives it. We need not say that an utter stranger can make valid proofs. That case is not before us. Here the present plaintiff made them. He may adopt those which he made as husband. Judgment of the lower court is affirmed.

New York Supreme Court—*Delamater vs. Prudential Insurance Company.*

PROBLEMATICAL ESTIMATES DO NOT AMOUNT TO A MISREPRESENTATION.

This was an action brought to have a policy of insurance reformed in certain respects, and as reformed to recover thereupon against the defendant a certain sum of money. The complaint alleged that the plaintiff was solicited to insure his life on the tontine savings fund plan; that a policy was contracted to be delivered insuring the life of the plaintiff's husband in the sum of \$10,000; that sum was to be paid if death occurred within fifteen years, but if the husband survived the plaintiff might elect to withdraw in cash at the end of that period \$7170. The defendant gave plaintiff certain memorandum stating the options which would be available

to her. The complaint further set forth that just before the expiration of the fifteen years the defendant notified the plaintiff's husband that he could receive in cash the sum of \$5,076.80; that upon the expiration of the fifteen years' period the husband surrendered the policy and declared an option to have the sum \$7170 as promised, and demanded payment of that amount, which defendant refused to pay. Plaintiff thereupon received the \$5076.80 tendered by defendant, only on account, still claiming the difference between the two sums. Plaintiff asks for a reformation of the policy in that portion wherein the options to the holder are expressed, so that it shall read as the first option, that "the amount to be withdrawn in cash is \$7170."

Held—The memorandum which the complaint incorporates, and in fact, rests upon mainly, as embodying preliminary agreements of the parties, is headed "Tontine Savings Fund Policy," and then follows over the body of the instrument the words "estimated results." Those results, upon data covering the case at hand, among other items of estimates, mention as the total cash value the sum of \$7170. The policy contained the following clause: "This policy is issued and accepted by the assured upon the following special agreements and conditions relative to tontine savings fund policies: First, that this policy is issued under the tontine savings fund plan." The fourth of the conditions mentioned states that "all surplus or profits from such policies on the tontine savings fund insurance plan as shall cease to be in force upon the completion of their respective dividend tontine periods, shall be apportioned equitably among such policies as shall complete their period." The fifth paragraph of the special agreements is the one sought to be reformed, and it provides "that upon the completion of the tontine dividend period of the 30th of December, 1887, the legal holders shall have the option; first, to withdraw in cash this policy's entire share of the assets, whether in the reserve fund proper or in the accumulated surplus." The question before us is whether these facts give to the plaintiff a cause of action against the defendant for the reformation of the policy. The defendant is deemed to concede everything in the plaintiff's favor as to the facts, but not her construction of the instrument or her inferences and conclusions from the facts. In actions to reform written instruments the rules are familiar and well established by repeated decisions of the courts. At the foundation lies the general principle that where equitable relief is sought the case must disclose facts which constitute an effective appeal to the conscience of the court, and move it to interfere and mitigate the rigorous rules of the law. Now, the design and purpose of equity being to reconstitute an agreement between parties, where some positive proof shows that it is not, in material respects, in truth, such as was intended by them, does the plaintiff make out an equitable case for the interference of the court? I am unable to say that she does. She does not pretend that any fraud or any imposition was practiced upon her by which she was induced to accept the policy. Nor that there was any fraudulent suppression or omission of any part of their agreement. She does not show that there was any mistake in the contract of insurance which was mutual or which resulted in mutual error. Her whole subject of complaint is that the defendant's misrepresentation as to the sum payable in a certain contingency was not contained as an agreement of the policy. But is that a well-founded basis of complaint on her part? What her husband agreed to and did accept was a peculiar form of policy, differing from the plain and ordinary contract of life insurance under which the defendant would become liable for a certain sum, and only upon the death of the insured. If the insured survived the stated period of fifteen years the sum he might elect to receive in cash was, in its nature, uncertain, and in the nature of things incapable of being exactly computed in advance. This appears in the language of the policy itself, which describes it as issued under the tontine savings fund plan, and indicates its speculative possibilities in declaring it entitled to an equitable apportionment, with other like policies, of the surplus or profits derived from such policies in the class as shall cease before the completion of their respective tontine dividend periods. The plaintiff expressly alleges that such was agreed upon as the policy and memorandum, which she rests upon as representing what was to be the defendant's agreement of insurance, describes the proposed policy as of that nature. When the insured accepted the policy he was chargeable with the knowledge of its terms and provisions. Ignorance is not pleaded, and ignorance of the legal effect of the contract would not be an excuse. His position here is at war with his position as defined by the complaint. He now argues as though there had been a mutual intent that a certain sum should be paid, while the complaint on its face makes out a case of a contract of insurance, the outcome of which, in the respect discussed, was essentially contingent upon events not possible of forecasting. We may assume that the

defendant's officers made these estimates as liberal as it was possible, and that they represented the chances in as favorable a light as they could. That is quite possible and probable, but that assumption would not affect the question. The results of such a plan of insurance are matters of opinion, and they are not considered as important in equity. The avenues of inquiry were equally open to the parties, and probably the experience of the officers was of more use to them than to the general public. If the views I have expressed are correct, it follows that the defendant's demurrer should have been sustained, and that the judgment appealed from should be reversed and a judgment ordered to be entered in favor of the defendant upon the demurrer, with leave to plaintiff to amend upon payment of the costs of the action in all the courts.

New York Court of Appeals—*Jane S. Avery vs. Equitable Life Assurance Society of the United States.*

FALSE REPRESENTATIONS AS TO HEALTH VOIDS POLICY.

The policy issued by the defendant provided that a false representation made by the insured should void the policy. He was asked regarding his health, and stated it was then and usually good. He explained that a pimple on his tongue was not serious. Only a cursory medical examination was made, and no indication of disease was discovered. Evidence showed that for several years there had been indications of cancer, and that the insured had consulted two physicians before applying for the policy. Shortly after the issuance of the policy he procured medical treatment, sustained an operation, and died. In the suit against the association to recover the amount of the policy, it was

Held—The evidence so fully established a breach of warranty that a nonsuit should be directed.

New York Supreme Court—*Storey vs. United Life and Accident Insurance Company.*

ASSIGNEE OF LIFE POLICY ENTITLED TO PROCEEDS TO THE EXTENT OF INSURABLE INTEREST.

The facts in this case are about as follows: A policy was taken out by Moore with Lupton Bros., general agents of the company at Harrisonburg. Not having the money to pay the premium he gave his note to Lupton Bros., for \$63.50,—the premium, \$62.50, and \$1 fee. This note Lupton Bros. carried to Roller and sold at twenty per cent discount, and handed the policy, made out in the name of Moore, to Roller, as a further security for the debt of Moore for \$63.50. This policy and note of Moore were carried to Roller because Lupton knew that Roller had business transactions with Moore. This transaction in its origin was simply the purchase by Roller of the note of Moore at twenty per cent discount and the holding of the policy as collateral security. Moore failing to pay the note, Roller began to press him for the money, and then to insist upon an assignment of the policy, drawing up a paper to that effect and authorizing Roller to collect the policy with the proviso: "Provided, That in the meantime this assignment and power be not canceled and annulled." Moore held, but did not execute this paper, which was dated March 31, 1884. On the 10th of June following Roller wrote to Moore a letter urging the matter and referring to the paper of March 31, 1884. The second quarterly premium was due on the 10th of June. Lupton, the agent, not hearing from Moore about it, collected it of Roller, and Moore, not noticing the agent, paid the premium directly to the company in New York, and Lupton received the company's receipt for it. In the meantime Moore, on the 12th of May, had applied for a second policy of insurance of \$5000 in the same company, and Lupton applied the receipt for the premium paid by Moore on the first policy to the first premium on this second policy, and had it issued, he having received payment of Roller of the second premium on the first policy as stated. After this Roller wrote to Moore demanding an assignment of the policy. On the 20th of September following Roller obtained the assignment of the policy which is absolute in its terms. Roller paid the fourth premium, and on the 12th of February following Moore died. On the 25th of May Roller collected the policy and claimed it as his own. The Circuit Court held that the assignment was not a new contract on the 20th of September, between the parties and an absolute assignment, but that it bore the impress of the original transactions, and stood merely as a security for the advances made by Roller. And also, as this policy made Moore's estate solvent, Roller was

allowed to retain another debt which Moore's estate owed him, all the debts of Moore being amply provided for. From this decree Roller appealed.

HELD—The case of *Page vs. Burnstein*, relied on by the Circuit Court and followed in its decision, is very similar to this case. From the opinion in that case we find that the transactions between Page and Burnstein had their origin in a loan of money by Burnstein to Page. To secure that loan an assignment was made of Page's interest in the policy to the extent of the sum borrowed. Each subsequent assignment showed upon its face a similar arrangement until that of January 7th, 1873, was executed. The latter assignment by itself imputed an absolute transfer to Burnstein of all the right, title and interest of the assured in the policy, and to the payments made therefor, and all benefits and advantages to be derived therefrom. But the opinion goes on to say that the circumstances disclosed in the record indicate with reasonable certainty that the real and only object of the execution of the assignment was to invest Burnstein with the entire control of the policy, to the end that thereafter the company might deal directly with him, and, upon the death of the assured, that he might be invested with full authority to receive the proceeds of the policy and apply them in repayment of such sum or sums as he had loaned Page upon the security of the policy. In other words, the last assignment may be construed as simply appointing Burnstein, upon the death of the insured, to receive from the company such sum as would then be due on the policy, and, after reimbursing himself to the extent of his loan to Page, to pay the balance to the persons entitled thereto. It is certainly true in this case, if not conceded, that the original assignment prepared by Roller was an absolute assignment, and authorizes Roller to collect the policy with due proviso: "provided that in the meantime this assignment and power be not canceled and annulled." This was all that Roller asked at first. If the assignment was absolute, as it appeared upon its face to be, and was so intended to operate between the parties, we must consider whether Roller held such an insurable interest in the life of Moore as would render such an assignment valid. The policy as taken out by Moore was a valid contract, and as such was assignable by the assured to Roller as security for any sums lent to him or advanced for the premium and assessments upon it. But was it assignable to Roller for any other purpose? The assignment of a policy to a party not having an insurable interest is as objectionable as the taking out of a policy in his name. To the extent in which the assignee stipulates for the proceeds of the policy beyond the sums advanced by him, he stands in the position of one holding a wager policy. The decision of the Circuit Court, is, we think, without error. The transactions between the parties were rightly considered as a whole, each supporting the other; but, if the assignment is absolute in the first place, the decree is still right, because Roller had no greater insurable interest in the life of the assured than is decreed to him. The decree of the Circuit Court appealed from here must, therefore, be affirmed.

Virginia Supreme Court of Appeals—*Roller vs. Moore's administrator*.

TO DETERMINE THE RIGHTS OF BENEFICIARIES.

In the year 1867 J. T. Freeman obtained from the Aetna Life Insurance Company a policy of insurance upon his life in the sum of \$5000, to be paid at his death to his wife and children, the premiums on which were to be paid annually, one-half in money and the other half secured by his note. At the time of the issue of the policy he had a wife, then living, and two children, their offspring, John H. and E. Hooker, who intermarried with John F. Hooker. After the death of said Leora, sometime in 1873, under an arrangement between the company and J. T. Freeman, the policy was surrendered to the company and a paid-up policy for the sum of \$320 issued in its place, and in consideration of the premiums theretofore paid, which sum was in like manner made payable to his wife and children, without, as in the previous one, designating any one by name. At the same time a second life policy was taken out for the same sum, and essentially in the same terms, payable, without naming them, to his wife and children, differing from the former in requiring the annual premiums all to be paid in cash, the company having made this change as to the payment of premiums in the form of their life policies. The son, John H., died during the lifetime of his father, leaving a will in which he disposed of his whole estate, and the defendant, John Sugg, had taken out letters of administration, with the will annexed, on the testator's estate. The female plaintiff and her brother paid the premiums on the last policy up to the death of her brother, and herself alone the pre-

minums thereafter to her father's death, in the sum of \$297. And it was agreed that she should be reimbursed out of the funds derived from the policy. J. T. Freeman died in 1888 intestate, and letters of administration on his estate, as well as on his wife's, have also issued to the defendant Sugg. The company paid both the sums agreed upon in the paid-up policy and the entire amount due on the last policy to the defendant, to be held subject to the rights of the parties therein. J. T. Freeman died, largely indebted and insolvent, but there are no debts outstanding against the estate of his deceased wife, Leora. The foregoing facts were submitted to the judge for his decision of the conflicting claims asserted in the pleadings to the fund, and it is agreed that, if he shall sustain the plaintiff's contention, he shall enter judgment for one-half of the \$5000, after deducting \$297 due for premiums paid by her, which shall be added to the female plaintiff's moiety of the residue; if he shall rule in favor of the defendant, he shall enter judgment for the plaintiff for one-third of the \$5000 reduced by the amount of the premium so paid by the female plaintiff. Judgment was given for the plaintiff, from which the defendant appeals.

HOLD—The premiums having been paid in equal parts by the daughter and son up to his death, and by her alone since, in the several sums and at the several dates set out in the complaint, for which she is to be reimbursed, those several sums, and not the half of each, as ruled by the judge under a misapprehension of the terms of the concession, with interest on separate portions, which make the aggregate of \$297, must be allowed the female plaintiff, and deducted from the full amount of the insurance. With this correction, there is no error in that part of the ruling.

The question as to the distribution of the sum paid upon the surrendered policy is not submitted to the judge, and we suppose is not a subject of controversy, and consequently the ruling is confined to the disposition of the other fund. If the contention be sustained that will entitle the wife to a share of it, as she would be if living at the time when that insurance was effected, it would go to her administrator; and, the defendant being both her and her husband's representative, there being no debts of hers to be provided for, it would be held by the defendant in his latter capacity, and become liable to his debts. The provision in the constitution (article 10, § 7) which authorizes such an insurance for the benefit of the wife and children, not as yet regulated by statute, clearly looks to a provision for them, so that they may not be left destitute by the death of an insolvent husband and father, and is personal to them when they survive.

The defendant's counsel maintain the proposition that the substituted policy takes the place of the other, and inures to the advantage of the same beneficiaries, as would the first have done if it had been kept up according to its terms, the effect of which would be to subject the wife's share, as suggested, to her husband's debt—a result which it was his intention to guard against; and yet this would have followed but for the renewal. The terms of the policy constitute a contract of the company to pay the specified amount to the beneficiaries designated, and create direct legal relations between them. How could this be in regard to the wife, no longer living? and how can it be supposed that he intended to provide for her? The new policy supersedes, but does not continue in force, that whose place it takes, and must be construed in accordance with the then existing conditions. Inadvertently, perhaps, but, if inserted intentionally, the insertion of the wife as a beneficiary is a nullity, so far as it may have reference to the deceased, and could only have operation as a reference to one whom he might afterwards marry, and thus bring within the terms of the policy. It is unnecessary to consider the possible effect of a future marriage upon the interests of the children, since the event did not take place. There are but two aspects presented in the case before us—in the one of which the one-third lapses and returns to the husband as undisposed of, and in the other the entire sum belongs to the children; and we concur with the court in the ruling in their favor.

In *Conigland vs. Smith* (79 N. C., 303) the relations of a parent who insures his own life for the benefit of his children are deemed analogous to those assumed when providing for them by a testamentary disposition of his property, both being posthumous benefits secured, and hence the rules for interpreting the will of a testator may guide, as far as they are applicable, in ascertaining the legal effect of this clause in the policy. The difference in the cases consists in the fact that the interest vests under the policy at once upon its execution, while it does not under the will until the death of its maker; and hence we do not concur in the

opinion delivered by Rodman, J., so far as it concedes a power of revocation to reside in the party insuring. The contract may be annulled by the company in case of the failure of the other party to fulfil his contract stipulations, but the disposal of the fund, while the policy remains in force, is not under his control: *Bliss, Ins. (2d Ed.)*, 517; *Fortescue vs. Barnett*, 30 Mylne & K., 36; *Otis vs. Beckwith*, 49 Ill., 121, and cases cited.

As the attempted securing a share to the deceased wife is nugatory and unavailing, there seems to be no alternative but to give the entire fund to the living daughter and the administrator of the deceased son, for it is evident the entire sum was intended for none others, and, being void as to one, the provision inures wholly to the others. In case a legacy is given to a class of persons, as to tenants in common or to children, in case of the death of one before the vesting it inures to the survivors of the class: 2 Williams, Ex'rs, 882; Toll., Ex'rs, 303. So, if "children" be designated in a life policy as beneficiaries, the interest vesting at once is in such as then meet the description, and is not divested in favor of survivors by a death afterwards. We have not been able to find an adjudged case shedding light upon the construction of the like or similar words found in defining the parties for whose benefit a life policy has been taken out, but other conclusions seem to be a fair and reasonable interpretation of the clause before us, as it certainly subserves the ends that the father had in view in securing this fund to his family, constituted, in this case, of his son and daughter.

Subject to the correction which makes the advances of the daughter to be paid in full and not a moiety only, the judgment is affirmed.

Supreme Court of North Carolina—*Hooker et ux. vs. Sugg*.

FACTS AS TO REINSURANCE OF RISKS.

In an action against an insurance company for loss by fire, plaintiff alleged that the company insuring the property had re-insured it with defendant. To prove such reinsurance, the court admitted a letter written by the manager of defendant, who had charge of adjustment and payments of losses in the territory in which plaintiff's loss occurred, written to plaintiff in answer to a demand for a payment of the loss, admitting the reinsurance, but denying liability, on the ground of a breach of a condition in the policy against incumbrances. Conversations of the manager, making similar admissions, were also proved.

HELD—That, though the declarations related to past transactions, they were made by an agent acting within his authority, and were therefore competent.

Such admissions being uncontradicted, and sufficient to establish the alleged contract of reinsurance, the admission of another letter from said manager, written prior to the loss, offered to prove the same fact, if error, is harmless.

Supreme Court of Iowa—*Bartlett Fireman's Fund Insurance Company*.

BENEFICIARIES' REMEDY AGAINST EXECUTORS.

A summary of this case is set forth in the decision of the court, wherein it was

HELD—Asa May, the father and husband, having a life insurance policy payable to his wife and children, died testate. In his will he gave directions concerning the collection of the policy and the application of its proceeds. In so far as he could do so he conferred authority upon his executors to collect the money, and apply the same in conformity to his testamentary scheme. The executors having made the collection from the insurance company, the children filed a bill against them, claiming the fruits of the collection. That bill was prosecuted to a final decree, and resulted in an adjudication establishing the right of the children to the money which the executors had realized on the policy. While the bill was pending, and before final decree thereon, May, the present defendant in error, one of the beneficiaries, commenced a suit against the insurance company upon the policy. This action was defended in part upon the doctrine of ratification, and by plea duly filed before final judgment, the recovery of the decree in the equity cause was set up in bar. The court held it to be no bar, inasmuch as satisfaction thereof had not been obtained. The controlling question for our decision, therefore, is whether, upon the facts of the case, a decree in behalf of the son against the father's executors, charging them with the money realized upon the policy, will defeat the son's action, founded on the policy itself, against the insurance company.

The son, though a minor when the equity case was commenced, was of full age, and had been so for some years when the decree was rendered. The facts are stated at large in the

official report. Certainly the money which the executors derived from the insurance company in satisfaction of the policy could not become the property of the owners of the policy except by ratification on their part of the act of collection. Otherwise that money would have belonged to the insurance company after its payment to the executors as fully as it did before. The owners of the policy could not have title to it but by election to treat it as their money in the hands of the executors. This they did, and their doing so was essential to obtaining the decree which was rendered in their favor against the executors. The father, by his will, assumed to confer such authority as he could upon his executors to make the collection. In so doing he might be supposed to have acted in behalf of his children as well as for the general interests of his estate. No doubt the children had the right, had they chosen to exercise it, to repudiate his act; but instead of doing so they chose to adopt it and to claim the fruits of the authority to collect which that act endeavored to create. By the decree the money was adjudged to belong to the children, and that necessarily excludes any title to it in the insurance company. If it belongs to the company it is still liable on the policy, but if it does not belong to it, as the decree has adjudicated, the policy is extinguished. A plaintiff may pursue any number of concurrent remedies against different individuals until he obtains satisfaction from some of them. But this rule does not hold touching inconsistent remedies, and remedies are inconsistent when the right to any of them necessarily yields or concedes the right to another; and such is the case here. To found any remedy whatever against the executors for the proceeds of the policy on the theory of contract, it was requisite to treat the policy as extinguished by reason of the payment made by the company to the executors. As the defendant in error continued to prosecute his bill against the executors after he arrived at majority, and as that voluntary act on his part resulted in the obtainment of a final decree against them before his action against the company on the policy terminated, we think he is estopped by his election, and that the court below erred in rendering a judgment in his favor. This is the obvious justice of the matter, since, by lapse of time, the company would not be barred by the statute of limitations, were it to bring an action against the executors for the recovery of the money as having been paid to them without due authority. Judgment reversed.

Supreme Court of Georgia.—*Equitable Life Insurance Society vs. May.*

SUMMARY OF THE LAWS RELATING TO WIFE'S POLICY.

James C. Sellers, Esq., of Philadelphia, in the *American Law Register* for July, reviewed at length the legislative enactments of the various States and the legal decisions bearing upon the wife's policy. We give the most important provisions of the statutes of several of the States, omitting his references to cases and decisions.

In England the right of a wife to the proceeds of policies issued in her favor upon her husband's life, although the premiums may have been paid by him, is now protected by statute against the claims of his creditors; Act of 1882, 45 and 46 Vict., Ch. 75, Sec. 11, provides that "a policy of assurance effected by any man on his own life, and expressed to be for the benefit of his wife, or of his children, or of his wife and children, or any of them, shall create a trust in favor of the objects therein named, and the moneys payable under any such policy shall not, so long as any object of the trust remains unperformed, form part of the estate of the assured, or be subject to his debts; *provided*, that if it shall be proved that the policy was effected and the premiums paid with intent to defraud the creditors of the insured, they shall be entitled to receive, out of the moneys payable under the policy, a sum equal to the premiums so paid." A similar provision is made as to policies taken out upon the life of the wife in favor of husband or children, and the appointment of a trustee to receive the insurance money is authorized.

In almost all the States of this country the same protection has been given by legislative enactment, and in one by constitutional provision. The constitution of North Carolina provides: "The husband may insure his own life for the sole use and benefit of his wife and children, and in case of the death of the husband the amount thus insured shall be paid over to the wife and children, * * * free from all the claims of the representatives of the husband, or any of his creditors." The provision does not apply to an assignment by a husband to his wife of a policy originally issued to him, such assignment being void as against his creditors.

The Code of Alabama provides: "The wife, in her own name, or in the name of a trustee,

may insure the life of her husband for the benefit of herself, or for the benefit of herself and any child or children of the marriage. Or the husband or father may insure his life for the benefit of his wife, or for the benefit of his wife and children, or for the benefit of his minor child or children, and such insurance is exempt from liability for his debts or engagements, or for his torts, or any penalty or damages recoverable of him, if the annual premiums do not exceed \$500; or if such premiums exceed \$500, then to the extent of the insurance which an annual premium of \$500 would purchase."

Under this statute, the proceeds of an insurance policy in excess of the amount which could be purchased by an annual premium of \$500 constitute a fund for the payment of the insured's debts. The statute is in the nature of an exemption law, and must be construed liberally.

Arkansas gives the wife, with her husband's assent, the right to insure, or cause to be insured, his life, the proceeds to go to her; in the event of her not surviving her husband, to her children, free from the claims of creditors, but provides that "such exemption shall not apply where the amount of premium annually paid out of the funds or property of the household shall exceed the sum of \$300."

In California, "all moneys, benefits, privileges or immunities accruing, or in any manner growing, out of any life insurance on the life of the debtor, if the annual premiums do not exceed \$500, are exempted from liability for the debts of the insured," and insurance upon the life of an assignee shall not pass by an assignment for the benefit of creditors, unless specially mentioned in the deed.

In Delaware a married woman is given the right to insure her husband's life, free from the claims of creditors, except when the annual premium exceeds \$750.

The Florida statute is most sweeping in its terms, providing that "whenever any person shall die in this State, leaving insurance upon his or her life, the said insurance shall inure exclusively to the benefit of his or her child or children, husband or wife, in equal portions, or to any other person or persons for whose use or benefit said insurance is declared in the policy, and the proceeds thereof shall in no case be liable to * * * creditors of the person whose life was so insured, unless said policy declares that said insurance was effected for the benefit of such creditor or creditors."

The Illinois statute is as follows: "It shall be lawful for any married woman, by herself and in her own name, or in the name of any third person, with his assent as her trustee, to cause to be insured, for her sole use, the life of her husband, for any definite period, or for the term of his natural life; and in case of her surviving such period or term, the sum or net amount of the insurance becoming due and payable by the terms of the insurance shall be payable to her, to and for her own use, free from the claims of the representatives of her husband, or any of his creditors; *provided*, however, that if the premium of such policy is paid to any person with intent to defraud his creditors, an amount equal to the premium so paid, with interest thereon, shall inure to the benefit of said creditors, subject, however, to the statute of limitations." It has been held by the Supreme Court of Illinois that, under this statute, an assignment by an insolvent debtor to his wife of a policy issued in his own favor is valid as against his creditors.

Iowa exempts from liability for the debts of the insured not only the "avails of any life insurance," but also endowment policies "payable to the assured on attaining a certain age."

Kansas exempts all policies "for the benefit of any woman, whether married or unmarried, or for the benefit of minor children, or for the benefit of any invalid, aged or infirm person," with the limitation that "such policy of insurance, reserve or present value thereof, thus exempt, shall not exceed in amount a sum that may be purchased at the age of thirty years on the continuous payment life-rate American mortality, interest four and one-half per cent, net premium, \$500."

Kentucky exempts policies "assigned, transferred or made payable to" the wife, for her benefit, or for that of any third person, subject to the same proviso that is contained in the Illinois statute.

The Maine statute provides that "life and accident policies, and the money due thereon, are exempt from attachment and from all claims of creditors, when the annual cash premium does not exceed \$150; but when it exceeds that sum, and the premium was paid by the debtor, his creditors have a lien on the policies for sum over \$150 a year as the debtor has paid for two years, subject to any pledge or assignment thereof made in good faith."

The original Maryland statute was adopted in 1862, and was almost identical in terms with that of Illinois, with the proviso omitted. Afterwards, by the act of 1878, it was provided that "all policies of life insurance upon the life of any person * * * * * taken out for the benefit of, or *bona fide* assigned to, the wife or children, or any relative dependent on such person, or any creditor, shall be vested in such wife and children, or other relative or creditor, free and clear from all claims of the creditors of such insured person." The latter act is an enabling, not a restraining act, and does not take away any rights given by the former. Under the act of 1878, the voluntary assignment of a life policy by a father to his sons is valid as against creditors. It has been held that a married woman might make a valid assignment of a policy on the life of a husband to secure the latter's debt, but that such assignment would be void if executed in consequence of duress on the part of the husband.

Massachusetts exempts not only all policies either issued or assigned to a married woman, but also policies "effected by any person on his own life or on the life of another, expressed to be for the benefit of such other or his representatives or a third person." Provision is made for the appointment of a trustee, as in the English statute, and the proviso as to payments with intent to defraud creditors is identical with that of Illinois. Subsequent to the adoption of the statute it was held that the assignee of a policy, payable to the assured, his executors and assigns, for the use of his wife and children, but assigned by him in his lifetime for a valuable consideration, might maintain an action against the insurer. But such a policy cannot be affected by the will of the assured, and his executors must account to the widow and children for its proceeds. Nor will the assignment of the wife, when she does not survive her husband, affect the children's interest. And where the policy itself stipulated that no assignment should be made, "except for the benefit of the wife or children of the assured," an assignee of the insured takes no interest, but is entitled to be repaid the premiums paid after the assignment. But a policy payable to the "heirs or representatives" of the assured is not for the benefit of a third person within the meaning of the statute, and its proceeds are assets for the payment of creditors.

The original Michigan statute restricted the exemption to policies where the annual premium did not exceed \$300. But the latter act contains no such restriction, and the exemption extends to all insurance for the benefit of the wife or children of the insured, and to the insurance by a married woman of the life "of any other person."

Minnesota has no statute, except in reference to beneficiary societies and co-operative associations incorporated under a special act. But it has been held in that State that a husband has no power to surrender a policy issued in favor of his wife or children, or assign to a creditor such a policy, even though his wife join in the assignment.

Mississippi provides that "the amount of any life assurance policy not exceeding \$10,000 upon any one life, shall inure to the party or parties named as the beneficiaries thereof, freed from all liability for the debts of the person paying the premiums thereon."

The original Missouri statute is in the exact words of that of Illinois, the proviso limiting the annual premiums allowed to be paid out of the funds of the husband to \$500. By the revision of 1879 this limit was increased from \$300, which it had previously been. But the later act contains no proviso, and also authorizes the appointment of a trustee, as in Massachusetts. Sec. 5980 of the Revised Statutes confers upon an unmarried woman the same right to insure the life of her father or brother as a married woman possesses in regard to her husband's life.

In New Hampshire there is a general exemption of all policies for the benefit of married women, as well as policies "effected by any person on his life or the life of another, expressed to be for the benefit of a third person," unless "procured with intent and to the effect to defraud creditors," in which case the creditors are entitled to the amount of the premiums only.

New Jersey, by act of February 19, 1851, exempts generally all insurance for the benefit of a married woman upon the life of her husband. Under this act it has been held that where a married woman assured her husband's life for the benefit of her children, and afterwards assigned the policy to a creditor of the husband, who paid the subsequent premiums, the children were entitled to only the value of the policy at the time of its assignment. And where a policy in favor of wife and children was assigned by the husband and wife together to secure a debt of the former, the assignment was held to vest in the assignee the right to the proceeds,

upon the husband's death in the lifetime of his wife. By a subsequent statute a married woman is given the same power to assign life policies as if she were single.

The New York statute is identical with that of Illinois, except the proviso, which is as follows: "But when the premium paid in any year out of the property or funds of the husband shall exceed \$500, such exemptions from such claims shall not apply to so much of said premium so paid as shall be in excess of \$500, but such excess, with the interest thereon, shall inure to the benefit of his creditors." By the later act of 1870 a married woman may surrender her interest in a policy "in the same manner as required by law to pass her dower right in lands of her husband," or, upon dying without issue, may dispose of the same by will. And by the act of 1879 a married woman and her representatives, with the written consent of her husband, are given power to assign such a policy. Prior to this act an assignment of a policy by a married woman was invalid.

Ohio exempts insurance on life effected by any person for the benefit of his widow and children, or of either, as well as insurance effected by any married woman on the life of her husband. In the former case the statute contains a provision that "the amount of premium annually paid on such policy shall not exceed the sum of \$150, and in case of such excess, there shall be paid to the beneficiaries named in the policy such portion of the insurance as the sum of \$150 will bear to the whole annual premium, and the residue to the representatives of the deceased;" and where the insurance is effected by the wife, it is provided that "if a policy be procured by any person with intent to defraud his creditors, an amount equal to the premiums paid thereon with interest, shall inure to the benefit of his creditors, subject, however, to the statute of limitations." The statute also gives to a married woman, to whom a policy is payable solely for her own use, the power to sell, assign or surrender the same, the party whose life is insured concurring in and becoming a party to the transfer. By this statute a policy taken out in the name of a married woman on the life of her husband becomes her separate property, and she is to be treated, in regard to such policy, as a *femme sole*. And the statute applies as well to a policy issued by a company organized and conducted outside the limits of Ohio as to one issued by a company of that State.

In Pennsylvania the act of April 15, 1868, provides that "all policies of life insurance or annuities upon the life of any person which may hereafter mature, or which have been or shall be taken out for the benefit of, or *bona fide* assigned to, the wife or children of any relative dependent upon such person, shall be vested in such wife or children or other relative, free and clear from all claims of the creditors of such person." The act of May 1, 1876, sec. 25, also provides that the policies issued by companies under that act for the benefit of any married woman "shall inure to her separate use and benefit, and that of her children, independently of her husband or his creditors, or the person effecting the same or his creditors. If the premium is paid by any person with intent to defraud his creditors, an amount equal to the premiums so paid, with interest, shall inure to their benefit." In the case of *Trough's Estate* (1871), 8 *Phila. (Pa.)*, 214, the question whether an assignment to the children of the insured of a life policy for \$3,000, issued and paid for prior to 1868, constituted a fraud on creditors was considered by the Court of Common Pleas in an opinion by Allison, P. J., who said: "There is nothing to call in question the honesty and good faith of the transactions, nor is the provision which, by the assignment, was made for certain of the children of the assignor unreasonable, nor was it made in contemplation of the insolvency, or with an intent to defraud creditors. That a provision for children under such circumstances is valid, ought not, under a certain law, to be questioned. So far from the law condemning such deeds as void, postnuptial settlements even are supported in equity without the intervention of a trustee. When they are fairly made, and the provision is reasonable, the husband not being in debt at the time, and they are free from any badge of fraudulent intent, they will be upheld; and what a husband may do for his wife, a father may certainly do for his children. * * * The only possible claim the creditors could sustain in the premises would be for the amount of premiums paid by Trough to keep the policy alive after he became insolvent. Whatever sum of money was appropriated by him to secure this end, which was of right the money of his creditors, ought to be taken from the fund in dispute, and returned to them now; but this does not give the creditors any just claim to the remaining part of the \$3,000." This case was reversed in the Supreme Court, but upon an entirely different point. In a recent case it has been held that,

where a policy was payable to a wife and, in case of her death before her husband, to her children, an assignment by husband and wife does not affect the children's interest.

Rhode Island exempts insurance "which shall not exceed in the aggregate the sum of \$10,000" on the life of any person for the benefit of a married woman, and authorizes the appointment of a trustee to hold and manage such policy or its proceeds. Under this statute, the fact the wife has filed a petition for divorce, which is pending and undetermined at the maturity of a policy on her husband's life, payable to her, will not estop her from demanding the proceeds of such policy. An assignment of a policy, payable to the wife and children of the insured, which is made by the insured and his wife to secure a debt of the former passes only the interest of the wife, and does not affect that of the children, each of whom is entitled to receive an equal share with the assignee of the proceeds of the insurance.

The original Vermont statute of 1849 was in the same words as that of Illinois, with a clause restricting the exemption to cases where the annual premium did not exceed \$300. By the same act an unmarried woman was given the right to cause to be insured the life of her father or brother, "as provided in case of married women." The act of 1856 contains no restriction, and broadly exempts all policies effected by one person on the life of another and expressed to be for the benefit of the latter. This act also authorizes the appointment of a trustee to hold and manage the interest of a married woman in her policy or its proceeds. By the act of 1880 a wife is given the power to assign or surrender a policy in her favor on her husband's life, with the written consent of the latter.

The Wisconsin statute exempts all insurance for the benefit of a married woman; providing, however, that "if the annual premium on any such policy shall exceed the sum of \$150, and is paid by any person with intent to defraud his creditors, an amount equal to the premiums so paid in excess of said sum, with interest thereon, shall inure to the benefit of such creditors, subject, however, to the statute of limitations." It has been held in Wisconsin that one who procures insurance on his own life and pays the premiums may dispose of such insurance by will, assignment or otherwise, to the exclusion of the beneficiary. But the case is different with a certificate in a mutual benefit society, whose object is "to establish a widows' and orphans' fund." A married woman may assign a policy upon her husband's life in her favor.

From the foregoing review of the statutes and decisions in the various States, it will be seen that the tendency has been steadily in the direction of extending the exemption of life insurance policies issued or assigned to the wife or children of insured from the claims of creditors. Both legislatures and courts are inclined to view such policies, in the language of Judge Howk, as "a necessary provision for (the insured's) own household," "to be fostered and encouraged by law." In the Hume case the Supreme Court of the United States falls in with this tendency, putting its decision upon the express ground of "public policy," and in so doing it is clearly in accord with the weight of authority. But the opinion of the court also recognizes that the right of a debtor to thus make a reasonable provision for those dependent on him after his death must not be abused. As soon as that provision becomes tainted with a fraudulent intent, it is no longer entitled to protection. What will constitute fraud, when not defined by statutes, must be determined by the facts of each particular case, as tested by the conscience of a chancellor or the verdict of a jury.

There is a conflict of authority as to the proper rule, in the absence of statutory regulation, to be observed, when creditors are permitted to come in upon the fund. It has been more often held that they were entitled only to the amount of the premiums paid by the insolvent, with accrued interest.

DECISIONS RELATING TO FIRE INSURANCE.

DESCRIPTION OF PROPERTY.

The policy sued under in this case was made to cover property in an elevator. The building was constructed in several parts, but was so connected as to be operated as one structure, and designated by one common name or letter, and in order to distinguish the main or principal building from the addition, which was connected with it by covered passageways through

which the machinery was operated, it was called the "Main Elevator Building," and the addition was known as "Annex A." The loss occurred in Annex A.

HELD—Grain in the annex was included in a policy describing it as being in the elevator under the general description or name applied to the entire structure, and where the several parts were similarly constructed and covered, language used describing the elevator as a "frame, iron-clad, metal roof building, occupied for the storage and handling of grain," was equally applicable to the whole or either division of the elevator known by the general description, and if there was doubt or uncertainty as to the meaning of the policy, it must be resolved in favor of the insured. The agent of an insurance company taking a risk under such circumstances is presumed to be familiar with the construction of the building and its divisions, manner of use and description, and it was his duty to limit the amount of insurance taken on grain therein, as he might deem necessary after due inquiry. Where the elevator had been in operation but a short time, the insured was not bound by any particular custom or rule of insurance companies in respect to risks upon grain therein, unless the evidence showed that notice thereof has been brought home to them. The judgment of the lower court is affirmed.

Minnesota Supreme Court—*Pettit et al. vs. State Insurance Company.*

WAIVER AS TO PROOFS OF LOSS.

In his complaint the plaintiff alleged that proofs of loss were sent to the defendant at its office in Chicago. At the trial the plaintiff was permitted, over the objection of the defendant, to show that other proofs were made out and sent to the home office of the defendant in Providence. The policy contained a provision that in case of loss the assured should, as soon as possible thereafter, render proofs of loss to the company; and also a further provision limiting the time within which an action could be maintained on the policy to 12 months next after the loss by fire. The plaintiff contended that both of these provisions had been waived.

HELD—Without proper amendment of the complaint, alleging that proofs had been sent to Providence, evidence of such fact was inadmissible. Evidence that the plaintiff had called on the agents of defendant and enquired after payment of the loss; that a clerk in the office of the agents had told plaintiff, who was mortgagee of the assured, that his claim would be paid on account of the relation between the agents and plaintiff, but that the company did not acknowledge any liability on account of the policy; that plaintiff had several interviews with the agents, who at each of them promised to pay the plaintiff's mortgage, or get some one to do so, but who, at all times, denied all liability on account of the policy, is not sufficient to show a waiver of the limitation as to proof or action. Evidence tending to prove that the assured set fire to the premises, where both plaintiff and the assured were fully notified of such defense, is admissible, though defendant's manager, before suit, did not state it as one of the reasons for refusing to pay the loss, the assured having been notified that the insurance company did not propose to pay or adjust his loss because they believed him to have set fire to the premises, he was thereby excused from making any proofs of loss.

Michigan Supreme Court—*Corydon vs. Providence-Washington Insurance Company.*

RESPONSIBILITY OF INSURANCE COMMISSIONER FOR INSOLVENT COMPANY.

A propertyowner having taken a policy in an insurance company of another State, that had been licensed by the Commissioner of Insurance, brought suit against the Commissioner, seeking to hold him responsible for the loss. The complaint alleged that the Commissioner had knowingly admitted the company to do business in the State in violation of law.

HELD—That no liability on the part of the Commissioner could attach unless his actions were corrupt, and no corruption on his part being alleged in the complaint, it was properly dismissed.

Tennessee Supreme Court—*State to use of Davis et al. vs. Thomas et al.*

MUTUAL MEMBER MUST ABIDE BY HIS CONTRACT.

The insured had taken a five year policy giving therefor two premium notes on which default was made. The policy contained a provision that, in case of default to pay any note, the insurance should be suspended and the premium considered as earned, but that, on subsequent full payment, the policy should be revived and in force as to losses happening there-

after. The insured contended that under the contract it was optional with him as to whether he should continue in the company or not.

HELD—The contract was an absolute one for insurance for five years, and on default the company might sue on and recover the amount of the premium notes.

Minnesota Supreme Court—*Minnesota Farmers Mutual Fire Insurance Company vs. Olson*.

THE CONTRACT CANNOT BE DIVIDED.

A policy of fire insurance was issued upon a dwelling house and a house to let, which stood close together. It provided that "if the above premises shall become vacant or unoccupied, the policy shall cease." The insurance was for separate sums, but the consideration paid was a gross sum. The buildings were destroyed when the dwelling house alone was occupied.

HELD—The contract was indivisible, and the premises were not vacant, within the meaning of the policy, so as to relieve the company from liability for loss of the other house.

Arkansas Supreme Court—*McQueeney vs. Phoenix Insurance Company*.

"PAYABLE TO EXECUTORS OR ADMINISTRATORS."

The Hamburg-Bremen Fire Insurance Company to J. F. Bartlett, payable to his "executors or administrators." Bartlett died, and soon after the loss occurred. The heirs at law and the administrator claimed the proceeds of the policy, and the company, with consent, paid the money to a trustee, subject to order of court. The orphans' court adjudged the fund to the heirs at law, from which decree appeal was taken by a creditor of Bartlett, he having died insolvent.

HELD—The question presented is whether, the estate being clearly insolvent, the creditors have any claim upon the insurance money. We think they have. The contract under which the money became due and payable to the personal representatives of the intestate, is one of indemnity against a possible loss which actually happened after his decease, but during the life of the policy. If his estate, exclusive of the property insured, had been solvent, his children, who succeeded to his interest in said property, would undoubtedly have been entitled to the insurance money; but, inasmuch as his estate, including the realty and the sum realized from the insurance policy, is admittedly insolvent, their right is subordinate to that of the creditors. While, strictly speaking, the insurance money in question is not the proceeds of real estate, bound by the lien of decedent's debts, it really represents, to that extent, the realty that was insured and destroyed by fire. If the insurance company had elected to restore the lost building, instead of paying the amount in cash, the property would immediately have been subject to sale for payment of the debts. Reversed and remitted.

Supreme Court of Pennsylvania—*Appeal of Nichols*.

UNCONDITIONAL AND SOLE OWNERSHIP.

The policy under which suit was brought provided that it should be void "if the interest of the insured be other than the unconditional and sole ownership, or if the subject of the insurance be a building on ground not owned by the insured in fee simple." The plaintiff held the premises insured under a land contract of purchase, by which he was to pay \$100 annually until the purchase price of \$500 was paid, \$100 being paid down at the time of the purchase. The plaintiff went into actual possession at the time of the execution of the contract. Upon the payment of \$100 additional the contract provided for the execution of a deed to the plaintiff.

HELD—The plaintiff was the equitable owner in fee, and, in respect to the insurance, he may be said to be the entire, unconditional and sole owner.

Michigan Supreme Court—*Dupreau vs. Hibernia Insurance Company*.

TIME LIMITATION IN BRINGING SUIT.

A policy of fire insurance provided that action on the policy should be commenced within twelve months next after the occurrence of the fire; and, should any action be commenced after the expiration of the twelve months, "the lapse of time shall be taken and deemed conclusive evidence against the validity of such claim, any statute of limitation to the c"

notwithstanding." A former action on the policy was brought within sixty days of furnishing proofs of loss, and was held by the Supreme Court to be premature.

Held—The limitation relative to bringing a second action within a year after reversal of the first did not apply. The fact that the issue on which the former action was finally decided was not raised in the pleading so as to afford plaintiff an opportunity to discontinue, and bring a new suit after the sixty days and within the stipulated twelve months, but was held back by defendant until trial, after the twelve months had elapsed, did not waive the stipulated limitation in favor of a second action brought after the twelve months. The fact that the second action was brought within twelve months after the decision of the Supreme Court establishing the proofs of loss did not bring it within the stipulation by the equity of construction which dates the commencement of the period of limitation from the time a right of action could first accrue, notwithstanding the stipulation named the date of the fire as the starting point.

Pennsylvania Supreme Court—*Howard Insurance Company vs. Hocking*.

CANCELLATION AND SURRENDER OF POLICIES.

The plaintiff was insured in certain companies, but cancellation had been ordered. The policies were surrendered, but immediately after, the premises being burned, plaintiff again obtained possession of the policies, the agent not knowing of the fire. Suit was brought to recover, the defense being that the policies having been cancelled there was no liability. There was a judgment for plaintiff and an appeal taken.

Held—The plaintiff had effectually surrendered the *Ætna* policy on its receipt by Page, who had authority to cancel. Hence no subsequent re-delivery after the fire, and with knowledge of the fire could make the policy valid. Such re-delivery was a wrongful and fraudulent act towards the defendant. The facts as to the other companies are similar. They were on their way in regular transmission by plaintiff's order. The surrender was absolute. That act was plaintiff's surrender of the policies, because it was the decisive act which put the policies intentionally out of plaintiff's possession, and, even though they did not reach Little until after the fire, the surrender had taken effect before. (*Ins. Co. vs. Goodall*, 35 N. H., 328.) Clearly the return of these policies by Little could not give them vitality. A fraud was practised on Little, and on the companies through him, by asking the return of the policies and concealing the fact of the fire. Judgment reversed.

New York Supreme Court—*Crown Point Iron Company vs. Ætna Insurance Company; Boatmans Fire and Marine, Lancashire, Pennsylvania, Peoples, and Hamburg-Bremen Insurance Company in separate actions*.

FALSE SWEARING THAT DOES NOT AFFECT THE RISK.

Suit to recover was sought under a policy insuring a stock of goods, and permitting other insurance not to exceed \$7000. The evidence went to show that the amount of goods destroyed exceeded \$7000, and that there was no fraud by the insured in any matter affecting the risk prior to the loss. After making his proofs of loss, the insured increased his claim about \$1700 in excess of the actual loss, and changed the bills of purchase made for some time before the loss to conform to the proof thereof. In the lower court there was a judgment for plaintiff and appeal was taken.

Held—As the rights of the parties were fixed by the contract, a provision in the policy that "all fraud or attempt at fraud, by false swearing or otherwise, shall forfeit all claim on the company, and shall be complete bar to any recovery for loss under this policy," as the assumed false swearing did not affect the risk, it was not cause for declaring the policy void.

Nebraska Supreme Court—*Springfield Fire and Marine Insurance Company vs. Winn*.

INSURING INTERESTS OF BUYER AND SELLER.

An action was brought to reform an insurance policy which provided that if the property should be sold, transferred or incumbered, or if any change take place in the title, use, occupation or possession, the policy should be void. The plaintiffs sold the property, taking a mortgage greatly in excess of the sum insured, and assigned the policy to the vendee, indorsing thereon, with the consent of the vendee and the agent of the company, that the loss, if any, was payable to them, the plaintiffs. Plaintiffs accepted the terms of the indorsement as written, acquiesced in them for many months, until after the insured property was burned. The uncor-

robored testimony was that they requested the agent to put the policy in a shape which would protect them, which he agreed to do; that after the indorsement he stated to the plaintiffs that he had insured them, and not the vendee, and that in case of fire they would get their money on informing the agent at his office. It also appeared that the vendee had promised the plaintiffs that on payment of the mortgage the policy should be canceled, and the unearned premium returned to them, and that the vendee said that he would have nothing to do with the policy; that it belonged to plaintiffs; and that he would obtain other, cheaper insurance. Plaintiffs did not expressly tell the agent that they desired an independent insurance on their mortgage interest, and the testimony was insufficient to show that agent had any idea that they desired to make, or supposed they had made, such a contract. The agent testified that he only said that the vendee could not get the insurance in case of loss, but the same would be paid to plaintiffs.

HELD—That the proof was not sufficiently clear and convincing that the contract was one for the insurance of the plaintiffs' interest, separate from and independent of the vendee's interest, to warrant a reformation of the policy to that effect, even though the agent had authority to make it.

Wisconsin Supreme Court—*Meiswinkle et al. vs. St. Paul Fire and Marine Insurance Company*.

QUALIFIED WARRANTY IN APPLICATION.

The policy sued on in this case stipulated that the application should be treated as part of the policy, and as a warranty by the assured, and that any false representations or omission of material facts should render the policy void. In answer to a question as to whether the stove-pipes in the house all passed into good brick chimneys, the assured said he would build chimneys in the Spring, and covenanted that all the statements made in the application were true so far as "known to the applicant, or material to the risk."

HELD—The warranty in the contract was qualified by the words in the application, "material to the risk," and that unless the promise to build a chimney was material to the risk, a breach of it would not avoid the policy. While the natural effect of the promise to build the chimney would be to induce the insurance company to regard the hazard as less, and to write the policy at a lower premium than it would otherwise have done, if it appears from the application itself that the agent personally examined the property and the pipes and chimneys, and pronounced them safe, and recommended the risk, it would not be presumed that the assured's promise procured insurance at a lower rate than he must have otherwise paid. If such promise were material, the inspection of the risk by the agent, and his recommendation of it, would estop the company from asserting the materiality of the promise.

Dakota Supreme Court—*Waterbury vs. Dakota Fire and Marine Insurance Company*.

SURRENDER OF POLICY NOT NECESSARY TO CANCELLATION.

This was an action upon a policy of insurance issued to plaintiff upon furniture, fixtures and stage property of a theatre known as a variety theatre. The policy contained a provision that it might be terminated at any time on notice to assured, and refunding or tendering a ratable proportion of the premium for the unexpired term. The evidence showed that the company's local agent, acting under instructions, notified assured that the policy was canceled; that assured carried the policy to their office to surrender it, but, as defendant's agents did not call for it, it was not delivered, and that assured began negotiations for other insurance.

HELD—The evidence was sufficient to justify a finding that the policy had been canceled. The assured having acquiesced in the cancellation, though no repayment of the premium or tender was made, he is estopped to set up the non-payment of the unearned premiums, after having recognized the policy as canceled without such payment.

Iowa Supreme Court—*Hopkins et al. vs. The Phoenix Insurance Company*.

PROOFS OF LOSS NECESSARY TO RECOVERY.

Action was brought to recover on a policy of insurance. Defense set up the non-fulfillment of the conditions of the policy in that plaintiff had not forwarded sworn proof of loss, nor a particular account of the fire and the origin thereof; what other insurance he has, his interest in the property, its value, by whom and for what purpose it was occupied; and that he had

not furnished a certificate from the nearest magistrate regarding the circumstances of the loss, origin of fire and the amount of the loss. The answer claimed a waiver of such proof and certificate by defendant, after having been given notice of the loss, defendant made no complaint of the insufficiency of the proof, and that with all his dealings with the agent of, and defendant itself, no objection was ever made as to plaintiff's failure to give such proof and certificate. The defendant demurred to the answer, which was overruled and judgment entered in favor of plaintiff. Defendant appealed.

HELD—The condition in a policy of insurance that the insured must render sworn proof of loss as soon as possible after giving notice of loss is a material part of the contract, and a compliance therewith is a prerequisite to the right of recovery by the assured, unless such proof is waived by the company. The mere silence of the insurer, or failure to make objection on the ground of insufficiency of proof after receiving notice of loss, cannot be construed as a waiver of the presentation of such proof. Judgment reversed.

Alabama Supreme Court—*Central City Fire Insurance Company vs. Oates*.

FORECLOSURE DOES NOT CHANGE INTEREST OF MORTGAGEE.

This action was brought to recover upon a policy of insurance for a loss alleged to have been sustained under it. The plaintiff's petition was dismissed by the trial court and from this action this appeal is prosecuted.

HELD—When a person has made sworn proofs of loss, and brought an action at law upon an insurance policy, and a demurrer to the complaint has been sustained on the ground that the policy did not insure his interest, he is not thereby estopped from amending his complaint, and changing his action to an equitable one, seeking to reform the policy. The amendment "does not change substantially the claim," as is forbidden by the Code of Iowa. When a mortgagee has stated the nature of his interest to an insurance agent, has requested a policy insuring that interest, and has accepted a policy drawn up by the agent in favor of the mortgagor, with the belief that it is sufficient, it may be reformed so as to protect the interest of the mortgagee. An insurance company cannot say that its rules forbid the issuing of policies to mortgagees, when the agent who issued the policy to a mortgagee had general power to insure, and received and paid over to the company the premium which it still retains. When a mortgagee, whose interest has been insured, forecloses and acquires complete title to the property, his interest has not diminished, and the policy is not avoided by a provision that when all interest on the part of the assured has ceased the policy shall terminate.

Iowa Supreme Court—*Esch et al. vs. Home Insurance Company*.

HUSBAND HAS NO PRESENT RIGHT IN HIS WIFE'S ESTATE.

This was an action upon a policy of fire insurance wherein the company questioned the right of action on the ground of the want of an insurable interest, etc. There was judgment for plaintiff and appeal taken.

HELD—Where a policy of fire insurance is issued to a husband, a complaint on such policy by the husband and wife, there being nothing to show a right in her to maintain the action jointly with her husband, is bad on the ground that it fails to state facts sufficient to constitute a cause of action. A husband has no present right of enjoyment and no interest in the rents and profits of his wife's real estate; he has a mere right in expectancy, and has no insurable interest in her separate property. Having no insurable interest, a policy of insurance issued to him cannot be enforced. Judgment reversed.

Indiana Supreme Court—*Traders Insurance Company vs. James Newman et al.*

COMPANY RESPONSIBLE WHERE AGENT FILLS APPLICATION.

This was a suit upon a fire policy. The defendant relied upon the untruthfulness of the applicant's answers to the interrogatories, questionable ownership, and the want of consideration. The trial court ruled adversely to defendant, and hence this appeal.

HELD—That in an action at law, a general allegation in a complaint upon a policy of fire insurance that the plaintiff was the owner of the property insured, is sufficient upon the question of ownership, in the absence of a motion to make the complaint more specific. It is not necessary to file a copy of the application with the complaint. The complaint alleging that

the plaintiff gave his note for the premium, a consideration for the policy is shown. Where an agent is authorized to solicit and take applications for insurance, he is acting within the scope of his authority in preparing such applications, and if in doing so he fraudulently inserts false answers to interrogatories without the knowledge or fault of the applicant, the company must suffer and not the insured.

Indiana Supreme Court—*The Phoenix Insurance Company vs. Stark.*

DEATH OF INSURED AVOIDS POLICY.

An action to recover was brought upon a policy of insurance upon a building destroyed by fire some two years after the death of the insured named therein. The company in defense pleaded an avoidance of the policy on the ground of change of title, and that the parties who seek recovery are not the parties with whom it contracted for indemnity.

HELD—By the terms of the contract sued on, the company's liability ended with the death of the assured. A contract of insurance is, ordinarily, personal in character. A risk on property may be greater in the care and possession of one person than another, and under such a contract the insurer cannot be held liable for a loss to a person other than the one who alone by the contract was to be indemnified. Where parties plainly agree that a change in the title or possession shall avoid the contract, and upon admitted proof of such change and possession—notwithstanding in this particular case there was no greater risk incurred; the change was in the course of nature, what might have been expected, and that the company had accepted the premium for the designated time, courts cannot make for parties a contract which they neglected to make for themselves. Where a change of title itself renders a policy void, there is no necessity for cancellation; and where the company has no notice of the insured's death a waiver of its right to insist upon a forfeiture cannot be enforced.

Kentucky Supreme Court—*Richardson vs. Insurance Company.*

FALSE DESCRIPTION OF INSURED PREMISES MADE BY AGENT.

In an action to recover for a loss covered by defendant's policy it was

HELD—Where an agent authorized to issue policies employs another to solicit applications, furnishes him with blanks to be filled and forwarded, and empowers him to receive and deliver policies and collect premiums; and where such solicitor examines a building and knows that it is not only occupied by the applicant as a dwelling, but also as a store by others, and charges and receives an increased rate of insurance by reason of the fact that part of the building was occupied as a store, yet described as a dwelling only, the insured, in the absence of proof that he made no concealment nor any false statements, cannot be deprived of the same rights as if the solicitor had correctly described it as both dwelling and store. Neither can he be affected by the fact that gunpowder was kept in the store, providing he would not have been affected thereby under a policy correctly describing the use of the property.

Kentucky Supreme Court—*Insurance Company vs. Dorous.*

A SUFFICIENT COMPLIANCE WITH CONDITIONS OF POLICY.

Suit was brought to recover from the defendant under a policy issued by it to the plaintiff August 8, 1884. There was other insurance upon the property, but it expired previous to the loss, which occurred August 20, 1887. In the court below there was a judgment for the plaintiff and defendant appealed.

HELD—By the terms of the policy, in the event of loss by fire the party insured is required "to produce the certificate under seal of the magistrate or notary public living nearest the place of fire, and not concerned in the loss, nor related to the assured, stating that he has examined the circumstances attending the loss, knows the character and circumstances of the assured, and verily believes that he has, without fraud, sustained loss on the property insured to the amount claimed by him." The certificate of Henry Galt, a justice of the peace living nearest to the property, was first produced. He certified that he was not concerned in the loss, nor related to insured; that he had visited the premises the day after the fire and had found the barn and crops totally destroyed, except the foundation of the barn; that he saw the iron of the machinery, vehicles and implements with everything burned from them that would burn; but that he was not competent to appraise the crop as he had not been on the place sufficiently to estimate it. This certificate was objected to, and the appellee then produced a certificate

from Aloysius F. Orndorff, a magistrate who did not live quite so near as Mr. Galt, but whose office or place of business was nearer than that of said Galt. This justice certified to all that Mr. Galt had certified to, and further said: "I am well acquainted with the character and circumstances of insured, and do verily believe that the insured has, by misfortune, and without fraud or evil practice, sustained loss and injury on the property insured to the amount of \$2100 as claimed." To the admission of this certificate appellant objected, and excepts to the ruling thereof by the court below. A question precisely similar to the one presented by the first bill of exceptions in this case was decided in *Turley vs. Insurance Company*, 25 Wend., 374. In that case the court said: "We are asked to go into a nice calculation of distances and settle the point on the law of *mensurationa*. The spirit of the condition required no such mathematical precision from insured. Its object is completely secured by the proximity of the certifying magistrate." In the case now being considered, Galt, the justice who lived nearest, stated that it was impossible to give the required certificate because he was ignorant of important and material facts. The certificate of Orndorff sufficiently complied with the requirements of the policy. Judgment affirmed.

Maryland Court of Appeals—*Agricultural Insurance Company vs. Bemiller*.

OTHER INSURANCE WITHOUT CONSENT.

The defendant insured plaintiff's house by a policy containing a stipulation that it should be void if there were or should be taken any other insurance thereon, without defendant's consent written thereon. Another clause limited the power of changing the contract, or of granting additional privileges to the defendant's managers. Plaintiff had insurance at the time of taking out said policy, of which the local agent was aware, and, without consulting the latter or the managers, took additional insurance, after which her agent informed the local agent of that fact, and asked him which one of them should inform defendant. The agent then promised to notify his company. The loss occurred without any consent by the managers to the additional insurance and before any more premiums were paid to defendants. There was a verdict for defendant and appeal taken.

Held—The court properly directed a verdict for the defendant, there being no evidence of any valid consent to the additional insurance.

Iowa Supreme Court—*Zimmerman vs. Home*.

ANSWERS WRITTEN IN APPLICATION BY AGENT BIND THE COMPANY.

Action was brought to recover under policy issued by defendant. R. P. Strominger, agent for defendant, took the plaintiff's action for \$1000 insurance on a public hall, the application being filled out by Strominger. To the interrogatory "Have you ever suffered loss of property by fire? If so, were you insured, and in what company?" Kister answered that he had had three fires, specifying them, and giving the insurance. Strominger wrote the answer: "Yes; small loss; Farmers, of York; the Dover; the Leb. Mut. of Jonestown." To the interrogatory as to incumbrances, Kister answered that there were liens on all his property of over \$4000, but that there was some paid on them; just how much he did not know. The agent wrote in the application "None." Kister did not read his answers, and was not aware when he signed the application that the agent of the company had not put down the answers as he had given them, and did not discover these errors of the agent until his attention was called to them by the company's affidavit of defense, which was that these warranties were false. In rebuttal the plaintiff offered to prove the foregoing facts, which offer was rejected, and a verdict directed for defendant. Plaintiff appeals.

Held—That Strominger was the agent of the company in effecting this insurance is too plain to admit of discussion, and must be so regarded. A copy of the application accompanied the policy, and it is argued that Kister could and ought to have read it; and if he had done so he would have seen that the answers were untrue. We cannot say that the law, in anticipation of a fraud upon the part of a company, imposed any absolute duty upon Kister to read his policy when he received it, although it would certainly have been an act of prudence on his part to do so. The company cannot repudiate the fraud of its agent, and thus escape the obligations of a contract consummated thereby, merely because Kister accepted in good faith the act of the agent without examination. We are of opinion also, that if the amount of the incum-

branches was not increased during the continuance of the policy, and before the date of the fire, there was no breach of the condition against incumbrances within the spirit and meaning of the policy. This covenant or condition against future incumbrances does not stand upon the footing of a warranty. The warranty covers the representations contained in the application, while the condition referred to is a provision of the policy only, and is not within the terms of the warranty. Indemnity is the real object and purpose of all insurance, and this is to be kept constantly in view, and favored in the construction of policies of insurance. Such contracts are to be construed liberally, and it is presumably the intention of the insurer that the insured shall understand that in case of loss he is to be protected to the full extent which any fair interpretation will give. Forfeitures are odious in law, and are enforced only where there is clear evidence that that was what was meant by the stipulations of the parties. There must be no cast of management or trickery to entrap the party into a forfeiture. Judgment reversed, and a *venire facias de novo* awarded.

Pennsylvania Supreme Court—*Kister vs. Lebanon Mutual Insurance Company of Jones-town.*

VIOLATION OF CONDITION AS TO AGGREGATE INSURANCE.

Action was brought to recover under a policy issued by the defendant. For answer it was alleged that there had been a breach of the condition regarding the aggregate amount of insurance allowable. Upon the evidence adduced the trial court ordered a non-suit and plaintiff appealed.

HELD—Where the examination of a record and the evidence in an action on an insurance policy shows that a condition in the policy, providing that the aggregate amount of insurance in *all* companies, on the property shall not exceed two-thirds of its value has been violated, it is not error to enter a compulsory non-suit.

Pennsylvania Supreme Court—*Bahner vs. Stone Valley Mutual Insurance Company.*

INSURABLE INTEREST IN MORTGAGED PROPERTY.

The plaintiff brought suit to recover against the defendant company. On appeal it was

HELD—The owner of mortgaged land still has an insurable interest therein after the rendition of a decree of strict foreclosure, and before the period of redemption has elapsed; and a policy of insurance obtained by him upon the buildings thereon, and their contents, is not void though he omitted to disclose the existence of such a decree, no actual fraud or misrepresentation being shown. The insurable interest is ended by failure to redeem within the specified period, and the mortgagee, to whom the mortgagor assigns the policy, cannot recover for a loss occurring after the expiration of the time for redemption, especially when the policy stipulates that it shall be void in case of a sale of the premises without the insurer's consent. A verbal promise by the mortgagee to sell the land to the mortgagor, made after the expiration of the period for redemption without consideration of any kind, will not so continue the mortgagor's interest as to keep the policy in force. A recovery cannot be had for a loss of the personality in the buildings, though the policy not only mentioned a gross sum for which the buildings and contents were insured, but also specified separately the sum included therein, on account of each, as such a policy is based on a single consideration, and imports only an agreement to insure a building, and its contents, belonging to one person. Judgment for defendant advised.

Connecticut Supreme Court of Errors—*Essex Savings Bank vs. Meridian Fire Insurance Company.*

AMBIGUITY IN TERMS OF CONTRACT.

An insurance policy on goods carried by a commercial traveler declared the persons "indorsed hereon to be insured upon all kinds of lawful goods, wares and merchandise laden on board the good vessel or vessels, boat or boats, railroad or carriage, lost or not lost, at and from ports and places to ports and places on a regular and lawful route, for the several amounts and at the rates as hereon indorsed." It also declared the risks taken to be "of the lakes, rivers, canals, railroads, fires, jettisons, and all other perils and misfortunes to the hurt, detriment, or damage of said property." The written indorsement on the policy was: "To the amount of \$1000, to cover on clothing and merchandise against any and all risks and perils of fire and inland navigation and transportation while on vessels, steamboats or railroads, or in

hotels, stores or depots, in the United States, and while in custody of the insured or traveling salesman." The salesman had the goods in a carriage, and in attempting to ford a stream at the usual place of crossing they were damaged by water.

HELD—That the goods were covered, though transportation by carriage was not specified in the written indorsement on the policy. Where there are two provisions in a contract, one printed and one written, the latter is presumed to express the latest intention of the parties, and will control the interpretations, unless the two can be reconciled so as to give effect to both. Where an insurance contract is so drawn as to be ambiguous, the doubt should be resolved against the company, as it prepared and executed the policy, and is responsible for the uncertainty of its language.

New York Court of Appeals—*Kratzenstein vs. Western Assurance.*

MORTGAGEE ENTITLED TO PROCEEDS OF PROPERTY.

A policy was issued to the owner of property, the loss, if any, to be paid to the mortgagee, as its interest should appear. Afterwards the owner gave the mortgagee a warranty deed of the insured property, and the mortgagee executed a contract to reconvey on repayment of the mortgage debt. The owner then gave a quit-claim deed of the insured property to his wife, and, with the consent of the insurance company, assigned the policy to the mortgagee.

HELD—The mortgagee was entitled to the entire amount of insurance. Where no objection is made to the notice and proof of loss at the time they are given, all objections are presumed to be waived.

Maine Supreme Judicial Court—*Biddeford Savings Bank vs. Dwelling House.*

SOLE OWNERSHIP A CONDITION PRECEDENT TO THE RISK.

Plaintiff procured insurance on property mortgaged to him, and the policy purported to insure "the estate of R.," the mortgagor, who was dead, but the insurance was payable to plaintiff as his interest might appear. One of the conditions of the policy was that it should be void if the interest of the insured was other than "entire, unconditional and sole ownership," and that fact was not represented to the company and expressed in the written part of the policy. R. had conveyed the property in trust to pay debts to one S., of which transaction defendant, the insurance company, had no knowledge.

HELD—The sole ownership was a condition precedent to the risk assumed by defendant, and as "the estate of R." had no title, the condition was broken on delivery of the policy.

New York Court of Appeals—*Weed vs. London and Lancashire.*

ASSIGNMENT WITH CONSENT CONSTITUTES A NEW CONTRACT.

The defendant company delivered to B a policy of fire insurance by which it insured his dwelling-house, contents, etc., his barn, out-houses, granaries, etc., and their contents severally, for a period of five years, for a gross premium of \$37. The farm, at the time the policy was issued, upon which the several buildings were situate, was owned by the applicant B. The policy contained a stipulation as follows: "If the applicant shall mortgage or otherwise incur the property hereby insured, without notice or consent of the company indorsed hereon, this policy shall become null and void." B, without notice to the company, and without its knowledge or consent, mortgaged the farm upon which the insured buildings were situate to secure a loan of \$5,000. Four months thereafter he sold and conveyed the land, with the buildings thereon, to plaintiff for a consideration of \$12,000, and without any new consideration transferred the policy of insurance to the purchaser, who, in turn, presented it to the company's superintendent, who indorsed its consent thereon that the policy might be assigned to the purchaser, *subject to all the terms and conditions mentioned or referred to therein.* The company had no knowledge of the existence of the mortgage at the time it gave its consent to the transfer of the policy. After the destruction of the property the company learned of the mortgage executed by B, and thereupon refused payment, on the ground that placing the incumbrance above mentioned on the property was a violation of the condition of the policy which rendered it null and void.

HELD—Upon the sale of insured property and an assignment of the policy to the purchaser, duly assented to by the company, a new contract of insurance arises between the

company and the assignee, which is not affected by a default of the assignor before the assignment amounting to a forfeiture of the policy.

Indiana Supreme Court—*Continental Fire Ins. Co. vs. Munn.*

INDIVIDUALS PERFORMING CORPORATE ACTS.

In an action by *quo warranto* proceedings against an insurance association it is

HELD—That when several persons associate themselves together as insurers against loss by fire, and by their articles of association limit or provide for limiting their liabilities to the sums contributed by them, and accumulated premiums, and assume to give perpetuity to the business of such insurance, by making membership certificates transferable by the assignment of the member in his personal representative, without becoming incorporated, such persons will be guilty of acting as a corporation without legal authority so to do, and an information in the nature of *quo warranto* will lie against them.

Further, if it be conceded that individuals may insure property against loss by fire, they cannot limit their liability to any given amount of capital they may choose to set apart for that purpose; nor can they perpetuate the business, without change of capital beyond their own lives indefinitely. These things can only be done by a corporation.

Illinois Supreme Court—*Green et al. vs. State, ex rel.; Auditor Pavey.*

WHEN RETALIATORY LAWS BECOME OPERATIVE.

This was an action in *assumpsit* to recover a license or tax paid by the plaintiff company under protest. The Revised Statute of Illinois provides that whenever the existing of future laws of any State shall require of insurance companies, incorporated under the laws of Illinois, and having agencies in such other State, any deposit, or the payment of any tax, license fee, etc., greater than the amount required for such purposes from similar companies by the then existing laws of Illinois, then all companies of such State, establishing or having an established agency in Illinois, shall be required to pay to the auditor for taxes, license fees, etc., an amount equal to the amount required by the laws of such other State. The plaintiff claimed that the State of Illinois had no companies doing business in its mother State, and that the latter had received no such fee or tax from any Illinois company.

HELD—This section of the law becomes operative upon the enactment by the other State of the law with the additional requirements, and it is immaterial that there are no Illinois companies doing business in such State, nor similar tax exacted from an Illinois company by such State.

Illinois Supreme Court, April 15, 1889—*Germania Insurance Company vs. Swigart, Auditor.*

WAIVER OF ARBITRATION CLAUSE BY INSURED.

Action was brought by plaintiffs against the defendant and a number of other companies to recover upon policies issued upon a stock of drugs. Plaintiffs demanded a settlement based upon the selling price for a large quantity of patent medicines made by them; also, added the expense for opening and distributing goods through a six-story building, together with an arbitrary per cent to the inventory for freight charges, cost of labels, cartoons and advertising materials. The defendants denied liability for cartoons and advertising matter, alleging that the policies covered the stock only; denying privileges assumed under the policies to compound or manufacture medicines, and offered to settle at and tendered the cost price rather than the selling price of the goods destroyed. The particular policy on which suit was brought contained a clause requiring the submission of all disputed differences to arbitration, and the estimates so made and signed by a majority of the appraisers, while conclusive as to the amount of the loss or damage, shall not determine the legal liability of the company thereunder. The plaintiff objected to an arbitration except under stipulations as to its finality. Defendant refused to arbitrate upon such terms, alleging that a suit was inevitable no matter what the result might be. Upon the evidence and facts the court

HELD—The company cannot now rely upon the arbitration clause as a defense, waiver being a matter of intention, but having neither waived or intended to waive these clauses, but insisting on them in such a way that their conduct of insistence has been such that they have rather forfeited than waived them. A refusal to arbitrate because the parties cannot agree on its terms, the fault being with the company's representative, forfeits the right of arbitration as

completely as if they had refused to arbitrate at all. In order to fix values and ascertain primary costs, freight and cost of distribution, etc., the sum they would be required to pay to replace the goods in the same condition of similar quality and character, or the fair market cash value at the time of the fire, is a proper basis of computation, allowing for goods sold, depreciation and reduction on the one side, and appreciation and profit on the other. Where cartoons, labels and advertising matter are reasonably kept as a part of the essential belongings of medicine when compounded for sale, they would be included and would be for sale as a part of the merchandise, and covered by the policy, all of which facts are to be determined by the jury from the evidence. Where adjusters assemble upon the ground, call for the inventories, invoices, books and other evidences, receive them, listen to the plaintiffs' statement concerning the loss, and then fix a sum they are willing to pay, without any demand for formal and preliminary proofs, constitute a waiver of such condition, and no such defense as an afterthought can prevail. Verdict and judgment in the sum of \$86,000. [Motion for new trial overruled, judgment final.]

United States Circuit Court, Tennessee—*Mansfield Drug Company vs. Fire Association of Philadelphia et al.*

CONSTRUCTION OF POLICY CONDITION.

Suit was brought to recover under a policy insuring carriages "while contained in" a livery stable as described in the policy. Three of the carriages were burned while in a repair shop. In the court below there was judgment for plaintiff and defendant appealed:

HELD—"The general, and indeed the only question presented for decision, is whether the property destroyed was covered by the policy at the time of the burning. It is not denied that this property came within the protection of the policy as often as it was returned to the stable, but it is argued that it was the purpose of the company to indemnify the insured for any loss by fire in that building and not elsewhere. Now, is this so? No rule is better settled than that contracts of this character must receive a fair and reasonable interpretation. Where merchandise kept in stock, or carriages kept in a carriage-maker's establishment for sale are insured, there is nothing in the nature of the property to indicate that it will be removed before it is sold. But where the property is of such a kind that it must be kept in constant use, and therefore, of necessity be often in need of repairs, no room for such an inference can exist; and in such a case we are constrained by every principle applicable to a contract of this kind to hold that the words 'contained in' were used to designate the usual place of deposit for the property when not in use, or while being prepared for use." Judgment affirmed.

Virginia Supreme Court of Appeals—*Niagara Fire Insurance Company vs. Elliott et al.*

ACT OF AGENT IN EXCESS OF AUTHORITY DOES NOT BIND THE COMPANY.

In this case the agent of the defendant assumed to renew a policy by issuing to plaintiff a renewal receipt. It was shown in evidence that such was not the practice of the company; that the agent was not authorized to renew policies except by issuing new ones, and that in this particular case the renewal receipt had never been forwarded to the company. At the trial court there was a judgment for plaintiff and appeal by defendant.

HELD—It is contended by the plaintiff that the agent, not being authorized to issue renewal certificates, and the fact being that the company did not so renew its policies, the acts of this agent would not bind the company. Where it is shown, as in this case, that the agent is a general agent, and is so held out to the community in which he does business, and third parties transact business with him as such agent, in good faith, without knowledge of his limited authority, the acts of such an agent must bind the principal; and where the agent is shown to have authority to renew a policy in any manner, and he does renew a policy in a manner not authorized by his company, but that fact is not known to the insured, the agent's renewal must bind the company. Judgment affirmed.

Kansas Supreme Court—*Western Home Ins. Co. vs. Hogue.*

WHERE VACANCY EXISTS THE COMPANY IS NOT LIABLE.

Suit was brought to recover under a policy insuring a dwelling house, which contained the provision that "no liability shall exist under this policy for loss on any vacant or unoccupied house unless consent for such vacancy or unoccupancy be endorsed hereon." Plaintiff

sold the house and induced the tenant to move out. No other tenant took his place, and the house was burned while vacant. Defendant relied for defense upon the condition of the policy above quoted. The trial court directed a verdict to be entered for defendant, from which plaintiff appealed.

Held—Plaintiff sold the house, and at his solicitation his tenant moved to another, leaving behind him but a few scattered articles and having no intention of returning there to live. The night succeeding his removal the house was burned. Defendant set up the clause above quoted as a defense, and the court directed a verdict against plaintiff, who appeals. The court say: "The one fatal defect in plaintiff's case is that the continuity of the occupancy was completely broken. It was not the case of one family moving out and another moving in, as in *Eddy vs. Ins. Co.*, 70 Ia., 472, 30 N. W. Rep., 808. The tenant had ceased to have any dominion over the property, and no person had taken possession in view of occupancy. The case is more like *Dennison vs. Ins. Co.*, 52 Ia., 457, 3 N. W. Rep., 500; *Fehse vs. Ins. Co.*, 39 N. W. Rep., 87, and other cases determined by this court. In the case at bar the house was not only vacant, but was undergoing extensive repairs, which conclusively shows that it was unfit for occupancy. It is claimed by counsel for appellant that, under the vacancy clause in this policy, there is no liability of the insurer upon buildings which are vacant and unoccupied at the date of the policy, but that the liability may exist if they become vacant or unoccupied after the policy is issued. We do not think the clause under consideration ought to be so construed. The only fair construction is that there shall be no liability if the loss occurs at a time when the building is vacant or unoccupied." Affirmed.

Iowa Supreme Court—*Snyder vs. Firemans Fund Ins. Co.*

TAXATION OF SURPLUS OF COMPANY.

Action was brought by the plaintiff against the Tax Commissioners of the city of New York to compel a corrected assessment of its capital stock to be made. There was a judgment for the insurance company, from which the Tax Commissioners appealed.

Held—We think the question which the appellants seek to have determined, viz., whether in estimating the property of an insurance company for the purpose of taxation, any deduction is to be made on account of unearned premiums, and whether they are to be considered to any extent as debts or liabilities of the company, does not arise and cannot be decided upon this record. It appears from the return of the commissioners of taxes that they fixed the valuation of the capital stock and net surplus of the relator at \$321,219, according to the report of the insurance department of the State, to which they refer. Reference to the report shows that this sum was arrived at by valuing the capital stock of the relator at \$300,000, its par value, and its net surplus at \$21,219. The net surplus was ascertained by deducting from the sum of \$45,885.21, the gross surplus, liabilities for unearned premiums amounting to \$24,666.16. This left the net value of its assets, as estimated, \$321,219. From this aggregate the commissioners deducted United States bonds held by the company to the amount of \$304,577, leaving a balance of \$16,644, which latter sum was fixed by the commissioners as that for which the relator was liable to taxation. This sum represented part of the surplus of \$21,219, and as by chapter 426 of the laws of 1857 only that part of the surplus exceeding ten per cent of its capital was subject to taxation, the assessment was clearly erroneous. Judgment affirmed.

New York Court of Appeals—*Commonwealth Ins. Co. vs. Coleman et al.*

DEFAULT IN PAYMENT OF PREMIUM NOTE VOIDS POLICY.

Plaintiff in this case had given his promissory note in payment of the premium on his policy. The note contained the following stipulation: "If this note is not paid at maturity said policy shall then cease and determine, and be null and void, and so remain until the same shall be fully paid and revived by said company. In case of loss under said policy this note shall immediately become due and payable, and shall be deducted from the amount of said loss." The policy contained the following clause: "In case assured shall fail or refuse to pay the premium note or notes, or order or orders above described, when due, this policy shall then and thenceforward be and remain null and void, and the same cannot be revived without the written consent of the company; but this shall not prevent this company collecting, by suit or otherwise, the premium note or notes, or order or orders above described, nor shall sr"

attempt or suit be construed to revive this policy; but the same shall be and remain null and void during such default, and until said assured shall pay such premium note, interest and fees and costs, and until this company shall receive the same, and return said promissory note to said assured, and in such case such policy shall be revived." The note was not paid at maturity, but on July 5, 1885, a payment of \$100 on account was accepted by defendants. At the time of the loss under the policy, April 25, 1887, a balance remained unpaid on said note. The court below gave judgment for plaintiff and defendant appealed.

HELD—There can be no controversy as to the effect of the provisions in the note and policy. The failure on the part of the assured to pay the amount due did not work a forfeiture of his rights under the policy, but suspended the same until payment was made. In the meantime the company had the right to collect the balance due by suit or otherwise. Upon the collection of the whole amount due, the policy would have revived, but this could not be the effect of the collection of a part of the amount only. In order to obtain the benefit of the insurance the assured was bound to pay the whole amount due by the express terms of his contract. As the company had the right to collect the money notwithstanding the suspension of the policy, the fact that it received a part of the amount could not amount to a waiver. It simply showed an intention to carry out the terms of the policy by collecting the premium, and thereby reviving the same upon full payment being made. This case differs widely from one in which the failure to pay at maturity works an absolute forfeiture of the policy. There the acceptance of the premium after forfeiture is inconsistent with the terms of the policy, and therefore it is properly held that such acceptance is a waiver of the forfeiture. For these reasons we think the court below should have granted the defendant a new trial." Judgment reversed.

California Supreme Court—*Curtin vs. Phenix Ins. Co.*

PROCEEDS OF INSURANCE ON HOMESTEAD NOT EXEMPT FROM EXECUTION.

Action was brought to determine whether insurance money due on a house occupied as a homestead, which had been destroyed by fire, was exempt from execution under the homestead exemption law, the court

HELD—A homestead is exempt, and the house is a part of it, but the money due on a policy of insurance on the house is neither the house nor the representative of it. Such money is the result of a personal contract of indemnity against the loss of the house, which contract was founded on an independent consideration in the premium paid by the insured. While it is true that the house was the subject of the contract, yet the indemnity was purchased by its price, the premium paid. The law exempts the homestead, and not what may grow out of it or arise from it as the result of some contract made by the exemptionist—simply the homestead, and not the proceeds of it in another form, is exempt. Hence, even if the proceeds of the homestead were exempt the money due by the policy of insurance would not be, for it is not the proceeds of the house, but of the policy—an independent personal contract. That the house was not insured, but the owner was insured by the contract to pay him a sum of money as indemnity against loss.

Mississippi Supreme Court—*Smith vs. Ratchiff.*

BREACH OF WARRANTY AND TESTIMONY AS TO OVER VALUATION.

This was an action to collect money due on a fire insurance policy, the clauses of which provided that "any fraud or attempt at fraud, or any false swearing on the part of the assured, shall cause a forfeiture of all claim under the policy." At the trial court there was a judgment for plaintiff and defendant appealed.

HELD—If the insured was guilty of willful fraud or false swearing, the warranty was broken, and no recovery could be had. It was necessary for defendant to show that the fraud, or attempted fraud, or false swearing was willful, and not the result of inadvertence or mistake; but it was error to charge that before the plaintiff's right to recover was forfeited, it must appear that not only his own testimony, but also that of "other witnesses produced by him was false and corrupt." The policy contained a clause requiring the insured to produce account books and vouchers in case of loss by fire, which condition is not avoided by failure or refusal to produce them, unless the policy provides in express terms for such forfeiture; but the failure or refusal may be proven, and is a proper subject of comment before the jury as

to the extent of the loss. The extent of actual loss or injury to the property is the measure of damages recoverable under the policy; and that it was error to exclude testimony as to the excessive valuation placed on the goods insured, because the testimony was that of a witness who was an employee of the company's agent, as that fact, if it could affect the witness at all could only do so as to his credibility. But the opinion of a witness, as to whether the plaintiff's demand was based on a fair valuation of the property, was properly excluded. Judgment reversed on errors.

Texas Supreme Court—*Lion Fire Insurance Company vs. Frank Starr.*

ADDITIONAL INSURANCE WITHOUT CONSENT AVOIDS THE POLICY.

A policy of insurance provided that either party might require an arbitration "touching any loss or damage," and that the award "shall be binding as to the amount of such loss or damage, but shall not decide the liability of the company under this policy." It also provided that it should be void in case of other insurance "without notice and consent of this company." It also authorized the company to terminate the contract at any time, at its option, by giving notice and refunding a ratable proportion of the premium.

HELD—An arbitration and award, merely as to the amount of the loss, at the instance of the insurer, did not forbid the subsequent denial of legal liability upon the ground that the policy was void for reasons known to the insured when the arbitration was instituted. Additional insurance, unless consented to, or unless a waiver was shown, *ipso facto* avoided the contract, and the fact that the company had not, after notice of such insurance, cancelled the policy, did not justify the legal conclusion that it had elected to allow it to continue in force.

Minnesota Supreme Court—*Johnson vs. American Fire Insurance Company.*

KNOWLEDGE OF MORTGAGE NULLIFIES CONDITION AS TO FORECLOSURE PROCEEDINGS.

A policy of fire insurance on plaintiff's property, dated September 18, 1886, for three years, provided that it should be void "if proceedings to foreclose any lien shall be commenced in any way, or notice thereof shall be given." It appeared that defendant's agent was, at the time of making the contract, fully informed of a mortgage on the premises, and that he made the insurance payable to the mortgagee, as his interest might appear, but that such clause was accidentally omitted from the policy. The mortgage was then overdue, and a suit to foreclose was begun August 25, 1887, and a decree rendered in September, 1887, for a sale after September, 1, 1888. The loss occurred April 4, 1888. At the trial there was a judgment for plaintiff and defendant appealed.

HELD—The mortgage was known to be overdue and liable to foreclosure at any time, while the mortgagor could not be deprived of any of his possessory rights or rights of redemption until the sale, which could not be earlier than the fall of 1888. There could be no change affecting title or possession till that time, and there could be very little object in procuring and paying for insurance that might be avoided within twenty-four hours if the defense is available. It is unfortunate that the record does not show more fully the documents relied on. It is left in doubt by the return whether the defendant was not notified in writing of the whole title, and of the purpose to protect the mortgage interest. But we have enough to show that the existence of the mortgage was not, by itself, of any effect in impairing the policy, and the destruction of it by the beginning of foreclosure would be a consequence not reasonable, and not to be inferred without convincing provisions, which we do not discover, as changing the former decision of this court. Judgment affirmed.

Michigan Supreme Court—*Butz vs. Ohio Farmers Mutual Insurance Company.*

AUTHORITY OF AGENT.

This was an action on contract of insurance where the evidence showed that plaintiff's agent made a written application for insurance, specific in all its details, with satisfactory arrangement as to the payment of premium, and defendant's agent stated that he would "bind the risk" from that date if the company was not already on the risk, and that it was understood that the policy was binding from that time. Defendant's agents, at the time of making the contract with plaintiff, which was a "special" risk, had not received their commission of authority, but they had a letter written by the general agent, V., saying, "If your appointment is confirmed, your jurisdiction will be the city of Brooklyn, outside the shore line, but w

shall expect you to write no large risks for us until you know for certain that we are not in, through our New York office. As we are now on all Brooklyn specials of any size that we will write, please do not undertake to write any specials for us at present." Later they received a letter from the company saying, "We take very great pleasure in forwarding to your address by mail to-day a commission of authority as agents of this company in the City of Brooklyn. We deem it unnecessary to enter into any detailed instructions as to the conduct of our business at your agency, as our Mr. V. has written you upon that subject." This last letter only was shown to plaintiff's agent.

HELD—The jury were authorized from this evidence to find that a valid contract of insurance was made. The letter of appointment indicated a general agency, and the reference to V.'s letter was not sufficient to give plaintiff notice of any limitation of the agents' authority as to writing special risks.

New York Court of Appeals—*Ruggles vs. American Central*.

ACTS OF AGENT BINDING ON COMPANY.

This was an action on a policy of fire insurance, which forbade an assignment of the policy without consent of defendant. The plaintiffs alleged that with defendant's consent the policy was assigned to the firm of L. & Co. The policy offered in evidence showed that the assignment was to L. individually, and not to L. & Co. The company also alleged neglect to furnish proofs of loss.

HELD—The court erred in admitting the policy in evidence, the variance being material. The court properly permitted plaintiffs to show that when L., to whom the policy was assigned, purchased an interest in the insured property in his own name, and by a written contract, he in fact purchased it as agent, and for the benefit of his partner, and that the firm of L. & Co. thereafter owned the insured property, as alleged in the petition. Such evidence did not change the written contract. Where an act done by an agent of the company in relation to the insurance is within the scope of his authority, and is not promptly repudiated by the company, the act will be binding upon it, notwithstanding it does not conform to restrictions contained in the policy concerning the powers of agents, and the matter of their exercise.

PROOFS—A company having informed the insured after the loss that by reason of unauthorized transfers of the policy or property the policy was avoided, and that the loss would not be paid, the insured was released from the obligation to furnish proofs of loss.

Texas Supreme Court—*Niagara vs. Lee et al.*

PAYMENT OF PREMIUM NOTE A CONDITION OF THE CONTRACT.

An insurance policy insured defendant's property against fire for a period of five years, in consideration of \$41.50 cash and a note for an additional sum, of even date with the policy, and due ten months after date; the note, by the terms of the policy, being taken as payment until its maturity or default, but, if not paid at maturity, the policy should be null and void, "and so remain until the same shall be fully paid." Action was brought to recover on the note. There was a judgment for defendant and appeal taken.

HELD—Defendant could not claim that the cash payment was the consideration for the insurance during the ten months before the note matured, and that as on its default the policy became null and void the consideration for the note had failed. The contract being an entirety, the note is as much the consideration therefor as the cash payment, and, having had the benefit of the contract for ten months, defendant cannot avoid paying the entire consideration.

Arkansas Supreme Court—*Robinson vs. German*.

MERGER OF VERBAL AGREEMENT IN THE POLICY.

The plaintiff in this case agreed with the agent of the defendant for insurance upon his property, the agent promising to deliver the policy in accordance with the agreement. At different times the agent assured plaintiff that the policy was made out and was in his safe. The property was burned, after which the agent denied that it was insured in the defendant company, but claimed that it was insured in another company of which he was agent. Later, he gave to the attorney of plaintiff a policy in the defendant company, which was dated so that it expired two weeks before the loss occurred. The attorney took this policy to the secretary of the company, who kept possession of it. Suit was brought to recover for breach of parol

contract ; the defense claimed that the parol contract was merged in the written contract which expired before the loss ; also that proof of loss had not been furnished as required by the written contract. At the trial court there was a judgment for plaintiff, and defendant appealed.

HELD—The point that the parol contract to insure was merged in the written policy delivered, is raised principally upon the ground that the proof of loss made by the defendant in error some six months after the loss, sets up this policy. The proposition of law stated by the plaintiff in error, to which counsel cites authorities, that a verbal contract reduced to writing, which covers all branches and elements of the contract, is merged therein, is conceded. If the written policy had contained or fairly covered all branches and elements of the verbal contract, the verbal contract would have been merged and absorbed and no action for a breach of it would have been maintainable. But, in order to avail itself of this point, the plaintiff in error would have to admit the written contract as binding upon it. This it does not do, but has constantly repudiated it. Even this is scarcely necessary, as, on its face, it was executed and delivered, not only long after the time which it assumed to cover had expired, but upon its face, and by its terms, it was made to expire before the happening of the loss by fire, which is the event of this controversy, and which made it an object of interest to the parties. It was, therefore, at the moment of its execution, utterly null and void for any and all purposes. Being so, its recital in the proofs of loss, by the plaintiff, was merely encumbering that paper with an extraneous fiction without any legal significance whatever. Again, it is contended by the plaintiff in error that the proofs of loss was made and presented long after the time required by the usages of the insurance company for a proof of loss under its policy to be made, and hence was inoperative and insufficient as proof. Here arises the question whether, in an action upon a parol contract to insure, it is necessary, as a condition precedent to his right of action, for the plaintiff to prove the making of proof of loss. The plaintiff in error contends that it is, and to that point cites the case of *McCann vs. Aetna Fire Insurance Company*, 3 Neb. 198. We concede the authority to its full extent. Were it not for that precedent, we would be inclined to hold with the Supreme Court of the United States in *Taylor vs. Merchants Fire Insurance Company*, 9 How. 390 ; the Supreme Court Commissioners of California in *Gold vs. San Fire Office*, 73 Cal. 216, 14 Pac. Rep. 786, and the Supreme Court of Missouri in *Baile vs. St. Joe Fire and Marine Insurance Company*, 73 Mo. 371—to the effect that when an insurance company enters into a parol contract to issue a policy, and fails to issue such policy, it waives its right to demand proof of loss arising under such contract of insurance. It would seem to be claimed that where a company enters into a parol contract of insurance, or a contract to make and deliver a policy, that it is a condition precedent to the maintaining of an action by the assured, for a loss arising thereunder to make and present proof of such loss within the time which would have been limited for the same by the terms of such policy, had it been executed and delivered. The rule in *McCann's* case, cited, falls far short of that requirement, while it does hold that proof of loss shall be made and served on the company, as a condition precedent to the bringing of an action. The only ground of contention against the proof of loss is that it was not made and presented in limited, specified time ; whereas, under the rule in *McCann's* case, we have not been able to sustain that opinion. Judgment affirmed.

Supreme Court of Nebraska—*Nebraska and Iowa Insurance Company of Omaha vs. Seviere*.

VOID BY REASON OF OTHER INSURANCE.

This was an action to recover upon a policy of fire insurance the defendant company interposed three separate defenses, viz. : Other insurance in violation of the conditions of the contract ; vacancy of the house insured and that appellee burned the building. From a judgment for plaintiff rendered in the trial court the defendant appealed.

HELD—Where a policy of fire insurance contains a clause making it void in case of other insurance on the same property, and there is a prior policy on the property which expires before the second policy, such second policy attaches and becomes operative upon the expiration of the prior policy. The fact that an insured house has become vacant, and that the policy of insurance contains a clause making it void in event of such vacancy is not sufficient in a suit upon a subsequent policy to show that the first policy has become void without proof that the company had elected to hold the policy void. The fact that the insured attempted to collect the prior policy, and that he stated that he did so at the request of the insurer, are sufficient evidences of waiver of the forfeiture to justify submitting the question of waiver to the

jury. Where two concurrent policies on the same property, issued at different dates, both contain a clause making them void in case other insurance is taken out on the property, the first policy makes the second void, but is not affected by it. A policy that is issued on a vacant building, the receipt of the premium by the insurance agent with knowledge of the vacancy, and without objection on that ground, is a waiver of a clause making the policy void in case of vacancy. The company having alleged that the plaintiff set fire to the building himself, it must prove such plea beyond a reasonable doubt. But where such plea is joined with other plans, that do not charge a criminal offense, it is error to instruct the jury that defendant must establish its other defenses by more than a preponderance of the evidence. Reversed on errors and remanded.

Illinois Supreme Court—*Germania Fire Insurance Company vs. Klewer*.

MECHANICS WORKING WITHOUT PERMISSION VOIDS THE POLICY.

Action was brought to recover on an insurance policy issued upon a certain dwelling-house unfinished at the time of issuing the policy. The description of the property in the policy contained the following words: "To be occupied as a residence when completed," and, also, the further provision: "In consideration of three dollars extra premium paid, permission is hereby granted to mechanics to work in and around the building for ninety days from date." The ninety days expired on September 25, 1881, and the building was not completed. Its destruction by fire occurred May 13, 1882. The evidence showed that the insured was a carpenter; that he worked in the building finishing the kitchen, placing crocks for stove-pipes to go through, and put drawers in closets, etc., all without consent of the insurer. The last work done was a few days before the fire. The trial court ruled that the insured, though a mechanic, had a right to work upon his own building, and directed a verdict for plaintiff. Defendant appealed.

HELD—Where an insurance policy on an unfinished house contained the words, "to be occupied as a residence when completed," and gave permission to mechanics to work in and about the house for a period of ninety days, that, while insured was to have the right to complete the building, this was to be done within ninety days, and that work done in the construction of the house after the expiration of that time was a violation of the clause in the policy prohibiting carpenters or other mechanics from working on the house without written permission, even though done by the insured himself. Judgment reversed.

New York Supreme Court—*Smith vs. German American Insurance Company*.

A REFERENCE NOT NECESSARY TO ASCERTAIN AMOUNT OF LOSS.

In an action to recover for total loss of a stock of drugs, the defendant moved for a reference, which motion was denied, and an appeal taken.

HELD—Though the examination of numerous items of damage may be involved, they do not constitute an account, technically and properly speaking. An account implies dealings and transactions between the parties, and where the action is based upon such an account, which has to be examined and investigated, a reference can be made. It is where the action is based upon the account itself, that a compulsory reference can be made. But it does not follow, because a variety of items has to be examined to ascertain the amount of damage recoverable, that the same rule obtains. There the examination of the account is merely an incidental matter, and not the main issue in the cause. We therefore hold that the inquiry as to the list of articles or items destroyed by the fire, though it may be necessary and proper to determine the account of loss or the damage recoverable on the policy, still, in a legal sense, does not require the examination of a long account, as where the action is upon the account itself, which is the real subject of investigation. Order affirmed.

Wisconsin Supreme Court—*Andrus vs. Home Insurance Company*.

INCUMBRANCE ON PROPERTY WITH AGENT'S KNOWLEDGE.

Action was brought to recover upon a policy containing the usual forfeiture clauses. The company refused payment on the ground that the application signed by plaintiff and wife warranted the property in question to be unincumbered, when in truth it was not unincumbered at the time, and that a further incumbrance had been placed upon it without consent or notice to defendant. The evidence showed that plaintiffs, at the time of making the application for

the policy, and prior to the time of receiving the policy, told the agent of defendant that there was a mortgage of \$300 on the premises, and that they expected to secure \$100 more in the same manner. To this the agent assented, and said "the incumbrance was not sufficient to make the risk hazardous." Still doubting plaintiffs insisted that the facts be endorsed on the application, which the agent agreed to have done. The agent denied having made such an agreement. The application was never produced, and the trial court gave plaintiffs judgment. Defendant appealed.

HELD—Where a fire insurance policy has a forfeiture clause for incumbrance on the property, by the agent of the insurer, who has power to make and deliver policies, has notice of an existing incumbrance, and an intent to further incumber, and agrees to note these facts on the application, and the assured rests under the belief that it is so noted, the company is estopped from setting up the fact to defeat a recovery upon the policy, though it is not actually indorsed thereon. Parol evidence is competent to show such an agreement.

Michigan Supreme Court—*Copeland and Wife vs. Dwelling House Insurance Company*.

COMPANY RESPONSIBLE WHERE AGENT FILLS OUT APPLICATION.

The policy in this case was issued to cover a steam elevator. The defense alleged misrepresentation in the application and also as to the title to the land on which the elevator stood. In reply, the plaintiff alleged that the agent of the company, who was familiar with all the facts in the case, filled out the application for the policy and was responsible for any misrepresentation. The lower court so instructed the jury, and there was a verdict for plaintiff from which an appeal was taken.

HELD—The pivotal question, under this state of facts, is whether or not the insurance company is not estopped from denying the truth of the statement contained in the application, concerning the title to the property. The leading case in this State, upon this question, is that of *Insurance Co. vs. McLanathane*, 11 Kan. 533, and in this particular feature is very similar to the one we are now considering. The case cited holds "that an agent of an insurance company, authorized to issue policies, and consummate the contract, binds his principal by any act, agreement, representation or waiver within the ordinary scope and limit of insurance business, which is not known by the insured to be outside the authority granted to the agent. There is no reversible error, and the judgment for plaintiff will be affirmed."

Kansas Supreme Court—*National Mutual Fire Insurance Company vs. Barnes et al.*

FILING PROOFS OF LOSS NECESSARY TO RECOVERY.

Plaintiff brought suit to recover under a policy which contained the usual stipulation relative to furnishing proofs of loss. Defendant moved for non-suit on the ground of failure to comply with this condition. Non-suit was granted, and plaintiff appealed.

HELD—The policy contained the usual condition as to the making of preliminary proofs of loss, and provided that the amount to be paid under the policy should be paid "sixty days after the proofs shall have been made by the assured and received at their office, and the loss shall have been ascertained and proved in accordance with the terms and conditions of the policy." Where such preliminary proof is required by the policy the assured must allege and prove that the proof has been made, or that the requirement has been waived. *Doyle vs. Insurance Company*, 44 Cal. 264; *May, Ins. sec. 465*. There was no evidence that the necessary proof of loss had been given, nor was it shown that such proof had been waived. The non-suit was therefore properly granted. Judgment affirmed.

California Supreme Court—*McCormack vs. North British Insurance Company*.

WAIVER OF POLICY CONDITIONS.

Suit was brought by the assignee of the insured to recover under a policy issued by the defendant. The claim was resisted on the ground that suit was not commenced within the period of limitation, and further that the transfer by the insured to the assignee was in fraud of the assignor's creditors. Plaintiff maintained that the limitation clause had been waived when the defendant accepted proofs of loss and admitted the validity of the policy. At the trial court there was a judgment for the defendant and plaintiff appealed.

HELD—The repeated recognition by appellee of its liability on the policy, the fact that no further adjustments on the proofs of loss were required, together with the refusal to pay up

the distinct and only ground that a certain suit had not terminated in a judgment, and the promise to pay upon the happening of that contingency, were, in themselves, sufficient to constitute a waiver of the condition precedent contained in the insurance contracts, requiring suit to be brought upon the policy within twelve months next after the loss. It is also assigned as error that the court erred in its general charge, in instructing the jury to find for defendant if the insured transferred the policy in question to plaintiff for the purpose of hindering, delaying or defrauding his creditors, and plaintiff knew, or ought by ordinary prudence and diligence, to have known of such purpose. The record in this case shows simply a judgment against appellee as garnishee. But there is nothing which shows that a judgment was obtained against insured, or to what extent, if any, he was indebted, or that he was so indebted when the policy was transferred to appellant. Such being the case, appellee was not in a position to attack the assignment of the policy for fraud. Judgment reversed and case sent back for new trial.

Texas Supreme Court—*Horst vs. City of London Fire Insurance Company.*

EXISTENCE OF MORTGAGE VOIDS THE POLICY.

Suit was brought to recover under a policy which contained the condition that it should be void unless continued by consent endorsed on the policy. "If the assured is not the sole and unconditional owner of the property, or if the interest of the assured in the property, whether as owner, trustee, consignee, factor, agent, mortgagee, lessee or otherwise is not truly stated in this policy." In the warranty of the assured he stated that he had not "omitted to state to this company any information material to the risk." There was a judgment for plaintiff in the court below and appeal taken.

HELD—The existence of a mortgage or other incumbrance may be a material fact for the underwriters in fixing the premium, or even in taking the risk. The interest of the assured in property mortgaged to many times its value could hardly be supposed by a cautious underwriter to be equal to that of an absolute owner, without any incumbrance whatever. We think therefore, the failure to disclose the mortgage upon the property, by a fair construction of the terms of this policy, renders the insurance void as to such mortgaged property." Judgment reversed.

Maryland Court of Appeals—*Westchester Fire Insurance Company of New York vs. Weaver.*

FALL OF BUILDING AS THE RESULT OF FIRE.

This action was based upon a policy issued by defendant upon a lot of drygoods stored in a warehouse. The policy provided that the company should not be liable under such contract for loss and damage, if the building described in the policy, or any part thereof, in which the goods were stored, should fall except as the result of fire. The company admitted, in answer, the value placed upon the goods by insured, and their destruction by fire, but alleged in defense of its refusal to pay the loss, that the warehouse fell not as the result of the fire that consumed the goods; therefore its obligation on the policy was canceled. The evidence was conflicting, but the jury found for plaintiff, and a new trial being denied, the company appealed. The appellant company asked the court to instruct the trial jury that "they must find for the defendant, unless they believe that the building fell from fire existing previous to the fall, and sufficient to cause the fall, and which did cause the fall;" which instruction was refused, and in lieu thereof the court instructed "that the defendant would not be liable for the loss or damage of the goods if the building fell, except the fall was the result of fire." Further, "that the burden is upon the company to show by the evidence that the building did not fall as the result of fire, and unless the jury believe from the evidence that the building or such part thereof as fell did not fall as the result of fire, they should find for the plaintiff; but, on the other hand, if they believed it did not fall as the result of fire, they should find for the company."

HELD—The word "result," as used in the court's instruction, means precisely what the company would have it mean in the instruction tendered by it. The learned know that the word means that which springs or rebounds back from some pre-existing thing; and the unlearned know from its daily practical application that it means the same thing; as the floods in the rivers are the result of rain or snow; the parched earth the result of heat and drought; a life lost as the result of a fall; the building in question fell as the result of fire. The

evidence that the building fell as the result of fire was sufficient to authorize the verdict. Judgment affirmed.

Kentucky Court of Appeals—*Transatlantic Fire Insurance Company of Germany vs. Bamberger, Bloom & Co.*

THE RISK INCREASED WITHOUT CONSENT.

This was an action upon a policy of insurance on a stock of goods, wherein it was provided that "if the risk be increased by the erection or occupation of neighboring buildings, without the consent of the insurer endorsed thereon, the policy shall be void." After the policy was issued one of the insured, who was the owner of the store-house in which the goods were insured, purchased a small frame building near by and moved it up to and connected it with his store building, making an "L" of it and a passage way into the storehouse. The insurer had no knowledge of the addition until after the fire. The fire which destroyed the building and the goods insured therein originated in this addition.

HELD—The risk was increased, and the policy upon the goods rendered void by reason of the increased risk to the house, also increased the risk to the goods.

Kentucky Supreme Court—*Northwestern National Insurance Company vs. Davis et al.*

STATUTORY LIMITATIONS TAKE PRECEDENCE OF POLICY CONDITIONS.

This was an action on a policy of insurance. There was a judgment for defendant and plaintiff appealed.

HELD—The statutes of Iowa require that actions upon policies of insurance to be commenced not sooner than ninety days after notice of loss is given, is in the nature of a statutory limitation of such actions, and is not eliminated from a policy by a provision therein that the contract of insurance is wholly embraced in the policy and application of the assured. The receiving of proofs of loss, and claiming that the policy is void, is not a waiver of the statute prescribing the time within which actions shall be brought. Defendant is not estopped from claiming the benefit of said statute by the fact that the time for bringing the action as limited by the policy has expired, so that a new action cannot be brought. Affirmed.

Iowa Supreme Court—*Vore vs. Hawkeye Insurance Company.*

THE ARBITRATION CONDITION OF POLICY VOID.

This was an action upon an insurance policy for loss sustained by fire where it was stipulated in the policy that upon the written request of either party the loss shall be appraised and determined by disinterested and competent persons, one to be selected by the company, one by the insured, and in case of their failure to agree, by some third party selected by the appraisers, the award of any two of the three as to the damages to be conclusive as to the amount of loss.

HELD—It was not necessary that the petition should allege that an arbitration had been had on an award made in order to the maintenance of the action. In such case an action can be maintained without reference to the agreement to arbitrate, unless such arbitration had been actually had, and that would constitute matter to be pleaded as defense. A provision in a policy that no suit or action against the insurer "shall be sustained in any court of law or chancery until after an award shall have been obtained" by arbitration, "fixing the amount," due after loss, is void; the effect of such a provision would be to oust the courts of their legitimate jurisdiction. Judgment affirmed.

Nebraska Supreme Court—*German American Insurance Company vs. Etherton.*

FAILURE TO PAY PREMIUM NOTES VOIDS THE POLICY.

This was an action on a fire insurance policy for five years, commencing April 22, 1883. The premium was \$6.50 per year—the first \$6.50 being paid at the issuance of the policy; the remainder secured by the note of the insured, payable in installments of \$6.50 each, on the first day of May, in the years 1884, 1885, 1886 and 1887. The policy, and also the note, contained a condition to the effect that if default should be made in the payment of any of such installments, the liability of the company on the policy should cease, and remain suspended during the continuance of such default; and on payment of the installment as to which there should have been a default the liability should re-attach, and be in force only from the time of such

payment. The installments for 1884 and 1885 were paid. Those for 1886 and 1887 were not paid, nor did the insured offer to pay them until after the fire, which took place February 7, 1888. The lower court dismissed the case and plaintiff appealed.

HELD—The defendant relies on the default as a defense. To void its effect plaintiff claims that at the time of making the application for the policy he was informed by the agents of the company that he should have notice from it when each installment should become due, and that, relying on that and receiving no notice, he did not pay the installments, and he made default for no other reason, and on the trial he gave evidence in support of that claim. But, without determining whether this matter would in any event excuse the default, he in his testimony admitted that in November, 1887, he received notice of the default in the last two installments. He does not seem to have taken any steps in regard to this notice, except to deny to the company that he owed it anything. He gave no adequate reason for disregarding the notice. He could not expect the company to do more than call his attention to the fact, and it was then his business to ascertain if it was the fact. He also claims that after the fire the company waived the breach of condition, but the evidence in support of this claim was entirely insufficient. His evidence was that after the fire he went to one Dresbach, who appears to have been a local agent of the company, and told him of the fire, and Dresbach advised him to pay the installments, saying that he (Dresbach) thought he (plaintiff) would be all right with the company. Plaintiff thereupon sent an agent of his to one Anderson, an agent of the company, who had the note to collect for it, and his agent paid the note to Anderson. But the plaintiff's agent, being asked by Anderson, at the time of making the payment, if there had been any loss said not that he knew of. The money was remitted to the company, and by it returned to plaintiff. In this there was nothing to prove a waiver. Dresbach did not assume to determine that the company would or would not insist on the breach of condition, and Anderson received the money, not merely under a suppression of the truth, but under what was equivalent to an affirmative misrepresentation of the fact. And there was nothing in it that would serve as a basis to estop the company, whatever plaintiff might afterwards do in the way of preparing formal proofs of loss. No one can base an estoppel upon an act of the opposite party induced by his own fraud. The court below was right in dismissing the action. Order affirmed.

Minnesota Supreme Court—*McMartin vs. Continental Insurance Company of New York.*

LIABILITY OF SURETY ON AGENT'S BOND.

This was an action upon a bond given by the defendant as agent and his securities to secure the proper performance of his duties and obligations as an agent of plaintiff. The agent took a county warrant for a premium which the company refused to accept, as it was not bound to do so, and the agent pledged it. Afterward the company redeemed the warrant, collected it, and credited the agent with the balance realized; the policy meanwhile remaining in force.

HELD—The securities upon the bond of an insurance agent, given to secure the payment of moneys received by him, may be charged with liabilities and defaults of the agent on account of business done prior to the execution of the bond, in the same month, where the custom is not to consider premiums for policies issued in any one month as due until the first day of the following month. The sureties were liable for the amount paid to redeem the warrant.

Iowa Supreme Court—*British American Assurance Company vs. Niel et al.*

ONE WHO RECEIVES AND DELIVERS POLICIES IS AGENT OF THE COMPANY.

This action was based on a policy containing stipulations that the company should not be liable on the policy, or on any renewal thereof, until the premium was actually paid and the deposit made; that if the premium was paid to any person other than the duly authorized agent of the company, such payment should be at the sole risk of the insured, and that nothing less than a specific agreement, clearly expressed and endorsed on the policy, should be construed as a waiver of "any printed or written condition or restriction therein." The by-laws declared that agents should be appointed by the secretary, and furnished a certificate under seal, setting forth their powers; that without said certificate no person shall be authorized to act as agent for the company; that no insurance shall be considered binding until the cash premium shall have been actually paid to a duly authorized and commissioned agent. It appeared from the evidence that a local agent under verbal authority procured the policy, received

the premium and failed to make proper return to the company. A loss occurred and the company denied its liability on the ground that the agent was wholly without authority and that no condition of the specific contract had been waived.

HELD—That where the company had placed the policy in the hand of some person expressly for delivery, with instruction to receive the premiums, and the policy was delivered and the premium received accordingly, it cannot avail the company any defense, in case of loss because the premiums were not paid to a "duly authorized and commissioned agent." Notwithstanding the by-laws, the company actually authorized the agent to act for them in delivering the policy, in receiving payments thereon, and adopted a course of dealing with him wholly inconsistent with its provisions, they cannot now be set up to prevent a recovery upon the policy.

Pennsylvania Supreme Court—*Susquehanna Mutual Fire Insurance Company vs. Wilkin.*

CONVEYANCE WITHOUT CONSENT VOIDS THE POLICY.

The policy sued on in this case provided that the interests of the mortgagee should not be invalidated by any act or neglect of the mortgagor, and that in case of a transfer of the property without the written consent of the company endorsed on the policy, it should become void; also, that on payment of the loss to the mortgagee the company should be subrogated to the latter's rights to all securities held as collateral to the mortgage debt. The property was conveyed to the plaintiff, no written consent of the company being endorsed on the policy, and on a fire occurring, the plaintiff collected insurance on other policies held by the mortgagee, which he paid to the latter, and it was agreed that thereafter the mortgage should be held on the land only, and the policy was assigned to plaintiff.

HELD—By the conveyance without the consent of the company, the policy was avoided. The mortgagee, by agreeing to accept the land as security for the mortgage debt, lost his insurable interest in the insured property, and therefore the plaintiff took nothing by the assignment. Under the subrogation clause in the policy, whatever sum the company might pay the plaintiff it would be entitled to reimburse itself for out of the property of the plaintiff, and, to avoid circuity of actions, the law will hold this right of reimbursement, or subrogation, to be a defense against the enforcement of the policy itself.

New York Supreme Court—*Lett vs. Guardian Fire Insurance Company.*

EFFECT ON POLICY OF FORECLOSURE OF MORTGAGE.

Plaintiff was insured by defendant for \$2000 on her dwelling and \$500 on furniture for three years, from January 20, 1887. The house was destroyed in July following. In the trial court there was judgment for plaintiff and defendant appealed.

HELD—The question presented is whether there was a breach of any of the conditions of the policy on the observance of which by the plaintiff the liability of the defendant was dependent. It provided that "the passing or entry of a decree of foreclosure; or sale under deed of trust; or the taking into possession or custody of the property herein described, or any part thereof by virtue of legal process or judicial decree, or a dispute as to the title of the property, in any proceeding in law or equity, or the acquiring by a third party of an insurable interest in the property or any part thereof by virtue of a mortgage or deed of trust executed by the insured subsequent to date hereof; or a voluntary assignment of the property for the benefit of creditors; or proceedings under any bankrupt or insolvent law divesting the insured of the absolute right of controlling and disposing of the property, or any change whatever in title or right of possession—shall, each and all, cause the immediate termination of this policy, unless otherwise provided by special agreement, clearly expressed in the body of the policy." In April, 1881, the plaintiff made to James Wood a mortgage on the premises, to secure the payment of \$500 and interest in three years; and on December 1, 1886, a decree of foreclosure of this mortgage was entered. The contention on the part of the defense is that the entry of such decree came within the condition of the policy, and terminated it. This would have been the effect of the entry of such a decree after the date of the policy. But it was entered before that time, and the apparent import and fair construction of the provision of the policy in that respect are such as to embrace within it the entry of a decree subsequently and not prior to the making of the contract of insurance; and therefore the decree in question did not come within the terms of the condition. In April, 1886, William Hamilton recovered judgment

against plaintiff, and by virtue of an execution issued upon it, the premises were in October, 1886, sold, bid in by him, and a sheriff's certificate of sale to him made and filed. The sale was before the policy was issued, and at the time of the fire the period of redemption by the plaintiff had not expired. The plaintiff's title was not divested by the sale, at least so long as her right of redemption continued, and she had an insurable interest in the property when the policy was made, and at the time of the loss. Judgment affirmed.

New York Supreme Court—*Chamberlain vs. Insurance Company of North America.*

REFORMATION OF POLICY.

Action was brought for the reformation of an insurance policy, and plaintiff testified that it was agreed that the policy should be issued for one year, and that by a mistake the agent drew it up for sixty days instead. The premium paid by plaintiff was the amount usually paid for one year on the class of property insured and for the amount issued. The agent, however, testified that the agreement was identical with the written contract, though when the question was first raised he was not positive that a mistake had not been made, and explained that it might have occurred from the fact that at the time of writing the plaintiff's policy he was writing other policies for sixty days. Evidence was offered and objected to on certain grounds, but other grounds were presented for the first time in the appellate court. A witness, who has had two years' experience in the insurance business, was permitted to testify to the usual rate of insurance on property, such as covered by the plaintiff's policy.

HELD—The policy should be reformed in accordance with the agreement as testified to by plaintiff. It will not be permitted that an objection made for one cause in the trial court shall be changed and another one substituted in the appellate court. It was proper that the expert witness should be permitted to testify, although he had not seen the property insured.

New York Supreme Court—*Devereux et al. vs. Sun Fire Office.*

WHAT CONSTITUTES VACANCY.

In this case the policy under which suit was brought described the property as a dwelling house, when completed to be occupied as a private dwelling, and provided that if it should become vacant or unoccupied without written permission endorsed on the policy, the policy should be void and all insurance thereunder immediately cease. At the time of the negotiation the building was being erected. It was intended that the house should be leased on completion, and the company's agents were so informed. It was so leased two months after the policy was issued, but afterwards became vacant and unoccupied, remaining so fourteen days, during which time it was burned. The owner had knowledge of the vacancy, but did not procure permission from the company for it to remain so.

HELD—Under the conditions of the policy it became forfeited immediately when the vacancy occurred.

Alabama Supreme Court—*Royal Insurance Company vs. Lubelsky.*

PAYMENT TO ASSIGNEE.

In this case the insured B obtained policies upon certain property which he conveyed to his wife, and the policies were subsequently transferred to a creditor of B as collateral security for the amount due him. Afterward B became insolvent and joined with his wife in the execution of a deed of his property to his assignee in insolvency. The insurance company claimed that the policy was rendered invalid by such transfer of the property insured, but on a loss occurring paid to the creditor the amount of the policies, and took an assignment of the claim held by the latter against B and closed the account as to the policies on its books. It then assigned such claim to V, who filed the same against the estate of B and the claim was allowed by the assignee.

HELD—The transaction must be regarded as a payment of the policies, and of the claim to the extent thereof, and not merely as a purchase of the claim against B.

Connecticut Supreme Court—*Appeal of Brown.*

PROPORTIONATE LIABILITY OF COMPANY.

Suit was brought under a policy issued by the defendant insuring the plaintiff in the amount of \$2500. The policy contained a provision that the company would not be liable for

a greater proportion of any loss upon the property described in the policy than the sum insured bore to the whole sum thereon. Attached to the policy was a statement of the amount of insurance on the property, being the sum of \$90,000. At the time of the loss the amount was \$60,000, including the insurance in defendant company. The defendant claimed that the statement of the amount of insurance in the policy amounted to a covenant or warranty that that amount would be maintained, and that it was liable only in the proportion that \$2500 was to \$90,000.

HELD—A statement by a propertyholder to a company about to insure him, that he then had or intended to procure a given amount of insurance on the property to be covered by the policy, does not amount to a covenant that he would always maintain that amount of insurance. The defendant is liable for the proportion his policy bears to the amount of insurance in force at the time of loss.

United States Circuit Court—*Hoffman vs. Manufacturers Mutual Fire Insurance Company of Indianapolis.*

A MUTUAL MISTAKE ENTITLES TO REFORMATION OF THE POLICY.

The plaintiff was engaged in the elevator business and issued grain tickets to persons storing grain with him, agreeing to keep the grain insured and to include the cost of insurance with his charges. The policy was issued to the plaintiff on wheat stored in Union Elevator. The agent of the defendant was fully informed of all the facts. The policy provided that goods held on storage must be separately and specifically insured. Plaintiff paid the premium but never examined the policy, which was kept in a safe in the office of the agent.

HELD—On the case presented, the plaintiff was entitled to a reformation of the policy and when so reformed judgment should be entered thereon for plaintiff as prayed for in his complaint.

Minnesota Supreme Court—*Spurr et al. vs. Home Insurance Company; Same vs. Commercial Union Assurance Company.*

RAILROADS MAY INSURE PROPERTY HELD IN TRUST FOR TRANSPORTATION.

This was an action brought in the Circuit Court of the United States for the Eastern District of Arkansas by this Union Compress Company against the California Insurance Company to recover on a \$10,000 policy of insurance issued on cotton in bales in company's sheds at Little Rock, Ark. It appears from the company's answer in the original suit that the conditions of the policy had not been complied with, in that among other things, the greater portion of the cotton alleged to have been lost had been received after the issuing of the policy; that the cotton burned was first delivered by its owners to the plaintiff who gave receipts for it providing that the company should not be liable for its loss by fire; that the ownership of the cotton was changed without due notice to the company; that the policy did not apply to or cover cotton which was at the time of the loss covered in whole or in part by marine policies, and that, at the time of the fire 2172 bales of cotton, to the value of \$101,973, were covered by marine policies; that after the railroad had issued their bills of lading it was kept in a most negligent manner in a dangerous public place, without being covered or sprinkled, and but a few feet from a railroad track where locomotives of the Missouri Pacific and the St. Louis, Iron Mountain and Southern railroads, emitting sparks, were constantly passing, by which sparks the fire was kindled. This case was tried by jury and a verdict for \$9491 rendered plaintiff. The case was then brought to the United States Supreme Court on a writ of error by the insurance company.

HELD—The railroad companies had an insurable interest in the cotton, and to that extent were owners of the cotton, which was held in trust for them by the plaintiff. The policy covered all the cotton which was placed in the hands of the plaintiff by those companies. It was lawful for the plaintiff to insure in its own name goods held in trust by it, and it can recover for their entire value, holding the excess over its own interest in them for the benefit of those entrusting the funds to it. The exception of loss by fire contained in the receipts given by the plaintiff, and in the bills of lading given by the railroad companies did not force them from responsibilities of damages occasioned by their own negligence or of that of their employees. We are not disposed to review our decision that common carriers can insure themselves against loss proceeding from negligence of their own servants. The railroad company by acquiring the receipts of the plaintiff and issuing bills of lading for the cotton took

constructive possession of it; and the plaintiff retaining actual and physical possession of it did not lose any element of possession necessary to give it the right to effect insurance for its own benefit and as agent for the protection of the railroad companies. No reason can exist for a distinction between the construction of a provision avoiding a policy in case of marine insurance, and in case of further or additional fire insurance. In the latter case the provision is always construed as relating only to additional insurance on the same interest and effected by the same person, or in his interest. The contention of the defendant is that its policy is avoided by the taking out of a marine policy by the owner of the cotton without the knowledge or participation of the plaintiff or of the railroad companies, whether the marine insurance was effected before or after the fire insurance in favor of the railway company, and although the fire insurance was taken to protect the independent interests of the railroad companies we cannot admit the soundness of this view. The cases cited where a policy is avoided by the carrying on of a prohibited business, or of a prohibited article without the knowledge or consent of the insured owner of a building, are placed upon the ground that the possession of the tenant is the possession of its owner, and that the contract which he makes as to the use of the insured premises are in the nature of warranties and relate to matters over which he has legitimate control. It cannot be contended successfully that the condition in question here was intended by the plaintiff to subject the policy to forfeiture if any person who had a remote and independent insurable interest should take out a policy of marine insurance to protect that interest. As a bailer, under a policy taken out to cover property his own, or held by him in trust or on commission, may enforce the contract of insurance to the full value of the property destroyed, holding the proceeds primarily for his own benefit, and the balance for that of his bailer, the right of action accrued on the occurring of the loss.

United States Supreme Court—*California Insurance Company, plaintiff in error vs. The Union Compress Company.*

TAXATION OF UNITED STATES BONDS.

The plaintiff in error, the Home Insurance Company of New York, is a corporation created under the laws of that State. Its capital stock during the year 1881 was three millions of dollars divided into thirty thousand shares of the par value of one hundred dollars each, all fully paid. In the months of January and July of that year a dividend of \$150,000 was declared by the company, making together ten per cent upon the par value of its capital stock. A portion of that capital stock was invested in bonds of the United States, amounting when the dividend was declared in July, 1881, and also on the first of November of that year to \$1,940,000.

By an act of the Legislature of New York, passed May 26, 1881 (chap. 361), amending a previous act providing for the taxation of certain corporations, joint-stock companies and associations, it was declared that every corporation, joint-stock company or association, then or thereafter incorporated under any law of the State, or of any other State or country, and doing business in the State, with certain designated exceptions not material in this case, should be subject to a tax upon "its corporate franchise or business," to be computed as follows: If its dividend or dividends made or declared during the year ending the first day of November amount to six per cent or more upon the par value of its capital stock, then the tax to be at the rate of one-quarter mill upon the capital stock for each one per cent of the dividends. A less rate is provided where there is no dividend or a dividend less than six per cent, and also where the corporation, company or association has more than one kind of capital stock—as, for instance, common and preferred stock—and upon one of them there is a dividend amounting to six or more per cent and upon the other there is no dividend or a dividend of less than six per cent. The purpose of the act is to fix the amount of the tax each year upon the franchise or business of the corporation by the extent of dividends upon its capital stock, or, where there are no dividends, according to the actual value of the capital stock during the year. We are concerned in this case, however, only with the tax where the amount is computed by the extent of the dividends.

The tax payable by the Home Insurance Company, estimated according to its dividends under the above law of the State, aggregated \$7,500. The company resisted its payment, assuming that the tax was in fact levied upon the capital stock of the company and contending that there should be deducted from it a sum bearing the same ratio thereto that the amount

invested in bonds of the United States bears to its capital stock, and that the law requiring a tax without such reduction is unconstitutional and void. An agreed case was accordingly made up embodying a statement of the facts between the company and the Attorney-General of New York, representing the State, and submitted to the Supreme Court of the State. That court gave judgment in favor of the State against the company, which on appeal to the Court of Appeals of the State was affirmed. (92 N. Y., 328.) The judgment of the latter court having been remitted to the Supreme Court and entered there the case is brought to this court for review on writ of error.

Mr. Justice Field, after stating the case, delivered the opinion of the court.

The contention of the plaintiff in error is that the tax in question was levied upon its capital stock and therefore invalid, so far as the bonds of the United States constitute a part of that stock. If that contention were well founded there would be no question as to the invalidity of the tax. That the bonds or obligations of the United States for the payment of money cannot be subject of taxation by a State is familiar law settled by numerous adjudications of this court. It is a tax upon the exercise of the power of Congress to borrow money; a tax which if permitted could be limited in amount only by the discretion of the State, and might therefore be carried to an extent impairing if not destructive of the efficiency of the power to the serious detriment of the general government. As held in *McCulloch vs. Maryland* (4 Wheaton, 436), the States have no power by taxation to impede, burden or in any manner control the operation of the constitution and laws enacted by Congress to carry into execution the powers vested in the general government, a doctrine which applied in *Weston vs. City Council of Charleston* (2 Peters, 449) annulled a tax levied by the authority of a law of South Carolina on stock issued for loans to the United States.

Nor can this inhibition upon the States be evaded by any change in the mode or form of the taxation provided the same result is effected—that is, an impediment is thereby interposed to the exercise of a power of the United States. That which cannot be accomplished directly cannot be accomplished indirectly. Through all such attempts the court will look to the end sought to be reached, and if that would trench upon a power of the government the law creating it will be set aside or its enforcement restrained. Thus in *Henderson vs. Mayor of New York* (92 U. S., 259, 268), a statute of New York provided that the master or owner of any vessel bringing passengers from foreign ports into the port of New York should give a bond in the sum of \$300 for each passenger landed against his becoming a public charge for four years thereafter, or pay within twenty-four hours thereafter \$150 for each passenger, and that if neither bond was given nor payment made a penalty of \$500 for such failure would be incurred, which should be a lien upon the vessel. It was contended that the object of the requirement was not taxation, but protection against pauperism, and therefore valid as within the police power. But the court said that in whatever language the statute may be framed its purpose must be determined by its reasonable and natural effect, and judged by that criterion the tax was either on the owners of the vessel for the right of landing passengers or upon the passengers themselves, and that therefore the statute was a regulation of commerce and void.

To the same purport is the familiar case of *Brown vs. Maryland* (12 Whea., 419), so often cited in this court, where it was contended that a license tax required of an importer to sell his goods while held in bulk as imported was a tax only upon his occupation. But the court observed that this was only changing the form without varying the substance of the tax, adding that "it is treating a prohibition which is general as if it were confined to a particular mode of doing the forbidden thing. All must perceive that a tax on the sale of an article imported only for sale is a tax on the article itself."

Looking now at the tax in this case upon the plaintiff in error we are unable to perceive that it falls within the doctrines of any of the cases cited, to which we fully assent, not doubting their correctness in any particular. It is not a tax in terms upon the capital stock of the company nor upon any bonds of the United States composing a part of that stock. The statute designates it a tax upon the "corporate franchise or business" of the company, and reference is only made to its capital stock and dividends for the purpose of determining the amount of the tax to be exacted each year.

By the term "corporate franchise or business," as here used, we understand is meant (not referring to corporations sole, which are not usually created for commercial business) the right or privilege given by the State to two or more persons of being a corporation, that is, of

doing business in a corporate capacity and not the privilege or franchise which, when incorporated, the company may exercise. The right or privilege to be a corporation, or to do business as such body, is one generally deemed of value to the corporators, or it would not be sought in such numbers as at present. It is a right or privilege by which several individuals may unite themselves under a common name and act as a single person with a succession of members without dissolution or suspension of business and with a limited individual liability. The granting of such right or privilege rests entirely in the discretion of the State, and, of course, when granted, may be accompanied with such conditions as its legislature may judge most befitting to its interests and policy. It may require as a condition of the grant of the franchise, and also of its continued exercise, that the corporation pay a specific sum to the State each year or month, or a specific portion of its gross receipts, or of the profits of its business, or a sum to be ascertained in any convenient mode which it may prescribe. The validity of the tax can in no way be dependent upon the mode which the State may deem fit to adopt in fixing the amount for any year which it will exact for the franchise. No constitutional objection lies in the way of a legislative body prescribing any mode of measurement to determine the amount it will charge for the privileges it bestows. It may well seek in this way to increase its revenue to the extent to which it has been cut off by exemption of other property from taxation. As its revenues to meet its expenses are lessened in one direction it may look to any other property as sources of revenue which is not exempted from taxation. Its action in this matter is not the subject of judicial inquiry in a federal tribunal. As was said in Delaware Railroad Tax Case (18 Wallace, 206, 231): "The State may impose taxes upon the corporation as an entity existing under its laws as well as upon the capital stock of the corporation or its separate corporate property. And the manner in which its value shall be assessed and the rate of taxation, however arbitrary or capricious, are mere matters of legislative discretion. It is not for us to suggest in any case that a more equitable mode of assessment or rate of taxation might be adopted than the one prescribed by the legislature of the State; our only concern is with the validity of the tax; all else lies beyond the domain of our jurisdiction." It is true, as said by this court in *California vs. Pacific Railroad Company* (127 U. S., 41), that the taxation of a corporate franchise has no limitation but the discretion of the taxing power, and its value is not measured like that of property, but may be fixed at any sum that the legislature may choose; it may be arbitrarily laid without any valuation put upon the franchise. If any hardship or oppression is created by the amount exacted the remedy must be sought by appeal to the legislature of the State; it cannot be furnished by the federal tribunals.

The tax in the present case would not be affected if the nature of the property in which the whole capital stock is invested were changed and put into real property or bonds of New York or of other States. From the very nature of the tax, being laid upon a franchise given by the State, and revocable at pleasure, it cannot be affected in any way by the character of the property in which its capital stock is invested. The power of the State over the corporate franchise and the conditions upon which it shall be exercised is as ample and plenary in the one case as in the other.

In some States the franchise and privileges of a corporation are declared to be personal property. Such was the case in New York with reference to the privileges and franchises of savings banks. They were so declared by a law passed in 1866, and made liable to taxation to an amount not exceeding the gross sum of the surplus earned and in possession of the banks. The law was sustained by the Court of Appeals of the State in *Monroe Savings Bank v. City of Rochester* (37 N. Y., 365, 367), although the bank had a portion of its property invested in United States bonds. In its opinion the court observed that in declaring the privileges and franchises of a bank to be personal property the legislature adopted no novel principle of taxation that the powers and privileges which constitute the franchises of a corporation were in a just sense property, quite distinct and separate from the property which, by the use of such franchises, the corporation might acquire; that they might be subject to taxation if the legislature saw fit so to enact; that such taxation being within the power of the legislature, it might prescribe a rule or test of their value; that all franchises were not of equal value, their value depending, in some instances, upon the nature of the business authorized, and the extent to which permission was given to multiply capital for its prosecution; and that the tax being upon the franchises and privileges, it was unimportant in what manner the property of the corporation was invested. And the court added: "It is true that where a State tax is laid upon the

property of an individual or corporation, so much of their property as is invested in United States bonds is to be treated, for the purposes of assessment, as if it did not exist. But this rule can have no application to an assessment upon a franchise, where a reference to the property is made only to ascertain the value of the thing assessed." And again: "It must be regarded as a sound doctrine that the State, in granting a franchise to a corporation, may limit the powers to be exercised under it and annex conditions to its enjoyment, and make it contribute to the revenues of the State. If the grantee accepts the boon it must bear the burden."

This doctrine of the taxability of the franchises of a corporation without reference to the character of the property in which its capital stock or its deposits are invested is sustained by the judgments in *Society for Savings vs. Coite*, and *Provident Institution vs. Massachusetts*, which were before this court at the December term, 1867. (6 Wallace, 594, 611.) In the first of these cases it appeared that a law of Connecticut of 1863, provided that savings banks in that State should make an annual return to the controller of public accounts "of the total amounts of all deposits in them, respectively on the first day of July in each successive year," and should pay to the treasurer of the State a sum equal to three-fourths of one per cent on the total amount of deposits in such banks on those days, and that the tax should be in lieu of all other taxes upon the banks or their deposits. On the first day of July, 1863, the Society for Savings, one of the banks, had invested over \$500,000 of its deposits in securities of the United States which were declared by Congress to be exempted from taxation by State authority, whether held by individuals, corporations or associations. (12 statute, 346.) Upon the amount of its deposits thus invested the society refused to pay the sum equal to the prescribed percentage. In a suit brought by the treasurer of the State to recover the tax, the payment of which was thus refused, the Supreme Court of Connecticut held that the tax was not on property but on the corporation as such. The case being brought here, the judgment was affirmed, this court holding that the tax was on the franchise of the corporation and not upon its property, and the fact that a part of the deposits was invested in securities of the United States did not exempt the society from the tax. Said the court: "Nothing can be more certain in legal decision than that the privileges and franchises of a private corporation, and all trades and avocations by which the citizens acquire a livelihood may be taxed by a State for the support of the State government. Authority to that effect resides in the State independent of the federal government, and is wholly unaffected by the fact that the corporation or individual has or has not made investment in federal securities."

It was contended in that case that the deposits in the bank were subjected to taxation from the fact that the extent of the tax was determined by their amount. But the court said: "Reference is evidently made to the total amount of deposits on the day named, not as the subject-matter for assessment, but as the basis for computing the tax required to be paid by the corporation defendants. They enjoy important privileges, and it is just that they should contribute to the public burdens. The views of the defendants are, that the sums required to be paid to the Treasury of the State is a tax on the assets of the institution, but there is not a word in the provision which gives any satisfactory support to that proposition. Different modes of taxation are adopted in different States, and even in the same State at different periods of their history. Fixed sums are in some instances required to be annually paid into the Treasury of the State, and in others a prescribed percentage is levied on the stock, assets or property owned or held by the corporation, while in others the sum required to be paid is left indefinite, to be ascertained in some mode by the amount of business which the corporation shall transact within a defined period. Experience shows that the latter mode is better calculated to effect justice among the corporations required to contribute to the public burdens than any other which has been devised, as its tendency is to graduate the required contribution to the value of the privileges granted and to the extent of their exercise. Existence of the power is beyond doubt, and it rests in the discretion of the legislature whether they will levy a fixed sum, or if not, to determine in what manner the amount shall be ascertained" (p. 608).

In the second case mentioned, *Provident Institution vs. Massachusetts*, it appeared that the statute of Massachusetts, passed in 1862, levying taxes on certain insurance companies and depositors in saving banks, provided that every institution for savings incorporated under its laws should pay to the commonwealth a tax of one-half of one per cent per annum on the amount of its deposits, to be assessed one-half of said annual tax on the average amount of its deposits for the six months preceding the first day of May, and the other half on the average

amount of its deposits for the six months preceding the first day of November. The Provident Institution for Savings in that State was authorized to invest its deposits in securities of the United States. Its average amount of deposits for the six months preceding the first day of May, 1865, was over eight millions, of which over one million was invested in such securities. It paid all the taxes demanded except on the portion which was thus invested. Upon that it declined to pay the tax. In a suit brought by the commonwealth to recover the same, the supreme judicial court of the State held that the tax was one on the franchise of the company and not on property, and therefore gave judgment for the commonwealth. The case being brought here, the judgment was affirmed. In deciding the case, the court said, referring to a section of the statute under which the tax was levied: "Deposits, as the word is employed in that section, are the sums received by the institution from depositors, without regard to the nature of the funds. They are not capital stock in any sense, nor are they even investments, as the word is there used, which simply means the sums received wholly irrespective of the disposition made of the same or their market value." And speaking of the difference existing between taxes upon franchise and taxes upon property, it said: "Franchise taxes are levied directly by an act of the legislature, and the corporations are required to pay the amount into the State Treasury. They differ from property taxes as levied for State and municipal purpose in the basis prescribed for computing the amount in the manner of assessment and in the mode of collection;" and again, "Comparative valuation in assessing property taxes is the basis of computation in ascertaining the amount to be contributed by an individual, but the amount of a franchise tax depends upon the business transacted by the corporation and the extent to which they have exercised the privileges granted in their charter." (pp. 631, 632.)

The court also referred to a decision made by the Supreme Court of the State to the effect that the assessment imposed was to be regarded as an excise or duty on the privilege or franchise of the corporation, not as a tax on the moneys in its hands belonging to the depositors. It was the corporation, it said, that was to make the payment, and if it failed to do so it was liable not only to an action for the amount of the tax, but might also be enjoined from the future exercise of its franchise until all taxes should be fully paid. *Commonwealth vs. Savings Bank*, 5 Allen, 431.

And the court held that the valuation of the property had nothing to do with determining the amount of the tax, but that the amount depended on the average amount of deposits for the six months preceding the respective days named, and that there was no necessary relation between the average amount of the deposits and the amount of property owned by the institution, and not being a property tax it was to be considered as a franchise tax laid upon the corporation for the privileges conferred by its charter, which by all the authorities it was competent for the State to tax irrespective of what disposition the institution had made of its funds or in what manner they had been invested.

In *Hamilton County vs. Massachusetts* (6 Wall, 632), a statute of Massachusetts which required corporations having a capital stock divided into shares to pay a tax of a certain percentage upon the excess of the market value of such stock over the value of its real estate and machinery, was sustained as a statute, imposing a franchise tax, notwithstanding a portion of the property which went to make the excess of the market value consisted of securities of the United States, this court, however, placing its decision upon the fact that under the provisions of the State constitution and the practice under it the tax had been so considered by the highest tribunal of the State. This decision goes much further than is necessary to sustain the judgment of the Court of Appeals of New York in the present case.

In this case we hold, as well upon general principles as upon the authority of the first two cases cited from 6th Wallace, that the tax for which the suit is brought is not a tax on the capital stock or property of the company but upon its corporate franchise, and is not therefore subject to the objection stated by counsel, because a portion of its capital stock is invested in securities of the United States.

Nor is the objection tenable that the statute, in imposing such tax, conflicts with the last clause of the first section of the fourteenth amendment of the constitution of the United States, declaring that no State shall deprive any person within its jurisdiction of the equal protection of the laws. It is conceded that corporations are persons within the meaning of this amendment. It has been so decided by this court. (*Pembina Cons. Silver Co. vs. Pennsylvania*, 125 U. S. 181.) But the amendment does not prevent the classification of property for taxa-

tion—subjecting one kind of property to one rate of taxation and another kind of property to a different rate—distinguishing between franchises, licenses and privileges, and visible and tangible property and between real and personal property. Nor does the amendment prohibit special legislation. Indeed the greater part of all legislation is special, either in the extent to which it operates or the objects sought to be obtained by it. And when such legislation applies to artificial bodies, it is not open to objection if all such bodies are treated alike under similar circumstances and conditions in respect to the privileges conferred upon them and the liabilities to which they are subjected. Under the statute of New York all corporations, joint stock companies and associations of the same kind are subjected to the same tax. There is the same rule applicable to all under the same conditions in determining the rate of taxation. There is no discrimination in favor of one against another of the same class. (See *Barbier vs. Conolly*, 113 U. S. 32; *Soon Hing vs. Crowley*, 1b. 709; *Missouri Pacific R. R. Co. vs. Hume*, 115 U. S. 523; *Missouri R. R. Co. vs. Mackey*, 127 U. S. 209; *Minneapolis R. R. Co. vs. Beckwith*, 129 U. S. 32.) Judgment affirmed.

Mr. Justice Miller: Mr. Justice Harlan and myself dissent from the judgment in this case because we think that notwithstanding the peculiar language of the statute of New York the tax in controversy is in effect a tax upon bonds of the United States held by the insurance company.

United States Supreme Court, April 7, 1890—*The Home Insurance Company, plaintiff in error vs. The People of the State of New York*.

CAPITAL IN A BUSINESS MAN.

Every business man possesses a capital in himself. His monied value may be estimated by hundreds or thousands of dollars per annum, according to his business tact or ability. All that he earns, over and above the interest upon the sum employed in his business, is interest derived from his *capitalised self*. If he be worth \$10,000 in money, and makes that much a year, as many do, his BUSINESS TALENTS yield him \$9400 of the \$10,000, and his cash capital yields the remaining \$600. The MAN then, is, in a business point of view, worth nearly sixteen times as much as his MONEY, and it is all-important that a portion, at least, of this actual cash value of himself be secured from loss, the constant risk of which is involved in the uncertainty of life. It is for him, as a business man, to decide whether it be for his interest to continue to carry this risk himself, or transfer it to those willing to assume it.

Few allow their property to remain unprotected by a policy of insurance against fire, yet many, for want of due reflection upon the subject, are without policies on their lives.

Professional men are, with but few exceptions, supported by their profession, and are, therefore, especially interested in life insurance. Their capital is their professional talent, which of course dies with them, but the benefits of which may be perpetuated to their families by insurance.

A successful business man may say that he is so prosperous in his business that he does not need an insurance on his life. The more prosperous he is, the better able is he to insure, and the more advisable is it that he should do so.

Persons of moderate means, though unable to insure for a large sum now, can take out policies for a small amount, and add to it when able to do so. This company offers them peculiar advantages, in as much as they can *each year* use their dividends and *thus reduce their premiums*. It is the best savings fund or bank in which they can place their money, especially as they may pay their premiums half yearly or quarterly.

Feeble health may at any moment unfit a man for business; but he can guard against this contingency by an endowment policy PAYABLE TO HIMSELF at a specified time, and which, should he not live so long, will be paid to his family.

INSURANCE IN CANADA.

WHAT IS REQUIRED OF COMPANIES DOING BUSINESS IN THE DOMINION.

THE several acts passed by the Canadian Parliament, relating to insurance in the Dominion, were amended and consolidated by a general statute, passed during the session of 1886, which contains all the existing provisions of the regulation and supervision of insurance companies carrying on business in Canada. Under this act no company can do business in the Dominion without obtaining a license from the Minister of Finance, or being registered in the office of the Superintendent of Insurance. In order to obtain such a license, every company must deposit with the Receiver General as follows:

Canadian Fire and Inland Marine Companies.....	\$50,000	Canadian Inland Marine Companies.....	\$50,000
Foreign Fire and Inland Marine Companies.....	100,000	Foreign Inland Marine Companies.....	100,000
Canadian Fire Companies.....	50,000	Life Insurance Companies, both Canadian and Foreign.....	50,000
Foreign Fire Companies.....	100,000		

It is provided, however, that in case of any such company incorporated elsewhere than within Canada, when its liabilities to policyholders in Canada, including the full reserve or reinsurance value of all its Canadian policies, exceed its assets in Canada, then the company will be required to make good the deficit by adding to its deposits with the Receiver General, or by creating a special trust in the hands of two or more persons resident in Canada.

Any company incorporated in Canada, and transacting business of life assurance upon the co-operative or assessment plan, may, at the discretion of the Minister of Finance, be exempted from making a deposit with the Receiver General. Such company must register its corporate name in the office of the Superintendent of Insurance and conform to other requirements of the act.

Companies doing ocean marine business exclusively, are not subject to the act.

Companies other than life, fire or marine, in order to do business in Canada are required to obtain a license or permission from the Minister of Finance, and the Treasury Board must in each case decide what shall be the amount of deposit.

Every company is required to file in the office of the Minister of Finance, annually, at the beginning of each year, a sworn statement of its condition and affairs.

The policy liabilities of life assurance companies doing business in Canada are to be valued according to the Table of Mortality of the Institute of Actuaries, H. M., at $4\frac{1}{2}$ per cent interest.

Toward defraying the expenses of the office of the Superintendent of Insurance, a sum, which from fire and marine companies must not exceed eight thousand dollars, shall be annually contributed by the companies, which sum shall be assessed *pro rata* upon the gross premiums received by each during the preceding year, such sum to be paid upon the issue of the annual license.

CANADIAN FIRE INSURANCE BUSINESS IN 21 YEARS.

The following is a summary of premiums received and losses paid for fire insurance in Canada by all companies, from January 1, 1869, to January 1, 1890:

NAME OF COMPANY.	Premiums Received.	Losses Paid.
CANADIAN COMPANIES:		
British America.....	\$3,522,817	\$2,121,870
Canada Agricultural.....	454,896	290,101
Canada Fire and Marine.....	881,333	698,133
Citizens.....	2,441,924	1,923,747
Dominion.....	190,242	148,255
Eastern.....	27,938	200
London Mutual Fire.....	2,017,480	1,477,622
National.....	284,026	287,732
Ottawa Agricultural.....	194,861	108,164
Provincial.....	1,434,350	957,146
Quebec.....	1,550,791	1,495,544
Royal Canadian.....	3,175,099	2,715,195
Sovereign.....	1,055,404	736,216
Stadacona.....	490,488	773,695
Western.....	5,839,903	3,369,156
BRITISH COMPANIES:		
Atlas.....	135,282	75,532
Caledonian.....	663,136	420,474
City of London.....	1,246,416	782,701
Commercial Union.....	4,145,589	3,045,082
Employers Liability.....	148,503	71,297
Fire Insurance Association.....	1,026,127	714,259
Glasgow and London.....	1,431,159	1,004,245
Guardian.....	1,691,405	1,414,323
Imperial.....	3,218,452	2,345,813
Lancashire.....	2,959,428	2,136,877
Liverpool and London and Globe.....	4,301,304	3,374,349
London and Lancashire.....	896,211	431,648
London Assurance.....	1,332,293	839,096
National of Ireland.....	428,299	280,214
North British and Mercantile.....	5,727,563	4,237,565
Northern.....	2,135,521	1,851,267
Norwich Union.....	774,262	398,021
Phoenix of London.....	3,517,119	2,053,890
Queen.....	3,872,467	3,092,757
Royal.....	8,800,753	5,834,665
Scottish Commercial.....	343,421	177,329
Scottish Imperial.....	672,855	483,408
Scottish Union and National.....	609,917	227,936
UNITED STATES COMPANIES:		
Aetna.....	2,668,669	2,025,391
Agricultural of Watertown.....	923,893	517,623
Andes.....	31,431	5,668
Connecticut.....	142,132	64,605
Hartford.....	2,073,892	1,276,227
Home.....	.....	60,691
Insurance Company of North America.....	2,904	.....
Phenix.....	519,619	347,312
RECAPITULATION.		
Canadian companies, totals 21 years.....	23,561,552	17,012,776
British companies, totals 21 years.....	50,077,582	35,292,748
American companies, totals 21 years.....	6,362,540	4,297,517
Grand totals.....	\$80,001,674	\$56,603,041

FIRE AND MARINE INSURANCE COMPANIES IN CANADA.

The following tables present a comparative exhibit of receipts and disbursements from 1885 to 1889, inclusive, together with the capital, assets, liabilities and surplus at the end of each year, of all fire and marine insurance companies doing business in the Dominion of Canada:

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Capital Subscribed for.	Capital Paid up.	Total Assets.	Total Liabilities Except Capital.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses.	Total Disbursements.
<i>Canadian Companies.</i>													
BRITISH AMERICA, Toronto..... John Morrison, Gov. W. H. Banks, Asst. Sec.	1889	\$500,000	\$500,000	1,174,139	\$625,429	\$48,770	\$827,224	\$40,760	\$867,964	\$544,388	\$34,835	\$265,799	\$844,932
	1888	500,000	500,000	1,156,851	603,439	(†)	822,981	39,883	862,864	613,251	34,829	268,987	917,007
	1887	500,000	500,000	1,130,912	638,344	(†)	864,376	39,419	903,795	631,262	35,071	265,196	931,599
	1886	500,000	500,000	1,181,261	630,608	50,653	872,551	41,488	914,039	607,102	37,222	262,532	906,046
	1885	500,000	500,000	1,133,614	628,213	5,401	849,314	40,763	890,077	541,793	34,811	260,414	837,018
CITIZENS, Montreal..... J. J. C. Abbott, Pres. William Smith, Sec. E. P. Heaton, Manager.	1889	875,925	157,581	399,997	236,713	(†)	222,222	11,807	234,791	131,203	3,543	65,045	199,791
	1888	1,000,800	163,251	296,563	296,782	(†)	222,476	14,382	236,858	159,276	3,031	61,873	224,180
	1887	1,000,800	70,557	236,947	282,611	(†)	256,024	10,600	267,524	226,118	4,373	88,595	319,085
	1886	1,000,800	83,746	275,942	246,107	(†)	249,280	13,134	262,414	190,680	2,203	79,076	272,022
	1885	1,000,800	83,684	267,085	219,401	(†)	266,070	10,346	276,416	157,978	6,098	82,618	246,694
	1889	926,600	231,650	246,911	19,452	(†)	27,938	1,378	29,316	200	None.	27,602	27,802
EASTERN, Halifax, N. S..... John Donell, Pres. D. C. Edwards, Sec. Chas. D. Cory, Managing Dir.	1889												
LONDON MUTUAL, London, Ont..... James Grant, Pres. D. C. Macdonald, Sec.	1889	Mutual.	Mutual.	384,815	370,596	74,218	131,656	3,471	135,167	92,388	.....	40,661	133,049
	1888	Mutual.	Mutual.	388,771	313,437	75,334	129,882	4,274	134,156	95,257	.....	40,978	130,235
	1887	Mutual.	Mutual.	391,647	294,379	97,268	118,618	4,835	123,453	102,639	.....	40,900	143,539
	1886	Mutual.	Mutual.	394,784	278,828	115,956	111,148	5,617	116,765	83,830	.....	40,211	124,041
	1885	Mutual.	Mutual.	401,125	299,908	101,817	124,324	5,599	129,853	78,556	.....	40,020	118,576
QUEBEC, Quebec..... J. Greaves Clapham, Pres. William W. Welch, Sec.	1889	225,000	99,540	208,788	62,332	46,910	105,656	10,077	115,733	75,014	20,252	28,163	113,490
	1888	225,000	99,240	202,863	84,077	18,646	94,253	10,207	104,460	62,393	10,338	25,774	98,595
	1887	225,000	99,240	192,691	78,939	14,512	86,118	9,322	95,440	61,254	10,002	25,098	96,354
	1886	225,000	99,040	195,915	73,598	13,367	86,600	8,286	94,886	50,406	9,345	21,599	81,359
	1885	225,000	99,040	173,777	61,934	13,702	78,241	7,151	85,392	39,360	9,752	18,538	67,650
ROYAL CANADIAN, Montreal..... Duncan McIntyre, Pres. Harry Cuth, Sec. Geo. H. McHenry, Man.	1889	500,000	400,000	730,237	221,650	117,607	536,752	26,326	563,078	397,809	28,135	127,617	553,560
	1888	500,000	400,000	744,991	240,179	104,812	450,776	26,026	486,802	343,120	24,001	114,970	482,090
	1887	500,000	400,000	702,323	205,517	96,305	441,941	29,841	471,782	344,602	23,977	114,573	483,151
	1886	500,000	400,000	719,179	199,522	119,057	399,913	33,542	433,455	315,435	23,973	94,302	433,776
	1885	500,000	400,000	708,328	221,370	86,958	430,654	35,037	465,691	286,742	17,236	108,210	412,188
WESTERN, Toronto..... Hon. A. M. Smith, Pres. J. J. Kenny, Managing Director. C. C. Foster, Secretary.	1889	1,000,000	500,000	1,457,255	854,843	102,412	1,684,622	41,606	1,726,224	1,175,548	50,000	599,738	1,735,286
	1888	1,000,000	500,000	1,473,668	884,100	89,522	1,617,078	41,671	1,659,349	1,082,564	50,000	499,646	1,682,900
	1887	1,000,000	500,000	1,442,915	906,498	30,417	1,617,806	38,993	1,617,806	1,017,507	50,000	497,336	1,576,844
	1886	1,000,000	500,000	1,359,755	815,755	44,000	1,371,359	35,157	1,406,516	881,399	41,997	428,521	1,351,917
	1885	800,000	400,000	1,201,422	793,781	7,642	1,340,778	36,372	1,377,150	880,828	32,000	408,079	1,320,907

† Capital impaired.

BUSINESS AND STANDING OF BRITISH COMPANIES.

NAME OF COMPANY AND CHIEF AGENTS IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
<i>(Figures of Canadian Branch.)</i>										
ATLAS.....	1889	\$115,266	\$22,206	\$89,060	\$56,418	\$3,747	\$60,165	\$31,835	\$17,195	\$49,030
Louis H. Boul, Chief Agent, Mon real.	1888	114,733	26,375	86,358	45,895	3,747	49,642	23,873	13,677	37,550
	1887	113,573	16,620	96,953	32,969	3,745	37,714	19,824	12,476	32,300
BRITISH AND FOREIGN MARINE.....	1889	119,801	1,296	118,505	14,122	4,480	18,672	1,063	2,702	3,765
E. L. Bond, Chief Agent, Montreal.	1888	116,849	1,221	115,628	5,186	2,240	7,420	7,149	1,666	8,775
CALEDONIAN.....	1889	138,380	75,843	62,537	107,905	5,000	112,905	72,645	27,577	100,222
Taylor Bros., General Agents, Montreal.	1888	140,015	72,170	67,844	106,885	5,000	111,885	69,520	28,753	98,273
	1887	136,661	74,201	62,460	105,539	5,000	110,539	71,956	29,419	101,414
	1886	138,790	68,020	70,761	92,531	5,000	97,531	20,380	20,380	93,000
	1885	125,015	67,449	57,566	88,281	4,430	92,711	48,046	19,513	67,559
COMMERCIAL UNION.....	1889	266,179	201,326	64,853	305,770	6,835	312,605	176,701	79,494	256,195
Evans & McGregor, General Agents, Montreal.	1888	262,531	194,144	68,387	286,993	7,448	294,441	145,731	73,607	219,344
	1887	254,610	192,525	62,085	285,071	6,794	291,865	206,844	68,049	274,843
	1886	251,010	202,798	48,212	328,143	6,794	334,937	236,448	73,492	309,909
	1885	201,691	206,667	.....	333,987	7,073	341,060	204,526	68,391	272,917
CITY OF LONDON.....	1889	160,132	106,882	53,250	143,400	5,317	148,717	80,597	43,322	123,989
H. M. Blackburn, Chief Agent, Toronto.	1888	155,395	105,368	49,997	153,789	5,338	159,127	127,144	42,569	169,713
	1887	165,306	143,776	21,530	160,215	4,635	164,850	117,840	49,979	167,818
	1886	122,445	131,387	.....	170,317	4,088	174,405	127,550	43,300	170,850
	1885	121,883	131,906	.....	170,337	4,200	174,537	86,607	41,545	128,152
EMPLOYERS LIABILITY.....	1889	190,705	29,018	100,687	54,556	None.	54,556	28,556	14,658	43,224
Fred. Standlife, Chief Agent, Montreal.	1888	115,054	30,431	84,623	48,748	None.	48,748	30,802	13,268	44,166
	1887	113,698	20,732	92,966	45,199	None.	45,199	11,838	13,454	25,292
FIRE INSURANCE ASSOCIATION.....	1889	119,673	82,218	37,455	109,635	4,000	113,635	57,397	30,821	87,218
John Kennedy, Chief Agent, Montreal.	1888	114,202	91,664	22,538	117,720	7,681	125,401	89,472	34,000	123,472
	1887	113,902	98,889	14,013	127,419	15,322	142,741	117,097	40,448	157,545
	1886	116,287	109,379	6,908	147,145	4,000	151,145	93,807	39,862	133,669
	1885	117,991	84,741	33,250	126,497	4,217	130,714	88,437	33,595	121,962
GLASGOW AND LONDON.....	1889	252,461	181,110	71,351	311,610	8,958	320,568	209,589	96,138	305,627
J. T. Vincent and K. R. Freygang, Chief Agents, Montreal.	1888	268,785	182,267	81,488	319,899	39,344	359,173	219,775	91,566	311,341
	1887	265,630	182,891	22,769	304,578	5,949	310,527	216,999	88,090	305,089
	1886	173,654	134,993	38,661	205,251	3,717	208,968	144,330	60,593	213,923
	1885	169,648	116,448	53,200	161,630	4,213	165,843	104,043	45,016	149,059

BUSINESS AND STANDING OF BRITISH COMPANIES—Continued.

NAME OF COMPANY AND CHIEF AGENTS IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
GUARDIAN Robert Simms & Co., and Geo. Denholm, General Agents, Montreal.	1889 1888 1887 1886 1885	\$149,797 119,465 112,651 112,162 109,894	\$122,473 107,315 95,399 81,029 95,169	\$27,323 11,650 17,252 31,133 14,725	\$100,220 179,807 162,569 150,430 150,313	\$4,331 4,331 4,331 4,331 4,499	\$194,151 184,138 165,900 154,761 154,812	\$103,958 93,334 121,111 99,846 79,163	\$48,079 44,684 40,819 36,414 36,468	\$152,037 138,019 161,930 136,260 115,631
IMPERIAL E. D. Lacy, Chief Agent, Montreal.	1889 1888 1887 1886 1885	590,581 365,890 283,161 153,195 127,081	144,521 143,138 128,393 119,204 126,678	376,059 222,692 154,768 33,991 403	218,135 213,440 195,650 182,141 185,778	14,258 8,574 7,670 4,100 4,111	232,393 203,020 203,320 189,743 189,889	91,828 85,557 95,584 199,743 80,292	69,011 57,865 57,300 51,094 45,258	161,739 143,422 152,944 180,837 145,350
LANCASHIRE S. C. Duncan-Clark, Chief Agent, Toronto.	1889 1888 1887 1886 1885	179,746 172,645 167,487 170,058 178,727	166,344 159,560 148,363 141,433 161,477	13,402 22,056 19,064 28,625 17,250	223,197 212,992 192,695 194,767 208,454	6,052 5,679 6,243 6,212 8,995	229,249 218,671 198,938 200,979 217,379	116,750 104,728 93,548 149,066 115,642	55,068 55,822 51,659 48,232 46,977	171,818 160,570 145,298 197,298 162,619
LIVERPOOL AND LONDON AND GLOBE G. F. C. Smith, Chief Agent, Montreal.	1889 1888 1887 1886 1885	1,131,270 870,537 837,080 773,375 741,393	292,158 265,504 255,200 243,902 237,369	839,112 604,093 581,874 499,413 503,934	257,022 253,446 239,994 224,050 207,436	44,079 37,205 25,885 34,156 41,312	301,101 290,741 258,879 258,209 217,749	95,579 127,360 159,400 195,532 110,677	64,919 66,176 63,189 56,480 53,945	160,498 193,136 222,589 252,012 164,628
LONDON AND LANCASHIRE FIRE W. A. Sims, Chief Agent, Toronto.	1889 1888 1887 1886 1885	127,244 119,935 117,108 110,292 111,150	103,779 81,239 65,929 66,816 56,409	23,466 38,695 51,239 43,476 54,741	153,148 123,183 102,841 93,042 89,974	4,381 4,488 4,381 4,016 4,049	157,528 127,671 107,222 97,057 94,023	40,284 42,890 65,226 43,218 64,992	38,068 31,056 28,494 22,696 22,086	78,352 73,946 93,720 65,854 87,078
LONDON ASSURANCE E. A. Lilly, Chief Agent, Montreal.	1889 1888 1887 1886 1885	180,161 183,660 176,600 177,218 178,690	72,770 76,459 65,703 59,720 50,411	107,391 105,201 110,897 117,498 128,279	72,673 75,883 72,312 65,956 60,932	6,680 6,680 6,680 6,680 6,680	72,353 82,593 72,922 72,696 67,612	24,178 28,165 52,333 47,855 46,119	24,117 24,160 24,375 17,435 16,350	48,295 52,765 76,707 65,290 62,369
NATIONAL of Ireland L. H. Boulton, Montreal.	1889 1888 1887 1886 1885	116,576 118,117 119,034 111,616 110,680	41,920 44,069 45,843 38,718 34,168	74,656 74,048 73,191 72,899 76,511	77,035 73,113 73,640 71,432 54,082	4,006 4,006 5,283 4,006 4,006	81,041 77,420 79,123 75,438 58,688	37,437 37,430 53,564 38,094 38,094	23,579 21,652 24,260 19,539 16,599	61,616 65,474 77,813 95,673 16,693
NORTH BRITISH AND MERCANTILE Thomas Davidson, General Agent, Montreal.	1889 1888	1,769,894 1,550,904	539,947 525,420	1,229,887 1,025,484	309,504 312,663	61,870 38,700	371,374 351,309	202,387 165,952	83,622 82,585	286,029 248,537

NORTHERN Robert W. Tyre, General Agent, Montreal.		NORWICH UNION Alexander Dixon, Toronto.		PHOENIX OF LONDON Paterson & Son, Montreal.		QUEEN H. J. Mudge, Montreal.		ROYAL Wm. Talley, Montreal.		SCOTTISH UNION AND NATIONAL Walter Kavanagh, Montreal.	
1887	1,004,497	519,188	485,315	394,199	37,885	349,004	190,752	80,683	971,975	86,683	190,752
1886	871,015	497,680	573,995	393,868	33,884	337,639	186,642	79,667	866,309	79,667	186,642
1885	863,859	485,881	598,057	908,398	39,854	348,846	155,895	78,150	834,045	78,150	155,895
1889	833,293	125,886	107,007	170,604	12,580	183,184	86,775	43,534	130,309	43,534	86,775
1888	122,804	110,868	5,336	170,111	6,015	176,126	99,288	43,155	144,453	43,155	99,288
1887	121,568	106,841	14,797	154,105	6,015	160,120	100,586	43,057	143,043	43,057	100,586
1886	118,704	95,587	23,117	146,406	5,000	151,406	130,767	39,976	161,762	39,976	130,767
1885	116,247	117,610	.....	181,260	5,000	186,260	105,279	37,133	142,412	37,133	105,279
1889	165,580	79,717	92,863	89,334	5,088	94,732	36,618	24,742	61,360	24,742	36,618
1888	162,700	66,004	70,004	89,800	4,924	94,734	46,101	25,087	71,128	25,087	46,101
1887	159,096	68,641	81,455	86,664	4,680	91,281	62,316	26,101	88,417	26,101	62,316
1886	148,985	69,974	78,981	88,683	4,799	93,413	46,074	22,610	68,684	22,610	46,074
1885	149,617	57,228	92,369	90,185	5,254	95,439	48,695	23,282	71,977	23,282	48,695
1889	206,564	140,954	65,611	216,422	8,104	224,526	88,543	60,042	148,590	60,042	88,543
1888	206,005	132,051	73,895	206,427	8,104	214,531	96,786	59,004	147,390	59,004	96,786
1887	206,595	132,152	53,413	219,891	8,104	227,995	112,280	55,777	168,057	55,777	112,280
1886	200,910	145,895	55,015	194,948	6,158	201,100	150,407	46,884	197,291	46,884	150,407
1885	154,995	138,840	.....	208,022	6,080	214,042	91,904	51,693	143,597	51,693	91,904
1889	301,506	248,809	52,697	253,175	12,157	265,328	107,028	69,624	170,652	69,624	107,028
1888	296,175	236,271	43,570	228,850	11,927	240,777	119,306	58,184	165,232	58,184	119,306
1887	287,427	226,181	61,226	213,406	11,028	224,433	107,906	51,887	171,193	51,887	107,906
1886	267,269	218,628	48,641	210,447	8,287	218,734	128,045	46,877	175,522	46,877	128,045
1885	216,021	139,124	.....	222,047	9,139	231,786	129,232	47,704	170,996	47,704	129,232
1889	924,717	733,598	301,119	534,209	27,075	561,374	227,111	130,017	357,128	130,017	227,111
1888	885,742	723,020	165,709	543,580	22,457	546,038	224,209	129,094	413,303	129,094	224,209
1887	867,446	731,759	165,687	521,141	22,413	549,054	307,772	137,046	435,417	137,046	307,772
1886	879,524	695,452	184,062	508,612	29,439	538,051	267,443	139,618	398,061	139,618	267,443
1885	878,779	799,684	79,095	498,738	30,671	520,409	295,028	124,202	419,212	124,202	295,028
1889	489,909	68,365	421,544	114,598	27,696	142,204	45,013	24,216	66,229	24,216	45,013
1888	466,261	69,867	296,454	115,916	48,672	142,188	62,360	24,340	86,700	24,340	62,360
1887	240,515	63,229	177,287	100,695	6,167	106,862	98,828	22,554	61,381	22,554	98,828
1886	100,743	46,998	53,746	79,141	6,167	85,908	21,282	16,979	37,789	16,979	21,282
1885	122,673	35,439	87,234	60,597	6,167	66,674	20,222	11,865	32,087	11,865	20,222

BUSINESS AND STANDING OF AMERICAN COMPANIES.

NAME OF COMPANY AND CHIEF AGENT IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
(Figures of Canadian Branch.)										
ETNA.....	1889	\$139,400	\$53,686	\$85,713	\$120,497	\$5,225	\$125,722	\$59,038	\$27,067	\$86,105
	1888	120,515	59,718	66,797	130,764	4,615	135,479	73,788	24,374	98,162
	1887	135,495	60,440	75,165	124,779	4,635	129,394	68,430	26,036	93,467
	1886	136,696	46,356	90,340	104,596	4,615	109,211	68,599	19,734	88,333
	1885	137,955	48,874	89,081	108,634	4,555	113,186	54,276	19,884	74,160
F. W. EVANS, Montreal.										

BUSINESS AND STANDING OF AMERICAN COMPANIES—Continued.

NAME OF COMPANY AND CHIEF AGENTS IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Disbursements.
<i>(Figures of Canadian Branch.)</i>										
AGRICULTURAL of Watertown.....	1889	\$170,271	\$115,436	\$54,835	\$79,249	\$7,503	\$86,752	\$70,733	\$28,820	\$99,093
Joseph Flynn, Toronto, Ont.	1888	159,162	111,215	47,948	75,134	3,150	78,284	47,337	31,958	79,295
	1887	164,752	119,818	44,935	79,570	None.	79,570	54,947	30,814	85,761
	1886	161,888	123,288	38,600	78,369	None.	78,369	49,276	29,668	79,584
	1885	136,138	115,999	20,139	70,393	None.	70,393	36,663	25,608	64,593
CONNECTICUT FIRE.....	1889	107,753	26,657	81,096	41,952	4,000	45,952	10,117	10,460	20,577
George H. McHenry, Chief Agent, Montreal.	1888	107,385	25,886	81,506	42,515	4,000	46,515	9,267	9,917	33,153
	1887	105,950	21,099	84,851	34,344	4,000	38,344	9,546	9,488	33,094
	1886	104,666	17,635	87,031	23,321	1,567	24,888	7,704	4,001	11,705
HARTFORD.....	1889	112,552	75,975	37,577	128,236	3,455	131,691	57,552	27,235	84,787
F. W. Evans, Montreal.	1888	111,588	88,680	23,008	128,510	3,455	131,965	58,558	26,121	84,680
	1887	110,298	86,266	30,032	127,371	4,055	131,426	55,544	27,699	93,183
	1886	120,038	82,155	37,883	124,597	3,690	128,287	69,043	22,108	91,149
	1885	111,834	88,813	23,021	131,177	1,995	133,172	68,868	22,127	90,995
INSURANCE COMPANY OF NORTH AMERICA.....	1889	117,048	2,177	114,871	2,904	None.	2,904	None.	1,855	1,855
Robert Hampson, Chief Agent, Montreal.	1889	135,514	46,533	88,981	70,806	None.	70,806	32,558	19,180	51,728
PHENIX of Brooklyn.....	1888	135,435	48,266	87,169	69,845	None.	69,845	39,154	19,037	49,190
L. C. Camp, Toronto.	1887	133,934	49,991	83,943	75,577	None.	75,577	112,694	23,551	136,245
	1886	137,643	43,704	93,939	96,941	None.	96,941	43,989	21,989	65,978
	1885	135,231	35,616	99,616	86,479	None.	86,479	47,886	18,295	66,181

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Assets.	Capital Paid up.	Capital Subscrib'd for.	Liabilities not including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, including Consideration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policy-holders.	General Expenses.	Dividends to Stockholders.	Total Expenditure.
CANADA, Hamilton.....	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
A. G. Ramsay, Pres., R. Illis, Sec.	1889	1,000,000	125,000	8,511,547	1,843,924	1,335,755	500,217	1,835,972	600,094	228,433	25,000	853,527
	1888	1,000,000	125,000	8,954,064	922,345	1,250,729	440,651	1,691,380	695,840	237,326	25,000	958,166
	1887	1,000,000	125,000	7,495,200	640,265	1,157,420	477,570	1,634,999	642,015	212,385	25,000	879,400
	1886	1,000,000	125,000	7,396,778	366,971	1,077,176	429,747	1,506,923	896,200	222,829	87,500	1,206,599
	1885	1,000,000	125,000	7,067,973	1,482,706	971,493	373,144	1,344,547	387,369	181,610	18,750	587,799

BUSINESS AND STANDING OF CANADIAN LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Y. A.	Capital Subscribed for.	Capital Paid up.	Assets.	Liabilities not Including Capital.	Net Surplus over Liabilities and Capital.	Net Premium Income, Including Consi- deration for Annuities.	Interest and Other Receipts.	Total Income.	Paid to Policy- holders.	General Expenses.	Dividends to Stock- holders.	Total Expendi- ture.
MANUFACTURERS LIFE, Toronto.	1889	\$ 621,000	\$ 127,320	\$ 295,026	\$ 166,286	\$ 1,420	\$ 143,956	\$ 6,408	\$ 150,364	\$ 60,465	\$ 89,158	\$ None.	\$ 149,623
Sir John A. Macdonald, Pres., Jno. F. Ellis, Managing Director.	1888	621,000	127,320	293,810	127,008	.....	117,752	4,963	122,715	9,650	87,231	None.	96,881
	1887	621,000	126,800	155,877	38,993	.....	27,185	779	27,964	7,000	20,438	None.	27,438
MUTUAL RELIEF SOC., Yarmouth, N. S. ...	1889	None.	None.	17,087	2,000	15,087	26,547	319	36,866	31,894	7,776	None.	39,670
A. C. Robbins, Pres., William V. Brown, Sec.	1888	None.	None.	18,119	7,294	10,825	26,570	330	36,900	25,000	8,744	None.	33,744
	1887	None.	None.	15,527	4,000	11,527	28,321	240	36,561	26,595	7,119	None.	33,714
	1886	None.	None.	13,180	None.	13,180	29,722	160	30,882	20,000	7,312	None.	27,312
NORTH AMERICAN, Toronto.	1889	300,000	60,000	816,710	685,345	71,365	256,437	35,304	291,741	59,007	85,637	4,800	150,344
Hon. Alex. Mackenzie, M.P., Pres.	1888	300,000	60,000	666,919	555,840	51,069	232,568	31,123	263,691	58,759	79,540	4,800	143,108
Wm. McCabe, F.I.A., Managing Di- rector, L. Goldman, Sec.	1887	300,000	60,000	542,319	427,423	54,896	204,564	23,719	228,283	36,147	75,200	4,800	116,148
	1886	300,000	60,000	422,402	316,486	45,916	166,161	18,795	184,956	37,507	57,494	4,800	99,801
	1885	300,000	60,000	343,746	247,745	36,001	139,022	14,379	153,401	38,016	43,540	4,800	86,356
ONTARIO MUTUAL, Waterloo.	1889	None.	None.	1,474,485	1,383,399	91,156	383,102	65,708	448,900	192,367	88,186	None.	280,553
I. E. Bowman, Pres., Wm. Hendry, Man.	1888	None.	None.	1,297,587	1,213,972	83,615	337,215	55,860	393,075	122,894	71,935	None.	194,829
	1887	None.	None.	1,084,852	1,027,187	57,665	301,662	51,262	352,924	114,603	73,933	None.	188,535
	1886	None.	None.	905,424	843,999	61,335	272,368	43,494	315,862	105,683	68,610	None.	174,293
	1885	None.	None.	750,344	711,452	38,893	237,605	33,032	270,637	115,669	56,016	None.	173,685
PROVINCIAL PROVIDENT INSTITUTION, St. Thomas, Ont.	1889	None.	None.	44,448	8,954	35,494	60,644	1,691	62,335	33,244	15,011	None.	48,255
George K. Morton, Pres., E. S. Miller, Sec.	1888	None.	None.	31,517	4,793	26,724	64,501	958	65,459	42,000	16,896	None.	58,886
	1887	None.	None.	23,727	7,404	16,323	34,715	1,413	36,128	16,000	13,690	None.	29,690
	1886	None.	None.	14,513	6,313	8,200	27,219	1,159	28,378	10,822	13,199	None.	24,041
SUN, Montreal.	1889	500,000	62,500	1,795,823	1,576,786	156,537	451,532	86,867	538,399	132,424	139,368	7,500	279,222
R. Macaulay, President, T. B. Mac- aulay, Secretary and Actuary.	1888	500,000	62,500	1,529,855	1,364,279	103,076	423,810	78,836	502,646	137,639	124,922	7,500	270,061
	1887	500,000	62,500	1,174,887	1,174,887	75,117	366,355	71,956	477,411	186,444	117,779	6,850	310,473
	1886	500,000	62,500	1,135,597	978,574	94,453	322,657	52,622	355,279	92,212	105,405	4,375	201,992
	1885	500,000	62,500	973,594	835,465	75,539	254,285	44,243	298,468	95,646	77,833	3,750	177,229
TEMPERANCE AND GENERAL, Toronto.	1889	100,000	60,000	115,494	78,502	.....	64,891	3,147	68,038	14,385	28,498	None.	42,883
Hon. George W. Ross, Pres., James B. Fudger, Manager.	1888	100,000	60,000	86,359	52,978	.....	52,221	2,596	54,818	18,000	29,410	None.	47,410
	1887	100,000	60,000	78,919	28,959	.....	29,381	2,524	31,905	1,000	20,628	None.	21,628
	1886	100,000	58,870	58,604	5,741	.....	9,493	1,288	10,781	None.	14,413	None.	14,413

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES.

The following is a comparative exhibit of assets, insurance issued and claims paid in the past ten years by life companies in Canada, together with amount of insurance in force at the end of the year :

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>Canadian Companies :</i>								
CANADA, Hamilton A. G. Ramsay, Pres., R. Hills, Sec.	1889 1888 1887 1886 1885	\$10,480,471 8,954,064 8,190,465 7,396,778 7,067,973	\$1,335,755 1,250,799 1,157,499 1,077,176 971,493	1,974 2,057 1,856 2,137 1,995	\$4,464,850 4,640,439 4,381,297 4,649,750 4,013,950	24,375 22,207 21,060 20,073 18,713	\$49,387,199 43,853,473 41,434,853 39,396,884 34,769,290	\$400,819 479,140 421,480 411,811 267,686
CANADIAN MUTUAL AID ASSOCIATION, Toronto* Wm. Rennie, Pres., W. P. Page, Sec.	1889 1888 1887 1886 1885	68,110 66,046 54,862 45,302 33,640	129,704 123,027 94,966 105,124 51,155	981 1,424 1,097 889 1,047	1,337,300 2,114,900 1,866,200 1,943,755 2,366,375	4,640 4,394 3,904 3,457 3,449	8,977,466 8,924,691 8,479,685 7,865,415 7,794,740	96,889 88,997 64,775 73,531 29,456
CITIZENS, Montreal J. J. C. Abbott, Pres., E. P. Heaton, Man. William Smith, Sec.	1889 1888 1887 1886 1885	263,641 277,928 253,284 244,724 213,891	58,637 61,313 64,349 54,835 53,158	360 593 328 339 350	484,200 805,500 504,000 570,100 541,850	1,613 1,604 1,466 1,378 1,237	2,163,677 2,299,376 2,065,440 2,008,669 1,792,593	44,768 17,044 34,205 21,319 27,697
COMMERCIAL TRAVELERS MUTUAL BENEFIT SOCIETY, Toronto* R. L. Patterson, Pres., Wm. G. H. Lowe, Sec.	1889	13,086	17,387	221	821,000	1,593	1,593,000	13,500
CONFEDERATION, Toronto Hon. Sir W. P. Howland, C. B., K. C. M. G., Pres. J. K. Macdonald, Managing Director.	1889 1888 1887 1886 1885	2,883,753 2,542,042 2,257,222 2,022,017 1,666,600	580,733 510,583 519,461 441,125 376,315	1,593 1,658 1,565 1,563 1,183	2,316,500 2,493,400 2,460,100 2,431,375 1,970,335	11,606 10,866 10,202 9,493 8,436	17,574,828 16,616,360 15,644,464 14,530,072 12,871,312	130,141 136,212 110,388 81,186 84,816
DOMINION LIFE, Waterloo, Ont. James Irow, M. P., Pres., Thos. Hilliard, Man. Dir.	1889	85,025	5,354	160	233,500	158	231,500	None.
DOMINION SAFETY FUND LIFE ASSOCIATION, St. John, N. B.. J. de Wolfe Spurr, Pres., Charles Campbell, Sec.	1889 1888 1887 1886 1885	129,472 120,633 132,605 124,506 112,749	41,595 40,568 40,458 41,035 33,229	42 201 120 324 473	55,000 262,000 172,000 562,000 473,000	1,819 2,122 2,268 2,593 2,368	2,057,000 2,466,000 2,666,000 2,677,000 2,368,000	23,000 22,000 21,000 19,000 31,000
FEDERAL, Hamilton James H. Beatty, Pres., David Dexter, Managing Director.	1889 1888	168,593 166,039	238,793 185,823	2,154 1,197	2,477,500 3,063,500	4,123 3,563	10,058,837 9,239,987	98,550 59,750

* Doing business in Canada upon the assessment plan.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year.	Assets.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at end of Year.	Amount in Force.	Claims Paid.
<i>Canadian Companies:</i> <i>FEDERAL—Cont.</i>								
LONDON LIFE, London, Ont. Joseph Jeffery, Pres., John G. Richter, Sec.	1887 1886 1885 1889 1889 1888 1888 1887 1887 1886 1885	\$134,498 109,491 97,051 230,214 204,775 190,317 175,543 156,101	\$137,073 59,681 44,468 39,126 30,029 30,531 11,687 34,609 32,509 27,989	1,342 1,067 848 480 8,336 7,335 357 3,112 398 349	\$4,017,000 3,109,000 2,254,500 577,000 910,708 514,000 842,375 403,466 320,385 439,716 403,700	2,935 1,897 1,062 1,654 7,829 1,578 4,776 1,460 2,029 1,376 1,192	\$7,847,537 4,954,677 2,574,454 1,644,285 855,138 1,586,022 548,780 1,456,850 206,006 1,350,817 1,154,527	\$30,000 10,500 18,704 13,780 5,761 9,932 1,348 None None 7,882 4,280
MANUFACTURERS LIFE, Toronto. Sir John A. Macdonald, Pres., Jno. F. Ellis, Man. Dir.	1889 1888 1887	295,026 203,810 153,877	143,327 117,752 27,185	1,549 2,306 907	2,439,000 4,002,500 2,543,000	3,338 2,909 905	5,793,100 5,726,900 2,342,000	59,597 9,000 7,000
MUTUAL RELIEF SOCIETY, Yarmouth, N. S. * A. C. Robbins, Pres., William V. Brown, Sec.	1889 1888 1887 1886	17,087 18,119 15,527 13,186	36,547 36,570 38,321 30,722	264 264 307 544	375,500 377,000 486,500 1,059,000	1,947 1,018 1,895 1,782	3,427,000 3,464,000 3,413,000 3,482,000	31,894 25,000 26,596 20,000
NORTH AMERICAN, Toronto Hos. Alex. Mackenzie, M. P., Pres. Wm. McCabe, F.I.A., Managing Director. L. Goldcan, A. I. A., Secretary.	1889 1889 1888 1888 1887 1887 1886 1886 1885 1885	816,710 666,919 542,319 422,402 343,746 1,474,485 1,297,597 1,084,852 905,464 759,344 44,448 31,728 23,727 14,513	256,437 232,568 204,564 166,161 139,022 383,192 337,215 301,662 272,308 237,665 60,644 65,171 34,715 26,790	1,512 None 1,455 None 1,468 None 1,226 None 883 None 2,059 1,796 1,948 1,757 1,212 775 988 1,184 977	2,424,450 None 2,318,000 None 2,209,689 None 2,444,884 None 1,937,500 None 2,582,400 2,302,550 2,412,100 2,364,250 1,673,950 1,438,000 1,718,000 2,226,000 1,935,000	5,340 157 4,572 169 3,826 186 2,974 235 2,285 347 10,299 9,398 8,605 7,488 6,381 2,714 2,668 2,370 1,545	8,470,620 20,863 7,509,533 22,161 6,536,742 24,648 5,673,523 33,282 4,197,595 57,217 13,071,400 11,972,835 10,935,090 9,683,543 8,143,362 5,135,000 5,061,000 4,462,488 2,853,744	53,823 277 54,112 544 33,064 284 25,862 625 39,489 1,451 17,351 61,700 63,306 57,360 77,856 33,244 42,000 16,000 10,412
ONTARIO MUTUAL, Waterloo I. E. Bowman, Pres., Wm. Hendry, Man.	1889 1888 1887 1886 1885	1,474,485 1,297,597 1,084,852 905,464 759,344	383,192 337,215 301,662 272,308 237,665	2,059 1,796 1,948 1,757 1,212	2,582,400 2,302,550 2,412,100 2,364,250 1,673,950	10,299 9,398 8,605 7,488 6,381	13,071,400 11,972,835 10,935,090 9,683,543 8,143,362	17,351 61,700 63,306 57,360 77,856
PROVINCIAL PROVIDENT INSTITUTION, St. Thomas, Ont. * George K. Mortan, Pres., E. S. Miller, Sec.	1889 1888 1887 1886	44,448 31,728 23,727 14,513	60,644 65,171 34,715 26,790	775 988 1,184 977	1,438,000 1,718,000 2,226,000 1,935,000	2,714 2,668 2,370 1,545	5,135,000 5,061,000 4,462,488 2,853,744	33,244 42,000 16,000 10,412

SUN, Montreal.....	1880	1,795,823	451,532	2,072	3,195,640	8,951	13,309,957	111,830
R. Macaulay, Pres., T. H. Macaulay, Sec.	1888	1,520,855	423,810	1,012	2,673,845	8,049	11,003,275	108,084
	1887	1,312,504	406,355	1,847	2,803,340	7,128	10,841,752	96,064
	1886	1,135,527	302,057	1,853	2,617,317	6,224	9,370,832	80,511
	1885	973,504	254,225	1,286	1,823,504	5,144	7,896,978	77,794
TEMPERANCE AND GENERAL, Toronto.....	1880	115,494	64,891	873	1,211,500	1,957	2,984,972	14,000
Hon. George W. Ross, Pres., H. Sutherland, Manager.	1888	86,688	52,221	824	1,230,100	1,462	2,223,200	18,000
	1887	78,919	29,381	907	1,605,600	1,099	1,840,100	1,000
	1886	58,604	9,493	215	401,000	213	394,000	None.

* Doing business in Canada upon the assessment plan.

CANADIAN BRANCHES OF FOREIGN COMPANIES.

NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>British Companies (Figures of Canadian Branch):</i>									
BRITISH EMPIRE.....	1889	\$948,826	\$530,000	\$107,539	584	\$1,032,043	2,571	\$5,307,707	\$53,443
F. Stancilife, Montreal.	1888	735,627	430,000	188,155	807	1,550,487	2,497	5,271,757	29,432
	1887	622,121	330,000	160,839	595	1,102,610	1,987	4,377,040	6,500
	1886	415,416	220,000	126,950	564	1,436,500	1,654	3,823,840	14,200
	1885	615,622	145,000	99,110	622	1,453,050	1,345	2,896,390	33,000
COMMERCIAL UNION.....	1889	157,991	234,200	21,276	16	20,500	397	732,980	15,016
Evans & McGregor, Montreal.	1888	158,269	235,796	20,490	51	65,450	341	764,819	7,899
	1887	155,584	206,580	20,058	15	24,000	304	701,846	12,983
	1886	120,650	178,785	21,033	11	26,420	300	708,462	6,642
	1885	119,958	171,000	20,725	19	35,193	300	701,659	6,002
EDINBURGH *.....	1889	173,105	201,480	11,986	None.	None.	157	449,754	None.
David Higgins, Toronto.	1888	172,082	194,667	12,372	None.	None.	160	457,485	7,862
	1887	176,879	192,233	13,244	None.	None.	156	466,904	20,152
	1886	161,895	202,212	13,773	None.	None.	168	493,769	30,633
	1885	165,618	180,595	14,996	None.	None.	182	459,045	4,867
LIFE ASSOCIATION OF SCOTLAND *.....	1889	330,608	949,215	55,219	None.	None.	1,204	2,177,603	82,662
Archibald Inglis, Montreal.	1888	338,706	953,963	57,206	None.	None.	1,250	2,273,609	79,173
	1887	338,680	957,240	61,370	None.	None.	1,304	2,373,812	75,965
	1886	212,327	803,753	64,326	None.	None.	1,357	2,486,129	82,527
	1885	219,707	734,485	69,064	None.	None.	1,379	2,554,430	78,666
LIVERPOOL AND LONDON AND GLOBE *.....	1889	1,131,270	222,158	14,127	4	10,300	173	280,760	1,963
G. F. C. Smith, Montreal.	1888	870,527	266,904	8,545	2	3,500	173	266,460	4,520

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>British Companies (Continued):</i>									
LIVERPOOL AND LONDON AND GLOBE—Cont....	1887	\$837,080	\$255,206	\$11,344	3	\$4,000	176	\$270,421	\$5,548
	1886	673,375	243,962	8,275	2	2,000	179	273,719	4,599
	1885	741,393	237,369	10,560	7	15,500	187	281,353	3,790
LONDON AND LANCASHIRE LIFE.....	1889	1,097,404	860,588	104,655	658	1,199,250	3,547	6,057,801	61,013
B. Hal. Brown, Montreal.	1888	977,351	720,012	179,080	490	1,006,200	3,275	5,678,362	42,313
	1887	840,843	512,154	172,389	483	868,000	3,142	5,289,217	37,935
	1886	650,795	480,734	164,093	621	1,180,750	3,073	5,000,230	26,999
	1885	530,913	413,328	143,244	504	1,152,500	2,742	4,533,583	31,955
LONDON ASSURANCE s.....	1889	180,161	72,770	1,049	None.	None.	7	28,347	None.
E. A. Lilly, Montreal.	1888	183,660	78,459	849	None.	None.	7	28,347	None.
	1887	176,600	65,793	1,092	1	4,867	8	33,213	None.
	1886	177,218	59,720	849	None.	None.	7	28,347	None.
	1885	178,690	50,411	849	None.	None.	7	27,121	None.
NORTH BRITISH AND MERCANTILE s.....	1889	1,769,834	539,947	21,285	3	26,000	282	808,700	6,187
Thomas Davidson, Montreal.	1888	1,550,905	525,420	20,982	7	20,000	291	809,723	17,081
	1887	1,004,496	519,182	19,807	2	7,000	293	809,530	18,004
	1886	871,015	497,620	20,207	10	37,000	307	804,362	64,393
	1885	863,859	465,802	22,514	12	30,500	313	841,340	21,481
QUEEN s.....	1889	301,506	228,809	6,990	2	2,000	162	284,442	8,832
H. J. Mudge, Montreal.	1888	206,175	237,315	7,009	2	2,000	177	294,149	3,864
	1887	287,407	226,181	7,373	1	4,000	182	302,032	1,011
	1886	267,209	218,628	7,811	4	8,900	188	326,097	7,165
	1885	216,082	230,124	9,014	2	6,000	194	337,686	28,281
RELIANCE s.....	1889	130,561	100,000	9,842	None.	None.	251	308,819	136
J. Cassie Hutton, Montreal.	1888	122,593	90,000	10,780	None.	None.	245	326,649	7,866
	1887	121,228	86,622	11,429	None.	None.	252	336,037	1,500
	1886	111,892	80,000	12,019	None.	None.	261	346,515	17,226
	1885	121,127	81,512	12,845	None.	None.	277	377,932	8,150
ROYAL s.....	1889	934,717	733,598	18,861	1	5,000	267	769,572	28,667
Wm. Talley, Montreal.	1888	885,742	723,320	19,297	None.	None.	280	814,995	14,486
	1887	827,446	731,759	20,192	5	18,900	289	844,699	3,246
	1886	879,524	695,462	20,201	2	5,000	295	863,259	27,061
	1885	878,779	799,684	22,224	6	13,000	315	906,910	14,561
SCOTTISH AMICABLE s.....	1889	127,497	116,826	7,239	None.	None.	135	339,581	7,778
W. W. Robertson, Montreal.	1888	130,922	117,287	7,448	None.	None.	142	347,287	11,794
	1887	138,721	116,800	8,161	None.	None.	155	371,080	920

Year	Company	Assets	Liabilities	Capital	Reserves	Total	Assets	Liabilities	Capital	Reserves	Total	Assets	Liabilities	Capital	Reserves	Total	Assets	Liabilities	Capital	Reserves	Total
1885	SCOTTISH PROVIDENT * John Dunlop, Montreal.	111,877	164,148	111,000	109,690	8,366	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
1886		79,400	76,184	93,873	90,844	3,110	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
1887		770,848	770,848	80,715	80,715	3,603	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
1888		738,375	738,375	74,593	74,593	4,074	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
1889		717,070	717,070	77,051	77,051	4,074	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
1889	SCOTTISH PROVINCIAL * C. R. G. Johnson, Montreal.	168,593	168,593	313,154	313,154	18,443	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
1888		167,961	167,961	302,767	302,767	19,103	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
1887		168,318	168,318	301,249	301,249	20,828	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
1886		150,160	150,160	289,249	289,249	20,535	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
1885		150,158	150,158	284,515	284,515	22,827	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
1889	STANDARD, W. M. Ramsay, Montreal.	4,184,534	4,184,534	2,665,973	2,665,973	381,365	548	1,061,150	1,061,150	59,370	59,370	11,328,482	11,328,482	11,328,482	11,328,482	11,328,482	11,328,482	11,328,482	11,328,482	11,328,482	11,328,482
1888		3,749,539	3,749,539	2,473,244	2,473,244	355,872	679	1,283,950	1,283,950	54,200	54,200	10,539,644	10,539,644	10,539,644	10,539,644	10,539,644	10,539,644	10,539,644	10,539,644	10,539,644	10,539,644
1887		3,016,137	3,016,137	2,359,049	2,359,049	339,830	454	966,003	966,003	68,000	68,000	10,200,568	10,200,568	10,200,568	10,200,568	10,200,568	10,200,568	10,200,568	10,200,568	10,200,568	10,200,568
1886		2,471,181	2,471,181	2,152,867	2,152,867	315,565	617	1,292,750	1,292,750	66,359	66,359	9,908,704	9,908,704	9,908,704	9,908,704	9,908,704	9,908,704	9,908,704	9,908,704	9,908,704	9,908,704
1885		2,559,488	2,559,488	1,010,756	1,010,756	297,262	593	1,181,886	1,181,886	63,024	63,024	9,088,571	9,088,571	9,088,571	9,088,571	9,088,571	9,088,571	9,088,571	9,088,571	9,088,571	9,088,571
1889	STAR Alfred D. Perry, Toronto.	1,184,566	1,184,566	141,090	141,090	18,501	15	59,370	59,370	54,200	54,200	663,841	663,841	663,841	663,841	663,841	663,841	663,841	663,841	663,841	663,841
1888		1,076,957	1,076,957	137,000	137,000	18,005	18	54,200	54,200	68,000	68,000	756,835	756,835	756,835	756,835	756,835	756,835	756,835	756,835	756,835	756,835
1887		984,056	984,056	142,000	142,000	18,771	19	66,359	66,359	66,359	66,359	782,000	782,000	782,000	782,000	782,000	782,000	782,000	782,000	782,000	782,000
1886		953,694	953,694	145,000	145,000	18,418	19	66,359	66,359	66,359	66,359	669,550	669,550	669,550	669,550	669,550	669,550	669,550	669,550	669,550	669,550
1885		893,720	893,720	145,000	145,000	21,162	22	63,024	63,024	63,024	63,024	675,778	675,778	675,778	675,778	675,778	675,778	675,778	675,778	675,778	675,778
1889	United States Companies (Figures of Canadian Branch): ÆTNA Wm. H. Orr, Toronto.	2,768,810	2,768,810	4,423,490	4,423,490	732,023	942	1,267,784	1,267,784	54,200	54,200	18,251,860	18,251,860	18,251,860	18,251,860	18,251,860	18,251,860	18,251,860	18,251,860	18,251,860	18,251,860
1888		2,406,782	2,406,782	4,140,637	4,140,637	706,690	1,193	1,828,344	1,828,344	68,000	68,000	18,248,768	18,248,768	18,248,768	18,248,768	18,248,768	18,248,768	18,248,768	18,248,768	18,248,768	18,248,768
1887		2,071,390	2,071,390	3,807,219	3,807,219	710,285	1,265	2,052,720	2,052,720	68,000	68,000	17,837,244	17,837,244	17,837,244	17,837,244	17,837,244	17,837,244	17,837,244	17,837,244	17,837,244	17,837,244
1886		1,315,200	1,315,200	3,312,401	3,312,401	658,819	1,360	2,222,274	2,222,274	68,000	68,000	17,004,560	17,004,560	17,004,560	17,004,560	17,004,560	17,004,560	17,004,560	17,004,560	17,004,560	17,004,560
1885		995,000	995,000	2,944,368	2,944,368	632,445	1,177	2,056,704	2,056,704	63,024	63,024	15,851,635	15,851,635	15,851,635	15,851,635	15,851,635	15,851,635	15,851,635	15,851,635	15,851,635	15,851,635
1889	CONNECTICUT * F. W. Evans, Montreal.	100,000	100,000	950,000	950,000	62,141	None.	None.	None.	None.	None.	2,494,496	2,494,496	2,494,496	2,494,496	2,494,496	2,494,496	2,494,496	2,494,496	2,494,496	2,494,496
1888		100,000	100,000	950,000	950,000	65,500	None.	None.	None.	None.	None.	2,662,796	2,662,796	2,662,796	2,662,796	2,662,796	2,662,796	2,662,796	2,662,796	2,662,796	2,662,796
1887		100,000	100,000	1,000,000	1,000,000	77,024	None.	None.	None.	None.	None.	2,823,366	2,823,366	2,823,366	2,823,366	2,823,366	2,823,366	2,823,366	2,823,366	2,823,366	2,823,366
1886		100,000	100,000	1,000,000	1,000,000	86,870	None.	None.	None.	None.	None.	3,004,070	3,004,070	3,004,070	3,004,070	3,004,070	3,004,070	3,004,070	3,004,070	3,004,070	3,004,070
1885		100,000	100,000	975,000	975,000	90,000	None.	None.	None.	None.	None.	3,190,537	3,190,537	3,190,537	3,190,537	3,190,537	3,190,537	3,190,537	3,190,537	3,190,537	3,190,537
1889	EQUITABLE Seargent P. Stearns, Montreal.	1,127,872	1,127,872	2,200,560	2,200,560	572,849	1,338	3,028,070	3,028,070	68,000	68,000	16,900,352	16,900,352	16,900,352	16,900,352	16,900,352	16,900,352	16,900,352	16,900,352	16,900,352	16,900,352
1888		976,016	976,016	1,506,000	1,506,000	517,631	1,344	2,612,312	2,612,312	68,000	68,000	14,715,360	14,715,360	14,715,360	14,715,360	14,715,360	14,715,360	14,715,360	14,715,360	14,715,360	14,715,360
1887		722,670	722,670	1,412,000	1,412,000	496,548	967	2,188,698	2,188,698	68,000	68,000	13,341,981	13,341,981	13,341,981	13,341,981	13,341,981	13,341,981	13,341,981	13,341,981	13,341,981	13,341,981
1886		738,480	738,480	1,339,000	1,339,000	417,438	1,025	2,536,875	2,536,875	68,000	68,000	12,436,288	12,436,288	12,436,288	12,436,288	12,436,288	12,436,288	12,436,288	12,436,288	12,436,288	12,436,288
1885		432,362	432,362	1,230,700	1,230,700	380,226	998	2,092,784	2,092,784	68,000	68,000	10,918,279	10,918,279	10,918,279	10,918,279	10,918,279	10,918,279	10,918,279	10,918,279	10,918,279	10,918,279
1889	GERMANIA Geo. W. Rönne, Montreal.	55,872	55,872	20,136	20,136	7,233	44	163,500	163,500	62,500	62,500	201,495	201,495	201,495	201,495	201,495	201,495	201,495	201,495	201,495	201,495
1888		54,699	54,699	4,616	4,616	880	19	62,500	62,500	62,500	62,500	54,500	54,500	54,500	54,500	54,500	54,500	54,500	54,500	54,500	54,500
1889		109,792	109,792	66,861	66,861	46,626	2	1,094	1,094	1,094	1,094	207,084	207,084	207,084	207,084	207,084	207,084	207,084	207,084	207,084	207,084
1888		109,792	109,792	66,861	66,861	46,626	2	1,094	1,094	1,094	1,094	207,084	207,084	207,084	207,084	207,084	207,084	207,084	207,084	207,084	207,084
1887		109,792	109,792	66,861	66,861	46,626	2	1,094	1,094	1,094	1,094	207,084	207,084	207,084	207,084	207,084	207,084	207,084	207,084	207,084	207,084

* Ceased doing new business in Canada. e The assets and liabilities in Canada of these companies include also their fire business.

ASSETS, POLICIES AND CLAIMS OF LIFE COMPANIES—Continued.

NAME AND LOCATION OF COMPANY, WITH NAME OF CHIEF AGENT.	Year.	Assets in Canada.	Liabilities in Canada.	Premiums for Year.	Number of Policies Issued.	Amount.	Number of Policies in Force at End of Year.	Amount in Force.	Claims Paid.
<i>United States Companies (Continued):</i>									
METROPOLITAN—Cont.....									
General.....	1888	\$113,225	\$57,555	\$38,457	1	\$5,000	118	\$211,786	\$3,500
Industrial.....	1888				6,973	723,599	9,095	983,418	6,709
General.....	1887	113,844	50,776	32,941	4	4,000	132	232,786	1,000
Industrial.....	1887				7,445	817,204	7,791	855,820	6,381
General.....	1886	100,000	39,762	21,266	1	1,000	141	253,286	1,000
Industrial.....	1886				10,863	1,233,711	5,807	650,767	2,115
General.....	1885	100,000	39,689	8,378	1	118	164	289,800	23,000
Industrial.....	1885				1,470	166,605	1,368	150,732	700
MUTUAL LIFE.....	1889	816,062	1,058,060	415,924	1,207	3,239,000	4,048	10,285,086	81,734
Fayette Brown, Montreal.	1888	593,130	618,559	322,627	1,380	3,104,135	3,029	7,185,596	75,378
General.....	1887	349,142	444,449	185,673	1,053	2,557,690	1,900	4,704,248	81,817
Industrial.....	1886	250,000	328,879	99,467	860	1,827,355	1,132	2,679,144	48,627
General.....	1885	50,000	218,584	25,828	299	552,390	422	1,022,669	30,679
MUTUAL RESERVE FUND LIFE ASSOCIATION.....	1889	107,059	45,327	160,139	1,358	3,009,000	4,513	11,294,650	82,600
John S. Hall, Jr., Montreal.	1888	99,074	50,678	142,972	1,346	3,128,250	3,812	9,915,750	73,200
General.....	1887	97,586	32,777	128,566	1,467	3,279,300	3,259	8,900,500	62,650
Industrial.....	1886	50,000	1,000	100,213	1,628	4,855,000	2,609	7,795,000	37,800
General.....	1885	50,000	4,500	42,616	2,132	6,028,500	2,205	6,277,000	13,000
NATIONAL *.....	1889	110,342	87,306	3,656	None.	None.	197	194,660	3,956
Charles Powis, Hamilton, Ont.	1888	110,445	92,803	4,329	None.	None.	232	221,675	19,884
General.....	1887	110,757	103,621	5,248	None.	None.	251	255,415	1,018
Industrial.....	1886	127,500	110,000	6,618	None.	None.	276	222,372	4,868
General.....	1885	124,000	111,493	6,914	None.	None.	317	320,988	2,000
NEW YORK.....	1889	2,011,236	1,855,723	610,566	1,643	3,685,100	5,553	14,320,863	100,343
F. W. Campbell, M. D., Montreal.	1888	1,927,727	1,611,144	500,188	1,277	2,713,173	4,381	11,953,704	192,332
David Burke, Superintendent, Montreal.	1887	700,297	1,439,598	442,788	978	2,613,345	3,710	10,370,155	103,997
General.....	1886	400,000	1,184,878	378,099	854	2,692,500	3,066	8,520,483	77,173
Industrial.....	1885	100,000	946,397	239,822	848	2,081,085	2,521	6,621,910	103,093
NORTH WESTERN MUTUAL *.....	1889	117,192	141,000	17,722	None.	None.	467	625,882	11,663
M. W. Mills, Toronto.	1888	122,775	149,080	20,215	None.	None.	489	654,553	11,999
General.....	1887	119,223	153,170	20,246	None.	None.	506	685,708	7,399
Industrial.....	1886	100,000	150,511	21,508	None.	None.	510	689,414	8,315
General.....	1885	100,000	149,604	21,501	None.	None.	526	714,887	9,068
PHOENIX MUTUAL HARTFORD *.....	1889	136,983	422,400	27,353	None.	None.	1,235	1,360,320	44,683
Mrs. H. D. Simpson, Montreal.	1888	135,810	505,526	37,111	None.	None.	1,289	1,423,522	61,439
General.....	1887	105,033	522,107	41,289	None.	None.	1,347	1,512,391	90,215

Year	Company	Assets	Liabilities	Surplus	Total	Assets	Liabilities	Surplus	Total
1886	PROVIDENT SAVINGS.....	105,000	561,354	46,035	None.	1,410	1,663,166	38,394	1,663,166
1885	R. H. Malson, Toronto.	105,000	566,541	48,261	None.	1,467	1,704,449	70,663	1,704,449
1889		62,590	a,570	12,722	272	287	897,000	None.	897,000
1889	TRAVELLERS.....	731,015	1,045,214	123,163	263	a,864	4,080,079	54,915	4,080,079
1888	Wm. Hanson, Montreal.	690,375	993,830	126,698	203	2,827	3,976,280	70,946	3,976,280
1887		546,585	823,022	129,924	238	2,835	3,063,895	45,535	3,063,895
1886		419,010	840,909	134,764	302	2,841	4,015,035	57,502	4,015,035
1885		393,411	770,473	130,361	328	a,815	4,037,540	65,817	4,037,540
1889	UNION MUTUAL.....	399,162	716,683	118,554	257	2,828	4,505,000	54,915	4,505,000
1888	Wm. Mulock, M. P., Toronto.	364,971	662,115	110,865	268	a,824	4,378,991	90,246	4,378,991
1887		326,775	672,387	115,722	337	a,851	4,401,153	86,793	4,401,153
1886		236,497	616,501	116,745	451	a,796	4,397,200	73,908	4,397,200
1885		215,268	592,153	117,770	490	a,720	4,171,584	48,970	4,171,584
1889	UNITED STATES.....	103,908	79,253	34,751	277	775	1,323,025	3,000	1,323,025
1888	Thomas A. Temple, St. John, N. B.	107,458	57,395	29,108	327	665	1,054,525	7,000	1,054,525
1887		106,683	45,270	19,266	250	473	750,025	2,000	750,025
1886		100,000	34,463	12,065	35	227	432,425	3,000	432,425
1885		100,000	27,635	12,486	96	204	375,925	2,573	375,925

* These companies have ceased doing new business in Canada.

Licensed to do business in Canada upon the assessment plan, July, 1985.

CHANGING COMPANIES.

Many persons allow their policies to lapse because they are told they can do better in some other company. An agent comes along and finds them insured. He takes from his pocket some tables of statistics, showing that the company which he represents is far better than the one which the policyholder has chosen. There may be one or two particulars in which his statement is true ; but his company may contain defects which more than counterbalance these advantages. All his solicitation is directed to make the policyholder abandon his chosen company for another. In too many cases this practice succeeds. The habit which some agents have of persuading persons to let their policies lapse, for the purpose of getting them to insure in another company, is one of the greatest evils of life insurance at the present day ; it is the cause of more hard feeling and distrust than anything else. A man who cannot build up a business of his own without tearing to pieces the foundation which another agent has laid is not fit to be trusted. In a policyholder allows himself to be transferred from one company to another, at the will of unscrupulous agents, he very soon acquires a general

disgust for life insurance, and, in all probability, will die without having a single policy in force. Every change he makes costs him money. He cannot be insured a second time so cheaply as he was at first. Avoid such agents. Remember that "three moves are as bad as a fire." If you are insured in a *good* company, stick to it. If you are insured in *any* company, do not leave it till you are perfectly convinced that it is unsound, or that it is unworthy of confidence, and, in making your decision, do not rely implicitly upon the representations of the agent of a rival company. When an agent comes to you and asks you what company you are insured in, and, having ascertained its name, immediately begins to stigmatize your company as unworthy of confidence and unsound, and offers to insure you in another, where, he says, you will obtain much greater benefits provided you will let your policy lapse, don't listen to him for one moment; set him down as an insurance vampire. But if you are compelled to hear him through, write to your company, or its general agency for your State, and inquire as to the truth of his statements. Hear both sides and do not allow yourself to be transferred from one company to another.

STATISTICS OF MISCELLANEOUS CANADIAN COMPANIES.

NAME AND LOCATION OF COMPANY, WITH NAMES OF OFFICERS.	Year	Capital Subscribed for.	Capital Paid up.	Assets.	Liabilities except Capital.	Net Surplus over Liabilities and Capital.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	General Expenses.	Total Disburse- ments.
ACCIDENT, Montreal.*													
Sir Alex. T. Galt, Pres.	1889	\$261,000	\$181,940	\$174,351	\$73,286	.....	\$5,416	\$1,354	\$66,770	\$20,602	None.	\$44,200	\$64,802
Edward Rawlings, Managing Director.	1888	261,000	181,840	176,079	75,632	.....	68,737	4,544	73,201	42,918	None.	54,462	98,380
	1887	261,000	174,048	203,997	89,095	.....	181,316	6,997	187,613	146,795	None.	115,599	262,294
	1886	261,000	157,560	302,017	185,049	.....	360,528	8,203	368,731	185,018	None.	192,127	377,145
	1885	261,000	157,560	315,745	145,833	\$12,332	338,740	8,586	347,326	178,819	\$9,454	175,905	363,578
BOILER INSPEC. AND INS. Co., Toronto†.													
Sir Alexander Campbell, Pres.	1889	100,100	40,040	71,957	11,805	19,213	19,736	4,396	24,132	254	20,000	17,776	38,050
A. Fraser, Sec.	1888	100,100	40,040	64,660	9,615	35,025	18,183	3,862	22,045	75	None.	14,415	14,490
	1887	100,100	20,000	56,932	9,259	27,653	17,307	3,901	21,208	181	None.	14,769	14,950
	1886	100,100	20,000	50,346	8,763	21,593	17,268	4,025	21,293	None.	None.	13,749	13,749
	1885	100,100	20,000	42,978	8,399	14,669	15,813	2,535	18,348	163	None.	13,498	13,661
CANADA ACCIDENT, Toronto*.													
Hon. Geo. W. Ross, Pres.	1889	108,300	30,600	24,930	5,740	.....	4,885	704	5,589	8,884	None.	4,349	13,233
John Flett, Managing Director.	1888	108,300	21,660	24,084	4,687	.....	1,420	4	1,424	30	None.	2,353	2,383
CITIZENS (Accident Depart.), Montreal....													
J. J. C. Abbott, Pres.	1889	(a)	(a)	(a)	(a)	(a)	36,082	None.	36,082	14,490	609	19,011	34,110
E. P. Heaton, Manager.	1888	(a)	(a)	(a)	(a)	(a)	41,092	None.	41,092	18,679	850	23,013	42,542
William Smith, Sec.	1887	(a)	(a)	(a)	(a)	(a)	35,453	None.	35,453	17,870	756	20,410	39,036
	1886	(a)	(a)	(a)	(a)	(a)	27,622	None.	27,622	12,760	None.	14,575	27,355
	1885	(a)	(a)	(a)	(a)	(a)	18,239	None.	18,239	6,793	None.	11,153	17,946
DOMINION PLATE GLASS, Montreal.†.													
A. Ramsay, Pres.	1889	25,000	10,000	9,499	8,395	.....	9,521	None.	9,521	2,048	None.	3,056	5,104
T. G. Leders, Sec.	1888	25,000	10,000	10,029	6,558	.....	10,105	None.	10,105	2,569	None.	2,238	4,827
GUARANTEE CO. OF N. A., Montreal.†.													
Sir A. T. Galt, Pres.	1889	668,600	304,600	684,430	157,921	221,909	228,138	41,249	269,387	74,758	18,276	128,311	212,545
Edward Rawlings, Managing Director.	1888	668,600	304,600	621,474	146,058	170,816	212,544	29,904	224,568	69,772	18,073	101,399	189,244
	1887	668,600	300,000	565,247	139,930	125,317	205,349	43,929	248,278	75,013	18,000	106,207	199,220
	1886	668,600	300,000	528,317	134,457	93,860	214,086	38,073	232,159	76,291	18,000	101,535	195,826
	1885	668,600	300,000	481,916	118,918	62,997	195,678	25,678	221,356	65,302	18,000	98,604	181,906
MANUFACTURERS ACCIDENT, Toronto*.													
Sir John A. Macdonald, Pres.	1889	118,700	23,440	29,987	18,805	.....	11,431	1,344	42,775	18,274	2,009	39,974	51,957
Jno. F. Ellis, Managing Director.	1888	118,700	23,440	36,570	8,202	4,839	24,500	842	25,342	2,803	None.	15,286	18,069
	1887	118,700	23,440	26,604	3,627	.....	2,534	66	2,600	41	None.	1,948	1,999
SUN LIFE (Accident Depart.), Montreal....													
R. Macaulay, Pres.	1889	(r)	(r)	(r)	(r)	(r)	20,742	None.	24,742	12,895	(r)	12,371	25,206
T. B. Macaulay, Sec.	1888	(r)	(r)	(r)	(r)	(r)	22,628	None.	22,628	7,485	(r)	11,314	18,799
	1887	(r)	(r)	(r)	(r)	(r)	18,421	None.	18,421	8,289	(r)	9,210	17,499
	1886	(r)	(r)	(r)	(r)	(r)	18,221	None.	18,221	19,038	(r)	9,111	28,149
	1885	(r)	(r)	(r)	(r)	(r)	17,299	None.	17,299	6,611	(r)	8,650	15,261

* Accident insurance.

† Steam boiler insurance.

‡ Guarantee insurance.
§ Plate glass insurance.

¶ See Life Insurance Statistics.

a See Fire Insurance Statistics.

BRITISH AND AMERICAN MISCELLANEOUS COMPANIES DOING ACCIDENT, GUARANTEE, ETC., BUSINESS IN CANADA.

NAME OF COMPANY AND CHIEF AGENT IN CANADA, TOGETHER WITH LOCATION OF CANADIAN HEAD OFFICE.	Year.	Total Assets in Canada.	Total Liabilities in Canada.	Net Surplus.	Net Cash Premiums Received.	Interest and Other Receipts.	Total Income.	Paid for Losses.	Expenses.	Total Ex- penditures.
<i>Figures of Canadian Branch.</i>										
AMERICAN SURETY COMPANY †.....	1889	\$63,350	\$822	\$62,428	\$1,645	None.	\$1,645	\$225	\$1,004	\$1,229
Alex. Dixon, Chief Agent, Toronto.	1888	64,045	1,093	62,952	2,257	None.	2,257	3,004	428	3,433
	1887	54,188	367	53,821	402	None.	402	None.	322	322
AMERICAN STEAM BOILER INSURANCE COMPANY.....	1889	25,248	7,370	17,878	10,913	None.	10,913	None.	7,399	7,399
R. Flaherty, Chief Agent, Montreal.										
LLOYDS PLATE GLASS INSURANCE COMPANY †.....	1889	14,018	8,842	5,176	6,490	200	6,690	2,282	2,282	5,090
L. Beemer, Chief Agent, Toronto.	1888	9,624	9,404	160	9,378	None.	9,378	1,899	3,115	4,954
	1887	9,325	5,714	3,611	1,468	\$200	6,668	1,593	2,511	4,074
	1886	7,345	2,171	5,174	1,681	113	1,794	319	888	1,207
LONDON GUARANTEE AND ACCIDENT * †.....	1889	70,012	54,251	15,761	51,842	2,910	54,752	13,302	22,723	36,025
A. T. McCord, Chief Agent, Toronto.	1888	72,799	52,279	20,520	40,531	3,869	44,340	14,288	19,418	33,705
	1887	64,700	30,847	33,853	41,191	2,141	43,332	5,223	23,978	29,201
	1886	64,893	21,824	43,069	38,696	2,141	40,837	5,922	16,883	22,875
	1885	64,819	19,186	45,633	38,412	3,669	42,081	5,686	15,091	20,771
MUTUAL ACCIDENT ASSOCIATION * †.....	1889	42,660	5,653	37,007	7,416	None.	7,416	7,003	2,282	9,285
Walton & Lightbourn, Agents, Toronto.	1888	42,056	4,706	37,350	5,943	None.	5,943	4,514	2,402	6,916
	1887	42,443	3,424	39,019	5,558	None.	5,558	975	1,667	2,642
	1886	39,684	1,043	38,641	2,086	None.	2,086	20	758	778
NORWICH AND LONDON ACCIDENT *.....	1889	66,535	1,503	65,032	2,424	2,336	4,760	336	1,493	1,759
Gamble Geddes, Chief Agent, Toronto.	1888	66,250	1,242	65,008	1,971	2,336	4,307	367	1,147	1,514
	1887	65,931	1,632	64,300	2,697	2,336	4,973	1,372	882	2,254
	1886	62,107	1,433	60,674	1,922	2,336	4,258	682	682	1,314
	1885	61,022	2,186	58,836	3,888	2,336	6,224	3,186	1,280	4,466
TRAVELLERS INSURANCE COMPANY *.....	1889	(a)	(a)	(a)	103,911	None.	103,911	44,100	26,486	70,586
William Hanson, Montreal.	1888	(a)	(a)	(a)	100,533	None.	82,919	57,245	25,674	30,919
	1887	(a)	(a)	(a)	74,610	None.	74,610	30,060	.....	30,969
	1886	(a)	(a)	(a)	56,809	None.	56,809	21,284	.....	21,284
	1885	(a)	(a)	(a)	48,014	None.	48,014	19,285	.....	19,285

LIST OF INSURANCE COMPANIES LICENSED TO DO BUSINESS IN CANADA.

UNDER THE INSURANCE ACT.

(Corrected to March 31, 1890.)

NAME OF COMPANY.	CHIEF AGENT TO RECEIVE PREMIUMS.	AMOUNT OF DEPOSIT.	Description of Insurance Business for which Licensed.
Accident Insurance Company of North America.....	Edward Rawlinson, Manager, Montreal.....	Deposits marked (A) are applicable solely to Life Policies existing 31st March, 1878; marked (B) to Policies subsequent to that date.	Accident
Ætna Insurance Company of Hartford, Conn.....	F. W. Evans, General Agent, Montreal.....	\$23,500 Montreal Harbor bonds; \$500 Municipal debentures, and \$500 5 per cent Canada stock. (Accepted at \$22,150)	Fire and Inland Marine
Ætna Life Insurance Company of Hartford, Conn.....	Wm. H. Orr, Manager, Toronto.....	\$19,000 Municipal securities; \$4,000 Montreal Harbor bonds, and \$89,000 Canadian Pacific Railway bonds. (Accepted at \$100,800)	Life
Agricultural Insurance Company of Watertown, N. Y.....	Joseph Flynn, Chief Agent, Toronto.....	\$540,000 U. S. bonds; \$30,500 debentures Province of Quebec; \$149,893 Province of Manitoba debentures; \$60,000 Montreal harbor bonds; \$814,701 Municipal debentures and \$500,000 Connecticut State bonds. Total \$2,425,094. (Accepted value \$2,287,624, being \$100,000 (A) and \$1,187,624 (B).)	Life
American Steam Boiler Insurance Company.....	Robert Flaherty, Chief Agent, Montreal.....	\$141,600 Municipal debentures. (Accepted at \$126,000)	Fire
American Surety Company of New York.....	Alexander Dixon, Chief Agent, Toronto.....	\$20,000 U. S. bonds.....	Steam Boilers, etc
Atlas Assurance Company.....	Louis H. Boul, Chief Agent, Montreal.....	\$17,000 U. S. bonds.....	Guarantee
Boiler Inspection and Insurance Company of Canada.....	W. B. McMurrich, Agent, Toronto.....	\$5,000 Sterling, Canada, 3½ per cent inscribed stock, and \$17,000 New South Wales, 3½ per cent inscribed stock	Fire
British Empire Mutual Life Assurance Co., London, Eng.....	Fred. Stanciffe, Chief Agent, Montreal.....	\$46,724 Municipal debentures and \$8,000 Loan Company debentures. (Accepted at \$49,352)	Steam Boilers, etc
British America Assurance Company, Toronto.....	John Morison, Governor.....	Canada 4 per cent bonds, \$1,000 sterling; Province of New Brunswick bonds, \$2,000 sterling; Tasmanian bonds, \$1,800 sterling; Municipal debentures, \$15,800. (Accepted at \$123,977.33.) Also \$237,500 invested in the hands of Canadian trustees under the Insurance Act	Life
British and Foreign Marine Insurance Co. (Limited).....	E. L. Bond, Chief Agent, Montreal.....	\$60,540 Municipal debentures and \$1,000 Canadian Pacific Railway bonds. (Accepted at \$61,490)	Fire and Inland Marine
Caledonian Insurance Company.....	Taylor Bros., General Agents, Montreal.....	\$112,000 Municipal debentures (Accepted at \$100,800) Province of Quebec bonds, \$8,666.67; Municipal debentures, \$61,709.33. (Accepted at \$104,205)	Life
Canada Accident Assurance Company.....	A. G. Ramsey, Manager, Hamilton.....	\$22,300 Municipal debentures. (Accepted at \$20,073)	Fire and Inland Marine
Canada Life Assurance Company, Hamilton.....	E. F. Heaton, Chief Agent, Montreal.....	\$1,000 Municipal debentures. (Accepted at \$54,000)	Fire
Citizens Insurance Company of Canada.....	E. F. Heaton, Chief Agent, Montreal.....	\$21,000 Municipal debentures; \$5,400 Canada Central Railway second mortgage bonds; \$35,000 Montreal Harbor bonds, and \$30,000 Province of Quebec debentures. (Accepted at \$103,656, being \$53,256 for life and accident, and \$50,400 for fire)	Accident and Life
City of London Fire Insurance Company (Limited).....	H. M. Blackburn, Chief Agent, Toronto.....	\$24,000 sterling Canada stock and \$3,000 South Australian stock	Fire, Life and Accident
Commercial Union Assurance Co. (Limited) of London, Eng.....	Evans & McGregor, General Agents, Montreal.....	\$107,067 Cape of Good Hope 4 per cent stock (Life A); \$9,733 Queensland bonds (Life B); \$106,580 Canada 4 per cent stock; \$63,467 Queensland bonds and \$20,000 Swedish government 4 per cent bonds (Fire).....	Fire, Inl. Mar. and Life

COMPANIES LICENSED IN CANADA.

Confederation Life Association of Canada	J. K. Macdonald, Managing Direc., Toronto.	\$84,148 Municipal debentures. (Accepted at \$75,733).....	Life
Connecticut Fire Insurance Company of Hartford, Conn.	Geo. H. McHenry, Chief Agent, Montreal.	\$100,000 Canada 4 per cent stock.....	Fire
Dominion Life Insurance Company	Thomas Hilliard, Managing Director, Waterloo, Ont.	\$15,566 Bank deposit receipts and \$36,750 Municipal debentures. (Accepted at \$40,000).....	Life
Dominion Plate Glass Insurance Company	Alexander Ramsay, Chief Agent, Montreal.	\$5,000 Province of Quebec bonds.....	Plate Glass
Dominion Safety Fund Life Association	J. De Wolfe Spurr, St. John, N. B.	\$10,000 Province of Nova Scotia bonds, and \$31,000 Province of New Brunswick bonds.....	Life
Eastern Assurance Company	Chas. D. Cory, Chief Agent, Halifax, N. S.	\$50,000 Municipal debentures. (Accepted at \$50,470).....	Fire
Employers' Liability Assurance Corporation (Limited)	Fred. Stanciliffe, General Man., Montreal.	\$25,000 sterling 3 1/2 per cent annuities; \$5,000 sterling South Australian Government 4 per cent bonds and \$10,940 Province of Quebec bonds.....	Fire Reinsurance
Equitable Life Ass'ce Soc. of the United States, N. Y.	Sergeant P. Stearns, Manager, Montreal.	\$100,000 City of St. Louis bonds (A); \$375,000 U. S. bonds and \$62,000 Municipal debentures (B). Accepted at \$68,800, being \$100,000 (A) and \$808,800 (B).....	Life
Federal Life Assurance Company of Ontario	David Dexter, Managing Director, Hamilton.	Municipal debentures, \$44,807; Canada Pacific Railway bonds, \$11,000. (Accepted at \$30,226).....	Life
Fire Insurance Association (Limited), London, Eng.	John Kennedy, Chief Agent, Montreal.	\$100,000 Canada bonds.....	Life
Germania Life Insurance Company	Geo. W. Rönne, Chief Agent, Montreal.	\$90,767, 3 1/2 per cent Canada stock, also \$88,000 in the hands of Canadian trustees under the insurance act.....	Life
Glasgow and London Insurance Company (Limited)	J. T. Vincent and K. R. Freygang, Joint Managers, Montreal.	\$29,000 Municipal securities; \$27,000 Montreal Harbor bonds, and \$2,400 Canada stock. (Accepted at \$53,800).....	Fire
Guarantee Company of North America	Edward Rawlings, Manager, Montreal.	\$94,000 Canada guaranteed bonds and \$24,333 Canada stock.....	Guarantee
Guardian Fire and Life Assurance Co., London, Eng.	Robert Sims & Co., and Geo. Denholm, General Agents, Montreal.	\$55,000 U. S. bonds and \$35,450 bank stock. Accepted at \$100,000.....	Fire
Hartford Fire Insurance Company, Hartford, Conn.	F. W. Evans, General Agent, Montreal.	\$120,453 Canada stock.....	Fire
Imperial Insurance Company of London, England	E. D. Lacy, Agent, Montreal.	\$11,000 Municipal debentures. (Accepted at \$100,000).....	Fire and Inland Marine
Insurance Company of North America	Robert Hampson, Chief Agent, Montreal.	\$48,667 Canada 4 per cent stock, and \$95,000 Canada 4 per cent bonds.....	Fire
Lancashire Insurance Company	S. C. Duncan-Clark, Chief Agent, Toronto.	\$9,000 Municipal debentures; \$10,000 Montreal Harbor bonds and \$14,333-33 Canada stock. (Accepted at \$67,433).....	Fire
Liverpool and London and Globe Insurance Company	G. F. C. Smith, Chief Agent, Montreal.	\$100,000 Canada bonds.....	Fire and Life
Lloyds Plate Glass Insurance Company of New York	Levi Bremer, Chief Agent, Toronto.	\$107,000 Municipal securities. (Accepted at \$10,300).....	Plate Glass
London Assurance Corporation, England	C. T. Foster, Attorney and Agent, Montreal.	\$21,000 sterling Canada stock.....	Fire and Life
London Guarantee and Accident Company (Limited)	A. T. McCord, Chief Agent, Toronto.	\$22,000 sterling, Canada 4 per cent inscribed stock.....	Guarantee and Accident
London and Lancashire Fire Insurance Co., Liverpool	W. A. Sims, Chief Agent, Toronto.	\$10,000 Victoria, B. C., bonds and \$23,500; Province of Quebec bonds, and Municipal securities, \$85,666. Also \$698,197 invested with Canadian trustees under insurance act. (Accepted at \$808,761, being \$100,000 (A) and \$708,761 (B)).....	Fire
London and Lancashire Life Assurance Company	B. Hal. Brown, Manager, Montreal.	\$49,000 Municipal debentures and \$7,000 bank deposit receipt. (Accepted at \$43,018).....	Life
London Mutual Fire Ins. Co. of Canada, London, Ont.	D. C. Macdonald, Secretary, London.	\$60,000 Loan Company debentures. (Accepted at \$54,000).....	Fire
London Life Insurance Company	J. G. Richter, Manager, London, Ont.	\$20,000 Canada bonds.....	Life
Manufacturers Accident Insurance Company	John F. Ellis, Managing Director, Toronto.	\$50,000 Canada bonds.....	Accident
Manufacturers Life Insurance Company	John F. Ellis, Managing Director, Toronto.	\$100,000 U. S. Bonds.....	Life
Metropolitan Life Insurance Company of New York	W. I. Penny, Chief Agent, Toronto.	\$5,000 Canada stock.....	Plate Glass
Mongonab, Boin & Co.	L. I. Boinvin, Agent, Montreal.	\$37,960 Canada 3 1/2 per cent inscribed stock.....	Acc. and Plate Glass
Mutual Accident Association (Limited)	Walton & Lighbourn, Chief Agents, Toronto.	\$500,000 U. S. bonds and \$97,333 Municipal debentures. (Accepted at \$587,600).....	Life
Mutual Life Insurance Company of New York	Sam el H. Ewing, Attorney, Montreal.	\$50,000 Province of Quebec bonds, and \$53,533 Canada 3 per cent sterling bonds. (Accepted at \$100,837).....	Life on Assessment Plan
Mutual Reserve Fund Life Association, New York	John S. Hall, Jr., Chief Agent, Montreal.		

LIST OF INSURANCE COMPANIES LICENSED TO DO BUSINESS IN CANADA—Continued.

NAME OF COMPANY.	CHIEF AGENT TO RECEIVE PREMIUMS.	AMOUNT OF DEPOSIT.	Description of Insurance Business for which Licensed.
New York Life Insurance Company.....	F. W. Campbell, M. D., Attorney, Montreal.	Deposits marked (A) are applicable solely to Life Policies existing 31st March, 1898; marked (B) to Policies subsequent to that Date.	Life Life
North American Life Assurance Company.....	Wm. McCabe, Managing Direc., Toronto.	\$100,000 U. S. bonds (Life A), \$775,500 C. P. R. bonds and \$100,000 Municipal debentures (Life B). (Accepted at \$883,450, being \$100,000 (Life A) and \$783,450 (Life B)).	Life Life
North British and Mercantile Insurance Com. any.	Thos. Davidson, Managing Direc., Montreal.	\$61,140 Municipal debentures. (Accepted at \$53,775). \$58,000 Montreal Harbor bonds (Life A); \$25,000 Municipal securities (Life B); \$75,000 Province of New Brunswick bonds; \$117,000 Montreal Harbor bonds; \$31,146.67 Province of Manitoba bonds and \$26,000 Municipal debentures (Fire). (Accepted at \$209,547).	Fire and Life
Northern Assurance Co. of Aberdeen and London.....	Robert W. Tyre, Manager, Montreal.....	\$100,000 U. S. Bonds. (Accepted at \$94,433). \$100,000 Canadian Pacific Railway bonds and \$135,293 Canada stock. (Accepted at \$187,043).	Fire and Life
Norwich and London Accident Insurance Association.....	Gamble Geddes, General Agent, Toronto.....	\$100,000 Canada stock.	Fire Accident
Norwich Union Fire Insurance Society, Norwich, Eng.....	Alex. Dixon, Manager, Toronto.....	\$100,000 U. S. Bonds.	Fire Life
Ontario Mutual Life Assurance Company.....	Wm. Hendry, Manager, Waterloo.....	\$100,000 U. S. Bonds.	Fire and Inland Marine
Phoenix Insurance Company of Brooklyn.....	L. C. Camp, Chief Agent, Toronto.....	\$100,000 U. S. Bonds.	Fire and Inland Marine
Phoenix Fire Assurance Company, London, Eng.....	Patterson & Son, General Agents, Montreal.....	\$100,000 U. S. Bonds.	Fire and Inland Marine
Provident Savings Life Assurance Society.....	R. H. Matson, Chief Agent, Toronto.....	\$100,000 U. S. Bonds.	Fire and Inland Marine
Quebec Fire Assurance Company.....	J. G. Clapham, President, Quebec.....	\$100,000 U. S. Bonds.	Fire and Inland Marine
Queen Fire and Life Insurance Company, England.....	H. J. Mudge, Chief Agent, Montreal.....	\$100,000 U. S. Bonds.	Fire and Inland Marine
Reliance Mutual Life Assurance Society, London, Eng.....	J. Cassin, Hatton, Attorney, Montreal.....	\$100,000 U. S. Bonds.	Fire and Inland Marine
Royal Canadian Insurance Company.....	Harry Cutt, Secretary, Montreal.....	\$100,000 U. S. Bonds.	Fire and Inland Marine
Royal Insurance Company.....	Wm. Tatley, Chief Agent, Montreal.....	\$100,000 U. S. Bonds.	Fire and Inland Marine
Scottish Union and National Insurance Company.....	Walter Kavanagh, Agent, Montreal.....	\$100,000 U. S. Bonds.	Fire and Inland Marine
Standard Life Assurance Company, Scotland.....	W. M. Ramsay, Manager, Montreal.....	\$100,000 U. S. Bonds.	Fire and Inland Marine
Star Life Assurance Society of England.....	Alfred D. Perry, General Agent, Toronto.....	\$100,000 U. S. Bonds.	Fire and Inland Marine
Sun Life Assurance Company of Canada.....	R. Macaulay, Managing Director, Montreal.....	\$100,000 U. S. Bonds.	Fire and Inland Marine
Temperance and General Life Ass'n Co. of North America.....	William Hanson, Chief Agent, Montreal.....	\$100,000 U. S. Bonds.	Fire and Inland Marine
Travelers Insurance Company of Hartford, Conn.....	William Hanson, Chief Agent, Montreal.....	\$100,000 U. S. Bonds.	Fire and Inland Marine

Union Mutual Life Insurance Company of Maine.....	Wm. Mulock, Attorney, Toronto.....	Province of Ontario annuity bonds of face value \$497,000, and present value at 4½ per cent \$347,017; Canada Pacific Railway bonds \$500,000. Total accepted value \$348,017, being \$101,094 (A) and \$246,924 (B).....	Life
United States Life Insurance Company.....	Thos. A. Temple, Attorney, St. John, N. B.	\$100,000 U. S. bonds.....	Life
Western Assurance Company, Toronto.....	J. J. Kenny, Managing Director, Toronto.....	\$59,700 Municipal debentures, and \$5,000 Loan Company debentures. (Accepted at \$51,939).....	Fire and Inland Marine

LIFE INSURANCE COMPANIES THAT HAVE CEASED TO TRANSACT NEW BUSINESS.

The following life insurance companies, having ceased to transact new business in Canada, are entitled under section 32 of "The Insurance Act," to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies subject to the provisions of the insurance acts of 1868 and 1871 :

NAME OF COMPANY.	CHIEF AGENT TO RECEIVE PROCESS.	AMOUNT OF DEPOSIT.	BUSINESS.
Connecticut Mutual Life Insurance Co. of Hartford, Conn.	F. W. Evans, General Agent, Montreal.....	\$100,000 U. S. bonds.....	Life
Edinburgh Life Assurance Company.....	David Higgins, Chief Agent, Toronto.....	\$115,000 Municipal debentures and \$8,667 Cape Good Hope 4 per cent stock. (Accepted at \$150,367).....	Life
Life Association of Scotland.....	Archibald Inglis, Chief Agent Montreal.....	\$45,260 Canada 4 per cent bonds; \$2,433 Canada 4 per cent stock, \$9,733 New Brunswick 6 per cent bonds; \$48,667 Province of Quebec debentures; \$48,667 City of Toronto bonds. (Accepted at \$149,893).....	Life
National Life Ins. Co. of the United States of America.....	Chas. Powis, Chief Agent, Hamilton, Ont.....	\$100,000 U. S. bonds.....	Life
Northwestern Mutual Life Ins. Co. of Milwaukee.....	M. W. Mills, Chief Agent, Toronto.....	\$25,000 U. S. bonds and \$99,260 Niagara Falls Park bonds. (Accepted at \$124,260).....	Life
Phoenix Mutual Life Insurance Company, Hartford, Conn.	H. D. Simpson, Attorney, Montreal.....	48 bonds Canada Atlantic Railway, guaranteed; per \$148,343.76; present value at 4½ per cent, \$116,219.85.....	Life
Scottish Amicable Life Assurance Society.....	William W. Robertson, Attorney, Montreal.....	\$100,000 Canadian Pacific Railway bonds. (Accepted at \$90,000).....	Life
Scottish Provident Institution.....	John Dunlop, Attorney, Montreal.....	\$147,097, viz.: \$50,614 Victoria government 4½ per cent bonds and \$97,483 Queensland bonds.....	Life
Scottish Provincial Assurance Company.....	C. R. G. Johnson, Agent, Montreal.....		

COMPANIES REGISTERED UNDER THE INSURANCE ACT.

The following companies are registered under the Insurance act, and are permitted to transact the business of life insurance in Canada upon the assessment plan :

NAME OF COMPANY.	CHIEF AGENT TO RECEIVE PROCESS.	NAME OF COMPANY.	CHIEF AGENT TO RECEIVE PROCESS.
Canadian Mutual Aid Association.....	W. Pemberton Page, Secretary Toronto.	Mutual Relief Society of Nova Scotia.....	Thomas B. Crosby, Chief Agent, Yarmouth, N. S.
Commercial Travelers Mutual Benefit Society.....	N. G. H. Lowe, Chief Agent, Toronto.	Provincial Provident Institution.....	E. S. Miller, Secretary, St. Thomas, Ont.

STATISTICS OF FOREIGN COMPANIES.

The greater portion of the following statistics relative to foreign insurance companies, showing their location, insurance transactions, financial standing and business managers, we compile from that very valuable English publication, the Post-Magazine Almanack. Persons desiring information regarding any English company more in detail than is here given, more especially as to the personnel of the companies, are referred to that publication. The Table of Life Insurance in Great Britain we condense from The Review.

DIRECTORY OF BRITISH INSURANCE COMPANIES.

The life assurance offices marked F. S. in the list are constituted as friendly societies, and therefore not under the operation of the life assurance companies' act, 1870 to 1872.

Date of Organization.	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1862	Aberdeen & Northern F. S., Aberdeen.	Industrial Life & End.	Jas. Robertson, Sec.
1866	Accident, London, E. C.....	Acc's, Gen'l and Rail.	C. Harding, Man.
1824	Alliance, London.....	Life and Fire.....	Robert Lewis, Sec.
1824	Alliance, London, E. C.....	Marine.....	Douglas Owen, Sec.
1876	Amalgamated Engineers F.S., London.	Industrial Annuity....	J. W. Bacon, Sec.
1808	Atlas, London, E. C.....	Fire and Life.....	S. J. Pipkin, Sec.
1865	Bankers Guarantee, London, E. C....	Fidelity Guarantee....	John A. Allan, Sec.
1872	Bath and West of England, Bath.....	Plate Glass.....	S. G. Mitchell, Chm.
1872	Berkshire F. S., Newburg.....	Ind. End. & Med.Aid.	Frederic Butler, Sec.
1846	Birmingham United Legal F. S., Birmingham.....	Industrial Life.....	Henry Fearn, Sec.
1881	Birmingham Workmans F. S., Birmingham.....	Ind. Life & Sickness..	George Mackie, Sec.
1840	Blackburn Philanth. Burial F. S., Blackburn.....	Industrial Life.....	Abraham Culshaw, Sec.
1863	Blackburn Philanth. Mutual F. S., Blackburn.....	Industrial Life.....	Richard McNeal, Sec.
1886	Blackburn Plate Glass, Blackburn....	Plate Glass.....	E. J. Bullough, Sec.
1883	Blue Ribbon, Birmingham.....	Life and Accident....	W. Priestman, Vice-Chm.
1859	Boller Insurance and Steam Power, Manchester.....	Steam Boilers, Employers Liability...	Edward Hadfield, Sec.
1884	Bolton Commercial, Bolton.....	Plate Glass.....	John T. Bentley, Man.
1876	Bolton Cotton Trade, Bolton.....	Fire.....	P. Kevan, Sec.
1874	Bradford Plate Glass Mutual, Bradford.	Plate and other Glass.	Thomas Middlebrook, Sec.
1863	British and Foreign, Liverpool.....	Marine.....	A. McNeill, Sec.
1880	British and Irish Plate Glass, Bristol..	Plate Glass.....	H. L. Riseley, Sec.
1847	British Empire Mutual, London, E. C.	Life.....	Howard J. Rothery, Act.
1854	British Equitable, London, E. C.....	Life.....	W. S. Gover, Man.
1888	British Law, London, E. C.....	Fire.....	H. Foster Cutler, Man.
1863	British Legal, Glasgow.....	Life and Loans.....	H. Steel, Sec.
1888	British Mutual, Leeds.....	Plate Glass.....	Horace Holmes, Sec.
1889	British Steam Users, Manchester.....	Steam Boilers.....	Neil McDougall, Man. Dir.
1866	British Workmans, Birmingham.....	Life and Endowments	H. Port, Man.
1862	British Workmans F. S., Walsall.....	Ind. Life and Sickness	Daniel Hopley, Sec.
1854	Briton Medical and General, London.	Life.....	R. P. Hardy, Sec.
1881	Builders Accident, London, W. C....	Employers Liability..	E. S. Henshaw, Sec.
1873	Bute, Rothessy.....	Fire.....	D. Macbeth, Sec.
1805	Caledonian, Edinburgh.....	Fire and Life.....	D. Deuchar, Man.
1871	Caledonian Plate Glass, Glasgow.....	Plate Glass.....	W. M. McCulloch, Man. Dir.
1887	Cambridge University and Town, Cambridge.....	Fire.....	Arthur Rutter, Sec.

DIRECTORY OF COMPANIES IN GREAT BRITAIN—Continued.

Date of Organization.	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
.....	China Traders, London, E. C.....	Marine.....	W. Schmidt, Man.
1834	Chorley Family Funeral F.S., Chorley.	Industrial Life.....	James Sargent, Sec.
1840	Church of England, London.....	Life and Fire.....	H. M. Baker, Sec.
1838	City of Glasgow, Glasgow.....	Life.....	F. F. Elderton, Man.
1862	City of Glasgow F. S., Glasgow.....	Ind. Life and Sickness	R. L. Gemmel, Sec.
1881	City of London Fire, London, E. C.....	Fire.....	L. C. Phillips, Gen. Man.
1829	Clergy Mutual, Westminster.....	Life, Endow'm'ts, etc.	Matthew Hodgson, Sec.
1886	Clergy Pensions Inst., London, W. C.	Annuities.....	John Duncan, Sec.
1824	Clerical Med. and Gen., London.....	Life.....	W. J. H. Whittall, Asst. Act.
1888	Colchester Mutual, Colchester.....	Plate Glass.....	C. D. Keigwin, Sec.
1878	Colonial Mutual Fire, London, E. C.....	Marine.....	H. J. Symons, Under.
1874	Colonial Mutual, London, E. C.....	Life and Annuity.....	E. W. Browne, Man.
1867	Combination F. S., Brentford.....	Sick, Life & Endow..	Samuel Proud, Sec.
1887	Commercial Fire of Scotland, Edin- burgh.....	Fire.....	R. Alton Taylor, Man.
1880	Commercial Plate Glass, Sunderland..	Plate Glass.....	G. W. Bain, Man.
1889	Commercial Reinsurance, Edinburgh.	Fire Reinsurance.....	R. Alton, Taylor, Man.
1861	Commercial Union, London, E. C.....	Fire, Life and Marine	H. Mann, Sec.
1874	Cotton Waste Dealers, Heywood.....	Fire.....	W. Booth, Sec.
1867	Co-operative, Manchester.....	Fire, Life and Fidelity	James Odgers, Man.
1889	Counties Plate Glass & Gen., Cardiff.	Plate Glass.....	Alfred Sheppard, Man.
1807	County, London.....	Fire.....	G. W. Stevens, Sec.
1847	County, Hertford.....	Hall.....	J. W. Chesbire, Man. Dir.
1825	Crown, London, E. C.....	Life.....	A. Mackay, Sec.
1887	Crown Accident, Bristol.....	Accident, Guarantee.	W. E. Thomson, Man. Dir.
1888	Crystal Glass, London, W. C.....	Plate Glass.....	Richard S. Henshaw, Sec.
1888	Cumberland & Westmoreland, White- haven.....	Fire.....	J. Cant, Man.
1887	Cumberland Glass, Whitehaven.....	Plate Glass.....	H. T. Weld, Man.
1807	Eagle, London, S. W.....	Life.....	G. Humphreys, Sec.
1887	Ecclesiastical Buildings, London, W. C.	Fire.....	John Duncan, Sec.
1823	Economic Life, London, E. C.....	Life.....	C. D. Higham, Sec.
1886	Economic Fire, London, E. C.....	Fire.....	J. Carswell, Sec.
1886	Economic Plate Glass, Plymouth.....	Plate Glass.....	William Luxon, Sec.
1888	Economic Reinsurance, London, E. C.	Fire Reinsurance.....	J. Carswell, Man.
1888	Eddystone, Plymouth.....	Marine.....	
1823	Edinburgh, Edinburgh.....	Life and Annuities...	G. M. Low, Man.
1887	Edinburgh Employ. Liab., Edinburgh.	Accidents of all kinds.	J. M'Canlie, Man.
1888	Emp. Ins. Co. of Great Britain, Glasgow.	Emp. Liab. Acc. Fid.	A. F. MacIure, Man.
1880	Employers Liability Assurance Corpo- ration, London, E. C.....	Emp. Liab., Acc't, Fid. and Fire.....	S. S. Brown, Man.
1881	Emp. Liab. & Workshop, Birmingham.	Employers Liability..	W. F. Greening, Sec.
1879	Eng., Bl'r & Emp. Lia., Manchester.	Eng., Bl'r & Emp. Lia	E. Moss, Sec.
1839	Eng. & Scottish Law, London, S. W.	Life, Ann., End. & Ln	A. Jackson, Man.
.....	English Industrial F. S., Liverpool...	Indus. Life, Sickness and Acc.....	J. Carty, Sec.
1844	Equity and Law, London, W. C.....	Life.....	G. W. Berridge, Act.
1873	Equitable Fire, Manchester.....	Fire.....	D. R. Paterson, Sec.
1884	Equitable Guar. & Acc., Manchester.	Fire, Guar. and Acc.	D. R. Paterson, Sec.
1835	Equitable Reversionary, Lon., W. C..	Reve., Life Int., An.	F. S. & C. H. Clayton, Secs.
1762	Equitable Society, London, E. C.....	Life and Survivorship	A. F. Burridge, Sec.
1802	Essex & Suffolk Equitable, Colchester.	Fire.....	Robert Anderson, Sec.
1875	Federative, Oldham.....	Fire and Fidelity.....	J. Wainwright, Man.
1880	Fire Insurance Ass'n, London, E. C.....	Fire.....	D. Lawrie, Man.
1888	Free Church of Scotland Fire, Edin- burgh.....	Trust Property Only.	William Brown, Sec.
1876	Friendly Society & General, London..	Fidelity.....	W. C. Pearce, Sec.
1832	Friends Provident Insurance, Bradford	Life, Ann., End., etc.	J. B. Tennant, Man.
1841	Gee Cross Funeral F. S., Cheshire...	Industrial Life.....	William Sidebotham, Sec.
1837	General, London, E. C.....	Life and Fire.....	Henry Ward, Man.
1879	Gen. Acc., Guar. & Indem., Dublin..	Accidents, Glass. Fid.	Thomas Cleary, Man.
1843	General Hailstorm, Norwich.....	Hailstorm.....	C. R. Gilman, Sec.
1886	General (of Perth) Perth.....	Acc., Emp. Liability.	F. Norie Miller, Sec.
1836	General Reversionary, London, S. W.	Purchase of Rever, etc	D. A. Bumsted, Act.
1881	Glasgow and London, London, E. C.....	Fire and Fidelity.....	D. M. Lang, Man.
1870	Glasgow Plate Glass, Glasgow.....	Plate Glass.....	T. Dick, Man.
1870	Globe Marine, London, E. C.....	Marine.....	B. Francis Cobb, Sec.
1871	Globe Sick Benefit F. S., London, E. C.	Industrial, Sickness..	H. Hyslop, Sec.
1848	Gresham, London, E. C.....	Life.....	T. G. Ackland, Man.
1840	Guarantee Society, London, E. C.....	Fidelity.....	Augustus Musio, Sec.
1821	Guardian, London.....	Fire and Life.....	T. G. C. Browne, Sec.
1863	Guardian Plate Glass, Manchester....	Plate Glass.....	Thomas Harris, Sec.

DIRECTORY OF COMPANIES IN GREAT BRITAIN—Continued.

Date of Organization.	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1886	Guardian Indemnity, London, E. C.	Plate Glass.....	E. H. Wilson, Man.
1871	Guernsey Mutual, Confined to Guernsey, Guernsey.....	Fire.....	J. Bishop, Sec.
1861	Halifax Royal F. S., Halifax.....	Ind. Life & Med. Aid.	William Smith, Sec.
1888	Hand-in-Hand, Bath.....	Plate Glass.....	Frederick Shellard, Sec.
1866	Hand-in-Hand, London, E. C.....	Fire, Life and Annuity	B. Blenkinsop, Man.
1887	Hard Waste Manufacturers, Bury.....	Fire.....	Richard Horrocks, Sec.
1889	Harrogate, Ripon & Knaresboro, Harrogate.....	Plate Glass.....	C. E. Atkinson, Sec.
1888	Health Insurance Cor., London, E. C.	Sickness and Acct....	F. H. E. Livesay, Man.
1883	Hereford Financial Ass'n, Hereford...	Loans & Plate Glass.	T. Hutchinson, Sec.
1864	Home and Colonial, London, E. C....	Marine.....	T. Allen Clark, Sec.
1889	Home for Life, Manchester.....	.....	Alfred Morris, Sec.
1868	Hong Kong, London, E. C.....	Fire.....	C. G. Hay, Man.
1868	Horse, London, E. C.....	Horses and Cattle....	A. Waters, Man. Dir.
1881	Huddersfield and District.....	Employers Liability..	.....
1881	Hull and Eastern Counties, Hull.....	Plate Glass.....	S. T. Nicholson, Sec.
1888	Hyde Funeral F. S., Hyde, Cheshire.	Industrial Life.....	William Moore, Sec.
1803	Imperial Fire, London.....	Fire.....	E. Cozens-Smith, Man.
1880	Imperial Life, London.....	Life.....	J. Chisholm, Man.
1878	Imperial Live Stock, London, S. W..	Horses, Cattle, etc...	Benjamin S. Essex, Sec.
1875	Imperial Union Acc., London, E. C..	Accidents.....	A. B. Shelley, Sec.
1884	Indemnity Mutual, London, E. C....	Marine.....	Henry Haslam, Under.
1878	Industrial Band of Hope F. S., Farnworth, Lancashire.....	.....	.....
1881	Industrial B. H. Juvenile F. S. Farnworth.....	Ind. Life and Sickness	Joseph A. Ashton, Sec.
1866	Industrial of Great Britain, Middlesbro	Ind. Life and End...	Joseph A. Ashton, Sec.
1884	Insurers, Rochdale.....	Ind. Life and End...	J. Darlington, Man. Dir.
1879	International, Liverpool.....	Plate Glass.....	H. Fishwick, Sec.
1886	Ipswich Mutual Plate Glass, Ipswich.	Marine.....	W. W. Clay, Sec.
1882	Isle of Man, Douglas.....	Plate Glass.....	Alfred T. Baxter, Sec.
1889	Isle of Wight Mutual, Ventnor.....	Fire.....	F. E. Horton, Man.
1798	Itinerant Methodist Preachers, London	Plate Glass.....	W. E. Briddon, Sec.
.....	Jersey Mutual, Jersey.....	Annuities.....	Rev. John Cooper.
1802	Kent, Maidstone.....	Fire.....	.....
1877	Lancashire and Yorkshire, Manchester	Fire.....	Walter L. Seyfang, Man.
1852	Lancashire, Manchester.....	Accident and Guar...	C. McBride, Man.
1841	Lancaster Benevolent F. S., Lancaster	Life and Fire.....	George Stewart, Man.
1845	Law Fire, London, W. C.....	Industrial Life.....	R. C. Harker, Sec.
1888	Law Guar. and Trust, London, W. C.	Fire.....	George William Bell, Sec.
1823	Law Life, London.....	Fidelity, Trusts, etc..	Thomas R. Ronald, Man.
1850	Law Property, London, W. C.....	Life.....	E. H. Holt, Man.
1853	Law Reversionary, London, W. C....	Life and Titles.....	H. C. Wilson, Sec.
1854	Law Union, London.....	Rever. Life Int. Ann.	C. B. Clabon, Sec.
1884	Leeds and General F. S., Manchester.	Life, Fire & Annuities	Frank McGedy, Sec.
1883	Leeds and North of England, Leeds..	Industrial Life.....	George Betts, Sec.
1896	Legal and General, London, E. C....	Boiler, Emp. Liab...	G. H. Forster, Man. Dir.
1868	Leicester Industrial, London, E. C....	Life and Annuity....	E. Colquhoun, Man.
1838	Life Ass'n of Scotland, Edinburgh....	Ind. & General Life..	C. C. Bainton, Man.
1879	Lion Fire, London, E. C.....	Life and Annuities...	J. T. Smith, Man.
1836	Liverpool & London & Globe, L'pool.	Fire.....	T. B. Bell, Man.
.....	Liverpool Mortgage, Liverpool.....	Fire, Life & Annuities	John M. Dove, Man.
1866	Liverpool Plate Glass, Liverpool.....	Mortgage.....	.....
1856	Liverpool Protective F. S., Liverpool.	Plate Glass.....	J. Reid Moir, Man.
1878	Liverpool Reversionary, Liverpool...	Industrial Life.....	Daniel J. Thompson, Sec.
1840	Liverpool United Legal F. S., L'pool.	Purchase of Rever; etc	Cochran & Walker, Secs.
1843	L'pool Vict. Legal F. S., Lon., E. C.	Sickness.....	James Currie, Sec.
1887	London Amicable, London, S. W....	Life.....	John G. Clensy, Sec.
1881	London and County, London, E. C....	Life and Accident....	Walter Wieland, Sec.
1873	London and County, London, E. C....	Fire and Fidelity....	William Jopson, Sec.
1861	London and General, London, W. C..	Plate Glass.....	Henry Hare, Sec.
1862	London and Lancashire, Lon., E. C..	Plate and other Glass	F. B. Williams, Sec.
1862	London and Lancashire, Liverpool...	Life.....	W. P. Clirehugh, Man.
1869	London and Man. Ind., London, S. E.	Fire.....	C. G. Fothergill, Man.
1886	London & North British, London, E. C.	Life, Med. Aid & En.	Woodward & Grayling, Ma. Dirs
1881	London and Provincial, London, E. C.	Plate Glass.....	W. Swan Parker, Man. Dir.
1860	London and Provincial, London, E. C.	Fire.....	H. Williams, Man.
1873	London and Provincial Horse and Carriage, London, E. C.....	Marine.....	J. Daniell, Sec.
1886	London & Univ. F. S., London.....	Horses and Vehicles of all descriptions..	A. Waters, Man. Dir.
1765	London Annuity Society, London....	Ind. Life & Med. Aid.	B. Annereau, Sec.
		For Wid. of Members	T. L. Smith, Sec.

DIRECTORY OF COMPANIES IN GREAT BRITAIN—Continued.

Date of Organization.	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1720	London Assurance Corp., London....	Fire, Life & Marine..	John P. Lawrence, Sec.
1881	London, Edinburgh and Glasgow, London, E. C.....	Life, Industrial, Acc.	W. A. Bowser, Man.
1869	London Guarantee and Accident, Lon- don, E. C.....	G., A. & Emp. Liab.	E. G. J. Anderson, Sec.
1806	London Life Ass'n, London, E. C....	Life.....	E. Docker, Sec.
1885	London Plate Glass, London, E. C....	Plate Glass.....	Wm. R. Ockerby, Sec.
1844	Loyal Philanthropic F. S., Liverpool.	Industrial Life.....	Richard Thompson, Sec.
1824	Manchester, Manchester.....	Fire.....	J. B. Moffat, Sec.
1854	Manchester Steam Users, Manchester.	Engines and Boilers.	Robert Tonge, Sec.
1882	Manchester Underwriters, Manchester	Marine.....	F. G. Freeman, Sec.
1836	Marine, London.....	Marine.....	F. A. White, Man.
1852	Marine & General Mutual, Lon., E. C.	Life (also Marine)....	C. G. Laing, Man.
1864	Maritime, Liverpool.....	Marine.....	R. S. Sandford, Sec.
1885	Mercantile Accident and Guarantee, Glasgow.....	Accidents, Fid. Guar. and Emp. Liab.	T. W. Rutherford, Sec.
1871	Merchants Marine, London, E. C....	Marine.....	Alfred Dawson, Sec.
1867	Methodist and General, London.....	Industrial Life.....	Daniel Marshall, Sec.
1835	Metropolitan Life, London, E. C....	Life.....	Arthur Pearson, Act.
1851	Midland Counties, Lincoln.....	Fire, Life, Hail & An	Benjamin Vickers, Sec.
1876	Millers Mutual, London, E. C.....	Mutual Fire Insurance	J. H. Chatterton, Sec.
1872	Morley Mutual, Morley.....	Fire.....	William Smith, Sec.
1886	Mortgage Insurance, London.....	Mortg. & Debentures	T. Y. Strachan, Man.
1881	Mutual Accident, Manchester.....	Emp. Liab., Acc. & Gn.	O. B. Jeens, Man.
1870	Mutual Fire, Manchester.....	Fire.....	J. N. Lane, Man.
1884	Mutual Plate Glass, Darlington.....	Plate Glass.....	James Cooper, Sec.
1847	Mutual Provident Alliance, Lon., S.E.	Sick., Life, An., End.	G. W. Hardwidge, Sec.
1834	Mutual Life, London, E. C.....	Life.....	H. G. Rowsell, Sec.
1822	National Assurance of Ireland, Dublin	Fire, Life and Ann..	Harold Engelbach, Sec.
1864	National Boiler, Manchester.....	Boilers.....	H. Hiller, Man.
1788	National Debt Office, London, E. C..	Red. of Nat. Debt., etc	Sir C. Rivers Wilson, Sec.
1863	National Guarantee, Edinburgh.....	Fidelity.....	G. Todd Chienne, Man.
1865	National Guardian, London, W. C....	Life and Loans.....	Thomas J. Bourne, Sec.
1830	National Life, London.....	Life and Annuities..	H. J. Puckle, Sec.
1882	National Marine, London, E. C.....	Marine.....	W. Gray, Sec.
1886	National Medical Aid, London, E. C..	Medical Attendance..	A. Henri and J. Barry, Secs.
1888	National Pension Fund, London, E. C.	Pensions for Nurses..	E. T. Clifford, Man.
1835	National Provident, London, E. C....	Life.....	Arthur Smith, Sec.
1854	National Provincial, London.....	Plate Glass.....	J. H. Brown, Sec.
1837	National Reversionary, London, E. C.	Reversions.....	G. A. Randall, Sec.
1889	Newport (Mon.), Newport.....	Plate Glass.....	John G. Porter, Sec.
1809	North British & Mercantile, Edinburgh	Fire, Life and Ann..	A. G. Smith, Man.
1883	North China, London, E. C.....	Marine.....	S. H. Morris, Man.
1882	Northern Accident, Glasgow.....	Acc., Emp. Liab. & P.G	R. W. Thompson, Man.
1888	Northern Counties, Workington.....	Plate Glass.....	W. R. Sanderson, Sec.
1836	Northern, London, E. C.....	Fire and Life.....	James Valentine, Man.
1868	Northern Marine, Dundee.....	Marine.....	J. Logie, Sec.
1863	Northern Maritime, N'castle-on-Tyne.	Marine.....	J. Ferguson, Under.
1888	Northern Plate Glass, Aberdeen.....	Plate Glass.....	John M. Dunn, Sec.
1881	North of England Fire, Manchester..	Fire.....	E. S. Heap, Sec.
1878	North Yorkshire Agricultural, North- allerton.....	Fire.....	G. J. Robinson, Sec.
1856	Norwich and London, Norwich.....	Acc., E. L., P.C. & Fid	C. R. Gilman, Sec.
1797	Norwich Union Fire, Norwich.....	Fire.....	C. E. Bignold, Sec.
1808	Norwich Union Life, Norwich.....	Life.....	J. J. W. Deuchar, Sec.
1886	Nottingham Plate Glass and Boiler, Nottingham.....	Plate Glass and Boiler	W. Rickman, Man.
1877	Ocean and Gen. Guar., London, E.C.	Fidelity Guarantee...	Richard J. Paull, Sec.
1859	Ocean Marine, London, E. C.....	Marine.....	A. Price, Sec.
1871	Ocean Railway and General Accident, London, E. C.....	Railway and Gen. Acc	Richard J. Paull, Sec.
1862	Oldham, Oldham.....	Fire.....	J. Clegg, Sec.
1884	Oldham & District Tradesmen's, Old'm	Fire.....	J. C. Clegg, Sec.
1886	Palatine Fire, Manchester.....	Fire, Acc. and Guar..	J. N. Lane, Man.
1824	Patriotic of Ireland, Dublin.....	Life and Fire.....	B. H. O'Reilly, Man.
1864	Pearl, London, E. C.....	Life.....	P. J. Foley, Man. Dir.
1859	Pelican, London.....	Life.....	R. C. Tucker, Sec.
1797	Peoples Family Life F. S., Dudley...	Industrial Life & Sick	Benjamin Mason, Sec.
1858	Peoples Universal F. S., Wolverham'pt'n	Industrial Life & End	Edwin Hill, Chm.
1782	Phoenix, London.....	Fire.....	W. C. & F. B. Macdonald, Secs.
1852	Plate Glass Insurance, London, E. C.	Plate Glass.....	E. Brooks, Sec.
1870	Positive, London, E. C.....	Life.....	A. G. Mackenzie, Sec.

DIRECTORY OF COMPANIES IN GREAT BRITAIN—Continued.

Date of Organization.	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1865	Post Office, London, E. C.....	Life Annuities, etc...	A. Fielalson, Act.
....	Primitive Methodist, York.....	Fire (trust prop. only)	Rev. Chas. Smith, Sec.
1882	Prominent Sick Benefit F., Southsea..	Industrial Life & Sick	John Ludwig, Sec.
1866	Provident, London.....	Life.....	S. A. Beaumont, Man. Dir.
1889	Provident Assurance Co., Lon., E. C.	Plate Glass.....	W. B. Winckle, Sec.
1886	Provident Plate Glass, Birmingham...	Accident.....	H. B. Brain, Sec.
1876	Provident Clerks, London, E. C.....	Guarantee.....	H. B. Brain, Sec.
1865	Provident Clerks, London, E. C.....	Life and Ben. Fund.	John E. Gwyer, Sec.
1840	Provident Clerks, London, E. C.....	Life.....	John Francis, Sec.
1852	Provincial, Wrexham.....	Life.....	T. Dewey & W. Hughes, <i>Mans.</i>
1848	Prudential, London, E. C.....	Life.....	J. K. Rumford, Man.
1857	Queen, Liverpool.....	Fire, Life, Annuities.	William J. Vian, Sec.
1849	Railway Passengers, London, E. C...	Rail, Gen., A. & E. L.	H. L. Jones, Sec.
1870	Rechabite Temperance F.S., Manch'tr	Industrial Life.....	W. Proctor, Man.
1864	Refuge, Manchester.....	Ordinary & Ind. Life.	E. Clifton Griffith, Sec.
1840	Reliance, London.....	Life.....	T. W. Dixon, Sec.
1881	Reliance Marine, Liverpool.....	Marine.....	George Pepys, Sec.
1823	Reversionary Interest, London, E. C..	Rever., Pol. and Ann.	John Lord, Man. Dir.
....	Reversion Purchase, London, E. C...	Reversions.....	G. S. Crisford, Act.
1806	Rock, London.....	Life and Survivorship	J. Williams, Sec.
1882	Royal Counties F. S., London, E. C.	Industrial Life.....	J. H. McLaren, Man.
1845	Royal, Liverpool.....	Fire, Life and Ann...	E. R. Handcock, Sec.
1720	Royal Exchange Assurance, London..	Fire, Life, Ann., Ship	Frank H. Taunton, Sec.
1850	Royal Liver. F. S., Liverpool.....	Industrial Life.....	W. H. Hambridge, Sec.
1861	Royal London F. S., London, E. C...	Industrial Life.....	L. J. Myers, Sec.
1882	St. Albans, St. Albans.....	Plate Glass.....	George G. Bullmore, Sec.
1885	St. Columb. District Mut., Cornwall..	Fire.....	G. C. Whitfield, Sec.
1887	St. Helens and District, St. Helens...	Plate Glass.....	J. G. Phillips, Sec.
1864	Sceptre Life, London, E. C.....	Life and Endowments	M. L. Martin, Man.
1877	Scottish Accident, Edinburgh.....	Accid't (personal only)	Robert Muir, Man.
1888	Scottish Alliance, Glasgow.....	Fire and Accident...	Thomas Marr, Man.
1826	Scottish Amicable, Glasgow.....	Life.....	J. D. Young, Man.
1881	Scottish Boiler and Engine, Glasgow.	Insurance and Inspec.	John Campbell, Sec.
1884	Scottish Celtic F. S., Glasgow.....	Industrial Life.....	J. Davidson, Man.
1881	Scottish Employers, Aberdeen.....	Emp. Lia., Acc. & Fid	T. B. Sprague, Man.
1831	Scottish Equitable, Edinburgh.....	Life.....	T. W. Watson, Man.
1865	Scottish Imperial, Glasgow.....	Life.....	William W. Bain, Sec.
1852	Scottish Legal Life Assur. F. S., Glas.	Life.....	David Paulin, Man.
1881	Scottish Life, Edinburgh.....	Life, Acc. and Ann...	W. G. Bloxson, Man.
1876	Scottish Metropolitan, Edinburgh...	Life.....	W. J. Walker, Sec.
1870	Scottish Plate Glass, Edinburgh.....	Plate Glass.....	J. Watson, Man.
1837	Scottish Provident, Edinburgh.....	Life and Annuities...	T. Yulle Wardrop, Man.
1825	Scottish Provincial, Aberdeen.....	Fire, Life and Ann...	J. A. Robertson, Man.
1878	Scottish Reversionary, Edinburgh.....	Reversions.....	Adam K. Rodger, Sec.
1883	Scottish Temperance, Glasgow.....	Life and Accident...	J. M. McCandlish, Man.
1824	Scottish Union and National, Edinb'h	Fire, Life and Ann...	Aw. H. Turnbull, Man.
1815	Scottish Widows Fund, Edinburgh...	Life and Survivorship	William Bates, Sec.
1870	Sea, Liverpool.....	Marine.....	C. W. Milne, Man. Dir.
1889	Security, London, S. W.....	Burg'l'y, Fid., Safe Dep	Henry Brown, Man.
1885	Sickness and Accident, Edinburgh...	Sick., Acc., E. L. & Fid	L. Beecher Cowin, Man.
....	South British and Nat'l, London, E. C.	Fire and Marine...	A. J. Richards, Sec.
1886	South Wales and Monmouth, Swansea	Boiler and Emp. Lia.	G. F. Watt, Sec.
1864	Southern (of Melbourne), Lon., E. C.	Marine.....	T. A. Welton, Off'l Liquidator.
1845	Sovereign (in liq.), London, E. C...	Life and Annuities...	J. Rushton, Man.
1887	Staffordshire Boiler, Birmingham...	Boiler and Engine...	W. S. Parker, Man. Dir.
1888	Standard Accident, London, E. C.....	Accident.....	J. H. W. Rolland, Sec.
1825	Standard Life, Edinburgh.....	Life.....	J. Gick, Sec.
1871	Standard Marine, Liverpool.....	Marine.....	Carswell & Murray, Mans.
1880	Standard Plate Glass of Scot., Glasgow	Plate Glass.....	W. W. Baynes, Sec.
1843	Star, London, E. C.....	Life, Ann., Endow...	Wm. Jarratt, Sec.
1862	Star Benefit F. S., Leicester.....	Ind. Life and Sick...	John Ramsay, Sec.
1861	Stirlingshire F. S., Stirling.....	Industrial Life.....	John Wilson, Man.
1883	Stockton-on-Tees P. G. Mutual, Stock-	Plate Glass.....	E. H. Mannering, Sec.
	ton-on-Tees.....	Fire.....	J. G. Priestly, H. C. L. Saunders.
1710	Sun Fire, London.....	Life.....	H. Buckland, Sec.
1810	Sun Life, London.....	Life.....	J. A. Stirling, Man.
1860	Thames and Mersey, London, E. C...	Marine.....	Sinclair & Boyd, Mans.
1885	Torquay Mutual, Torquay.....	Plate Glass.....	Arthur Lucas, Man.
1887	Tru's es, Ex'ors & Sec'ties, Lon., E. C.	Ins. of Secur. & S. D.	W. Gow, Sec.
1867	Ulster Marine, Belfast.....	Marine.....	
1877	Ulster Plate Glass, Belfast.....	Plate Glass.....	
1863	Union Marine, Liverpool.....	Marine.....	

DIRECTORY OF COMPANIES IN GREAT BRITAIN—Continued.

Date of Organization.	NAME AND LOCATION OF COMPANY.	Character of Business.	Name of Manager or Secretary.
1714	Union, London.....	Fire and Life.....	W. G. Wilkins, Man.
....	United Brothers, Manchester.....	Industrial Life.....	J. Marsh, Chm.
1883	United Fire Agency, London, E. C....	Industrial Fire.....	J. Williams, Sec.
1877	United Fire Reinsurance, Manchester.	Fire Reinsurance.....	J. N. Lane, Man.
1824	United Kent, Maidstone.....	Life and Annuities...	Walter L. Seyfang, Man.
1840	United Kingdom Temp., etc., London	Life.....	Thomas, Cash, Sec.
1885	United Superannuation F. S., Southsea	Pensions.....	Charles Godden, Sec.
1866	Universal Insurance, Leeds.....	Indus., Life & Acc'dt.	T. R. Watson, Man. Dir.
1834	Universal Life Assurance, London....	Life.....	Frederick Hendriks, Sec.
1860	Universal Marine, London, E. C....	Marine.....	W. Tozer, Sec.
1825	University, London, S. W.....	Life.....	Chas. McCabe, Sec.
1860	Victoria Mutual, London, E. C.....	Life and Endowment.	Arthur J. Cook, Sec.
1888	Welsh Baptist, Brynteg, Burry Port..	Fire (Trust Pro. only)	Isaac Phillips, Sec.
1886	Welsh Calvinistic Methodist, Liverpool	Fire (Trust Pro. only)	W. J. Hughes, Sec.
1841	Wesleyan and General, Birmingham..	Life, Ann. and Sick..	R. A. Hunt, Man.
1872	Wesleyan Meth'ist Trust, Manchester.	Fire (Trust Pro. only).	Henry Plummer, Sec.
1887	West Cumberland Agricultural, Ravenglass.....	Fire and Boilers.....	
1807	West of England, Exeter.....	Fire and Life.....	E. H. Smithett, Man.
1886	West of Scotland, Glasgow.....	Fire.....	G. McGregor, Sec.
1880	West of Scotland, Glasgow.....	Plate Glass.....	
1831	Western Annuity, Exeter.....	Annuities.....	Thomas S. Mortimer, Sec..
1836	Westminster and General, Lon., W. C.	Life.....	Edwd. Cutbush, Act.
1717	Westminster, London, W. C.....	Fire.....	Charles Rouse Brown, Sec.
1855	Whittington, London, E. C.....	Life.....	W. H. Ferratt, Man.
1889	Winstanley & Dist. Farmers, Wigan.	Fire.....	
1883	Yangtsze (of Shanghai), London, E. C.	Marine.....	R. Blackwell, Sec.
1888	York and District, York.....	Plate Glass.....	John Hetherton, Man. Dir.
1824	Yorkshire, York.....	Fire and Life.....	J. A. Cunninghame, Sec.
1873	Yorkshire Boiler, Bradford.....	Steam Bl'rs, Eng., etc.	John Waugh, Man.
1889	Yorkshire Guarantee, Huddersfield...	Fid. Guar.....	
1870	Yorkshire, Provident, Leeds.....	Industrial Life.....	T. D. McDougall, Sec.

BRITISH COMPANIES CEASED TO EXIST.

NAME OF OFFICE.	Business Transferred to	Winding Up.
Argus Life.....	Imperial Life.....	Voluntarily.
City of London Marine.....	Ocean Marine.....	
East Lancashire Peoples.....	Industrial of Great Britain.....	
English and Scottish Boiler.....	Scottish Boiler.....	
Fidelity, Accident, Sickness and General.....	{ Accident to Sickness and Accident. Plate Glass to Northern Plate Glass.	Dissolved. Voluntarily.
Glasgow Annuity Society.....	Scottish Amicable.....	
Health Insurance Association.....	Health Insurance Corporation.....	
Leicestershire and Northamptonshire F. S.....	Scottish Boiler.....	
Midland Steam Boiler.....	Royal.....	Dissolved.
National Fire.....		
North Meols Rechabite Temperance F. S.....		Dissolved.
One Premium F. S.....		
Rescue Sick Benefit F. S.....		Under Court.
Royal Farmers.....	Alliance.....	
Western.....		

We give you good advice when we say to you: "Having once assured in a sound company let no one induce you to drop your policy." Abide by this advice and you will have no reason to regret it; and we would further recommend you to view with marked suspicion any person who seeks to induce you to act contrary to this injunction. Do not disregard or lightly esteem the vast interest you acquire in a life assurance policy the moment you have paid good money for it; an interest that neither you nor your family can ignore; an interest superior to any and every form of surrender value.—*Ingleside.*

FOREIGN COMPANIES TRANSACTING BUSINESS IN GREAT BRITAIN.

Date of Organization.	NAME OF COMPANY.	Head Office at	Character of Business.	British Manager or Agent.
1810	American	Philadelphia	Fire	J. H. Middleton.
1886	Badische Reinsurance	Mannheim	Fire	E. Golmick.
1859	Equitable Life (of United States) ..	New York	Life and Annuity ..	A. Munkittrick, Jr.
1879	Fonciere Pest	Pest	Fire	Heckscher & Pearson
1879	Franco Hongroise	Pest	Fire	Heckscher & Pearson
1875	Hamburg-Maddeburg	Hamburg	Fire	T. E. Wirgman.
1852	Hanover	New York	Fire	H. Sledge.
1794	Insurance Co. of North America ..	Philadelphia	Fire	W. H. Spiller.
1844	Le Phenix	Paris	Life	R. Guizelin.
1844	Maddeburg	Maddeburg	Fire	T. E. Wirgman.
1843	Mutual (of New York)	New York	Life	D. C. Haldeman.
1881	Mutual Reserve Fund	New York	Life	W. H. Hayward.
1845	New York	New York	Life and Annuity ..	J. Fisher Smith.
1868	North German	Hamburg	Fire	G. McKay Morant.
1865	Phoenix	Vienna	Fire	Heckscher & Pearson
1845	Prussian National	Hamburg	Fire	E. Golmick.
1839	Riunione Adriatica	Trieste	Fire	Heckscher & Pearson
1880	Rouennaise	Rouen	Fire	A. Absell.
1866	Svea	Gothenburg	Fire	W. H. Spiller.
1872	Transatlantic	Hamburg	Fire	A. Absell.
1865	Urbaine	Paris	Life	F. Mayer.

NEW ASSURANCE ASSOCIATIONS OF GREAT BRITAIN.

Registered between January 1 and December 31, 1889.

TITLE OF COMPANY.	Objects.	Date.	Nominal Capital.
Army and Navy	Fire	Feb. 16	£1,000 in £5 shares.
Blue Ball	Sickness and Burial	July 16	Unlimited—without cap.
British Steam Users	Boll., Eng. & Personal Acc. ..	June 28	£100,000 in £5 shares.
Counties Plate Glass & General ..	All kinds except L. and M.	Feb. 14	£25,000 in £1 shares.
Empire Plate Glass	Plate Glass	Dec. 21	1,000 in £1 shares.
Gresham	Fire, Marine and Accident	Feb. 20	Guar. of £10 per mem.
Harrogate, Ripon & Knaresboro.	Plate Glass	Dec. 20	£1,000 in £2 shares.
Industrial Accident	Fire and all kinds except L. & M.	Nov. 22	£20,000 in £1 shares.
Isle of Wight	Plate Glass	July 11	Guar. of 5s. per mem.
Lowestoft Marine Eng. & Boiler.	{ Steam Eng. and Boilers } { of Fishing Smacks	May 9	Guar. of £10 per mem.
Lowestoft Travelers	Fish. Smacks agt. Total Loss ..	Dec. 9	Guar. of 25% of amt. ins'd.
Marine Sickness	Sick., Acc. and General	Jan. 15	£20,000 in £1 shares.
Medical Aid	Med. Aid. and against Illness ..	Jan. 21	£2,000 in £1 shares.
New Inn, Whitworth	Sickness and Burial	Jan. 31	Unlimited—without cap.
Newport (Mon.)	Plate Glass	Dec. 17	£2,000 in £1 shares.
Provident	L., S., Acc., An. and End.	July 4	£25,000 in £1 shares.
Queen Sick and Burial	Sickness and Burial	May 14	Unlimited—without cap.
Rochester and District	Barge Insurance	Dec. 23	Guar. of £5 per barge.
Safety Traders and General	Fire & all kinds except Life	March 14	£50,000 in £1 shares.
Salop Fire Office	Fire	Nov. 25	£210,000 stock (re-regis- tration.)
Security	Burg. & all kinds except Life ..	Nov. 19	£250,000 in £5 shares.
Shropshire and North Wales	Fire	Nov. 30	£100,000 in £20 shares (re-registration)
Steamship Ins. Syndicate	Marine Insurance	Jan. 26	£50,000 in £10 shares.
Tyne Well Deck	Marine	Feb. 21	Unlimited—without cap.
Vectis	Plate Glass	Nov. 7	£5,000 in £1 shares.
Walsden Parochial	Sick and Burial	Dec. 9	Unlimited—without cap.
Winstanley & Dist. Farmers	Fire	April 16	£5,000 in £10 shares.
Yorkshire Guar. and Securities ..	All kinds except Life	May 3	£500,000 in £10 shares.
Yorkshire Shipowners	Marine	Aug. 29	Guar. of 1% insured.
<i>Registered in Scotland.</i>			
Commercial Reinsurance	Reinsur., all kinds except L. ....	.....	£100,000 in £5 shares.
Employees Accident	Accident	June 24	£2,000 in £1 shares.
Ins. Trust and Agency, Limited.	Dealing in Insurance Shares and Fidelity Guarantees	Dec. 11	£105,000 in £10 shares.
Trustee, Assets & Investments	Fid., Invest. and Gen.	Nov. 23	£1,000,000 in £10 shares.

COMPANIES OF UNCERTAIN ADDRESS OR OF DOUBTFUL EXISTENCE.

With respect to the companies mentioned in the following list the usual inquiries have been made, but no further information respecting them is forthcoming than that given below. The particulars contained in the last two columns have, in most instances, been obtained by search at the companies' registration office. The law requires that every company shall, once a year, make a return to the Registrar of Joint Stock Companies of the shareholders, with a summary of the capital and shares. It will be observed that several of the companies in the list are considerably in arrear in this respect, and they are, consequently, liable to penalties for non-compliance with the law. It is well known that negligence to comply with legal requirements generally goes hand in hand with want of capital, reckless and fraudulent trading, and extravagance in management. It will be well, therefore, for persons invited to transact business with any of the following offices, before paying a premium, to make inquiry, and to satisfy themselves that such offices are worthy of confidence. — *Post-Magazine Almanack.*

Date of Organization.	NAME OF COMPANY.	Character of Business.	Capital Stated to be Paid up.	Remarks.
1884	Anchor.....	Fire.....	£57	No return since Jan. 3, 1885.
1888	Argus.....	Fire, Acc. and all kinds.	....	Co. registered by Birchall, Wood & Co.
1889	Army and Navy.....	Fire.....	....	Statutory return is in arrear.
1887	City and Counties.....	Fire and all kinds.....	nil	Last return March 25, 1888.
1885	City Mercantile.....	Fire.....	640	Last return March 30, 1886.
1885	City of London.....	Plate Glass.....	nil	J. M. Wilson, Director.
1888	Co-operative Woodworkers.....	Fire and Medical Attendance.....	....	No return since incorporation
1888	Crown Sheet.....	Plate Glass.....	428	£400 "Considered" paid—a public house job—E. C. Knowles, Sec.
1886	Enterprise Fire.....	Fire.....	14	Last return June 30, 1886.
1884	Guardian.....	Accident.....	2	Last return April 22, 1887.
....	Hibernian Plate Glass.....	Plate Glass.....	....	....
1889	Industrial Accident.....	Fire, Acc. and all kinds.	....	T. T. Marsden, Sec.
1876	Lancashire Plate Glass.....	Plate Glass.....	70	Last return Sept. 1, 1886.
1866	Liability Accident and General	Live Stock.....	....	No documents filed.
1868	Liverpool, Manchester and Birmingham.....	Industrial Life.....	....	Notices from Registrar returned.
1885	London and Birmingham.....	Fire.....	....	No return filed.
1883	London and Brighton.....	Plate Glass and Acc.....	598	Last return to Aug. 2, 1886.
1885	London and Manchester.....	Plate Glass.....	1,482	Is capital bogus?
1885	London and Provincial.....	Guarantee and Loans.....	....	No return filed.
1870	Monthly.....	Industrial Life.....	5,657	Notices from Registrar returned.
1778	Newcastle-upon-Tyne.....	Boiler.....	1,780	....
1888	Northwestern.....	Fire.....	nil	Return filed April 27, 1888.
1888	Notre Dame des Flammes.....	Fire.....	....	No documents filed.
1884	Oldham and District Insurance.	Fire.....	89	Last return Oct., 1884.
1887	Property.....	Fire and Accident.....	7	....
1885	Reliance.....	Fire.....	205	Last return Dec. 31, 1885.
1889	Safety Traders.....	Fire.....	....	....
1887	Scottish Mortgage.....	Insurance Principal and Interest.....	....	No documents filed.
1885	Traders and General.....	Fire.....	507	Last return Jan. 21, 1886.
1869	Union F. S.....	Industrial Life.....	....	Insolvent at end of 1887.
1885	United Kingdom.....	Fire and General Acc.....	406	....
1887	Workmans Tools.....	Fire.....	....	No documents filed.

ACTUARIAL SOCIETIES OF GREAT BRITAIN.

INSTITUTE OF ACTUARIES.

STAPLE INN HALL, HOLBORN, W. C.

President, William Sutton, M. A.; vice-presidents, Marcus Nathan Adler, M. A.; Alexander John Finlaison, C. B.; Augustus Hendriks, Thomas Emley Young, B. A.; treasurer, George Humphreys, M. A.; honorary secretaries, Thos. Gillespie, C. Browne, George S. Crisford; auditors, Arthur B. Woods, Wm. G. Turpin and James P. Longstaff; assistant secretary, J. Clifford Hopkinson, B. A. Note—Persons intending to study should apply to the assistant secretary. Honorary members, Professor Sylvester, M. A., F. R. S., and W. S. B. Woolhouse, F. R. A. S., F. S. S.

FACULTY OF ACTUARIES IN SCOTLAND.

Constituted 1856. Incorporated by Royal Charter 1868. President, J. M. McCandlish; vice-president, Andrew H. Turnbull; council, James Meikle, T. B. Sprague, D. J. Surenne, Spencer C. Thomson,

Hugh Blair, W. R. Macdonald, J. J. M'Lauchlan, Archibald Hewat, G. M. Low, Thomas Marr, James Sorley, William Evans; also *ex-officio*, the president, vice-president, honorary secretary and honorary treasurer; honorary secretary, David Deuchar; honorary treasurer, J. Turnbull Smith; secretary, James Chatham, 26 St. Andrew Square, Edinburgh; librarian, George Cameron.

THE ACTUARIES' CLUB.

Established November 4, 1848. Meetings, first Monday of each month, at the offices of the members of the club, in rotation. The chairman at each meeting is the actuary of the company in whose office the meeting is held. The club is limited to twenty members, exclusive of those re-elected on their retirement from the active duties of their profession. Treasurer, J. G. Priestley, 63 Threadneedle street, E. C.

THE LIFE OFFICES' ASSOCIATION.

Established March 18, 1889. Object—The advancement of the business and the protection of the interests of life assurance, so far as can be secured by consultation and combined action upon questions appertaining to the interests common to life assurance companies. The association is open to companies having their head offices in Great Britain or Ireland, and making returns under the life assurance companies' acts. The association has regular fixed dates for meetings throughout the year, and is in practical working order. Chairman, Benjamin Newbatt; honorary secretary, T. E. Young.

ROYAL STATISTICAL SOCIETY.

9 Adelphi Terrace, Strand, W. C., London. Honorary president, His Royal Highness the Prince of Wales, K. G. Council and officers, 1889-90—Honorary vice-presidents (having filled the office of president), the Right Hon. the Earl of Derby, K. G., D. C. L.; James Heywood, Esq., M. A., F. R. S., D. L., J. P., etc.; the Right Hon. George Shaw-Lefevre, M. P.; the Right Hon. Lord Brassey, K. C. B.; Sir James Caird, K. C. B., F. R. S.; Robert Giffen, Esq., LL.D.; Sir Rawson W. Rawson, K. C. M. G., C. B.; the Right Hon. G. J. Goschen, M. P.; president, T. Graham Balfour, Esq., M. D., F. R. S., F. R. C. P.; vice-presidents, Charles Booth, Esq., Frederick Hendriks, Esq., F. I. A.; Sir John Lubbock, Bart., M. P., F. R. S.; Frederick John Mouat, Esq., M. D., LL.D.; trustees, James Heywood, Esq., F. R. S.; Sir John Lubbock, Bart., M. P., F. R. S.; Sir James Caird, K. C. B., F. R. S.; treasurer, Richard Biddulph Martin, Esq., M. A.; secretaries, John Biddulph Martin, M. A.; Alfred Edmund Bateman, Major, P. G. Craigie; foreign secretary, John Biddulph Martin, M. A.; assistant secretary and librarian, Joseph Whittall; bankers, Messrs. Drummond & Co., Charing Cross, S. W., London.

ACTUARIAL SOCIETY OF EDINBURGH.

Honorable president, J. Turnbull Smith; vice-presidents, H. R. Cockburn, W. G. Walton; committee of management, J. A. Forbes, Robert Murrie, J. J. M'Lauchlan, James Wilkie, Jun., W. Smith Nichol; treasurer, John Nicoll; secretary, George C. Stenhouse.

INSURANCE AND ACTUARIAL SOCIETY OF GLASGOW.

Objects—(1.) The promotion of the study of the principles of fire and life assurance, and of assurance against other contingencies. (2.) The consideration of all subjects to which the doctrine of probabilities may be applied, as well as the best methods of collecting and applying statistics. (3.) The consideration of questions bearing on social science or political economy; and (4.) The formation of a library of professional works for the use of the members. President, Thomas Marr, manager; vice-presidents, F. F. Elderton, manager; W. W. W. Reid; T. Wilkinson Watson, manager; treasurer, Thomas Watson, 114 West George street; secretary, Wm. Coutts Fyfe, 24 St. Vincent place.

INSURANCE INSTITUTE OF BIRMINGHAM.

Objects—(1.) The reading of papers and delivering of lectures by members or experts who are not members upon subjects connected with insurance business generally. (2.) The discussion of all questions relating to such business. (3.) The promotion of social intercourse amongst members of the profession in Birmingham and district. Ordinary general meetings are held on the last Friday in each month, from October to March, both inclusive. The annual general meeting is held at the beginning of each session. President, S. P. Colman; vice-president, G. J. Lloyd; treasurer, R. Dolphin Paul; honorable secretary, J. H. Boocock.

INSURANCE INSTITUTE OF MANCHESTER.

100 King street, Manchester. President, G. J. Johnson; vice-presidents, R. A. Kennedy, J. B. Northcott, and C. Stevenson; honorary secretary and treasurer, Thomas A. Bentley.

JUNIOR INSURANCE INSTITUTE OF MANCHESTER.

98 King street, Manchester. Objects—To encourage the delivery of essays and lectures upon subjects connected with insurance, and discussion thereon; of organizing visits of inspection, and of promoting social intercourse amongst those connected with insurance companies. President, C. F. Brennan; vice-presidents, T. A. Bentley, M. Irving, Sydney Jewsbury, J. B. Northcott, Henry Plummer, C. Povah; honorable treasurer, Thomas Brown; honorable secretary, J. H. Wilson.

INSURANCE INSTITUTE OF YORKSHIRE.

Leeds. President, J. A. Cunninghame, York; vice-presidents, J. F. Mackillop, H. Pocklington, T. S. Riley; honorable treasurer, J. Watson; honorable secretary, D. R. Blair.

INSURANCE INSTITUTE OF IRELAND.

17 St. Andrews street, Dublin. Objects—(1.) The promotion of the study of principles of fire and life assurance, and of assurance against other contingencies. (2.) The consideration of all subjects to which the doctrine of probabilities may be applied, as well as the best methods of collecting and applying statistics. (3.) An organization for any purpose necessary for the requirements of the profession. (4.) The promotion of a good understanding amongst the members of the insurance profession in Ireland. President, Joseph E. Purser, J. P.; vice-presidents, John Antonio, E. Tenison Collins, Harold Engelbach, F. I. A.; T. Goodwillie, A. D. Kennedy, J. S. Kincaid, Bernard H. O'Reilly, S. G. Robinson; honorary secretary and treasurer, Trevor N. Smith.

LIFE ASSURANCE IN GREAT BRITAIN.

New business written by British Life offices during 1888, and reported in 1889.

[Condensed from The Review.]

Estab- lished.	NAME OF COMPANY.	No. of New Policies.	New Assur- ances (Gross).	New Premiums (Gross).
1824	Alliance.....	673	£524,443	£17,699
1808	Atlas.....	457	390,733	18,545
1883	Blue Ribbon (Ordinary).....	564	75,180	(†)
1847	British Empire Mutual.....	2,036	834,315	27,996
1854	British Equitable.....	1,184	226,298	7,046
1833	Caledonian.....	946	438,852	17,567
1838	City of Glasgow.....	852	425,044	12,867
1824	Clerical, Medical and General.....	590	412,034	15,520
1829	Clergy Mutual.....	490	346,550	10,728
1861	Commercial Union.....	627	422,625	16,615
1886	Co-operative.....	92	7,550	454
1825	Crown.....	757	470,270	14,698
1807	Eagle.....	.....	487,845	15,354
1823	Economic.....	555	262,890	7,195
1823	Edinburgh.....	1,038	650,802	24,078
1839	English and Scottish Law.....	796	427,897	12,931
1762	Equitable.....	118	119,850	5,584
1844	Equity and Law.....	414	595,968	25,043
1832	Friends Provident.....	332	193,940	5,823
1836	General.....	1,223	486,088	18,157
1848	Gresham.....	5,140	1,629,946	59,085
1821	Guardian.....	680	499,497	16,326
1836	Hand-in-Hand.....	351	221,210	7,205
1820	Imperial.....	427	312,508	13,257
1852	Lancashire.....	580	168,515	6,432
1823	Law Life.....	210	321,285	10,038
1854	Law Union.....	237	201,920	7,428
1836	Legal and General.....	418	671,734	24,114
1838	Life Association of Scotland.....	1,590	876,620	30,629
1836	Liverpool and London and Globe.....	732	407,052	13,582
1887	London Amicable.....	71	64,210	7,278
1862	London and Lancashire.....	1,564	590,230	21,700
1881	London, Edinburgh and Glasgow.....	539	76,045	.....
1852	Marine and General.....	937	222,156	7,614
1835	Metropolitan.....	247	171,254	5,879
1834	Mutual.....	421	192,885	6,108
1830	National.....	315	204,803	5,634
1835	National Provident.....	1,602	534,200	21,584
1823	North British and Mercantile.....	1,146	1,134,941	43,389
1836	Northern.....	853	391,309	15,038
1808	Norwich Union.....	1,248	558,968	18,488
1797	Pelican.....	237	191,545	5,949
1870	Positive.....	214	145,456	8,395
1840	Provident Clerks.....	1,184	241,524	7,834
1806	Provident.....	764	357,130	12,213
1852	Provincial.....	452	117,317	3,999
1848	Prudential (Ordinary).....	42,475	4,399,769	235,487
1857	Queen.....	670	205,966	7,723
1864	Refuge (Ordinary).....	.....	.....	8,807
1840	Reliance Mutual.....	393	311,354	10,493
1806	Rock.....	519	424,244	15,344
1845	Royal.....	.....	573,360	20,685
1721	Royal Exchange.....	502	303,558	14,521
1864	Sceptre.....	831	153,625	4,849
1881	Scottish.....	316	151,950	.....
1826	Scottish Amicable.....	716	446,358	21,600
1831	Scottish Equitable.....	1,366	676,373	27,120
1866	Scottish Imperial.....	605	200,047	6,679
1876	Scottish Metropolitan.....	474	192,717	5,633
1837	Scottish Provident.....	2,707	1,163,044	44,775
1825	Scottish Provincial.....	510	184,611	6,134
1883	Scottish Temperance.....	905	175,753	7,499
1841	Scottish Union and National.....	1,007	522,434	20,523
1815	Scottish Widows Fund.....	2,169	1,329,659	49,415
1825	Standard.....	2,972	1,466,362	57,938
1843	Star.....	2,915	894,340	30,790
1810	Sun.....	1,464	754,992	31,252
1813	Union.....	936	306,732	11,454

† New premiums not published.

LIFE ASSURANCE IN GREAT BRITAIN—Continued.

Established.	NAME OF COMPANY.	No. of New Policies.	New Assurances (Gross).	New Premiums (Gross).
1824	United Kent	162	£69,740	£2,735
1840	United Kingdom Temperance	2,405	675,773	28,440
1834	Universal .....	....	93,080	3,496
1825	University .....	....	76,017	2,816
1860	Victoria Mutual	274	.....	.....
1807	West of England	205	82,220	2,538
1836	Westminster and General	428	131,158	4,408
1855	Whittington	696	132,208	(†)
<i>American Companies in Great Britain.</i>				
1859	Equitable, U. S. A.	38,166	32,069,486	(†)
1843	Mutual of New York	32,606	21,502,971	(†)
1841	New York Life	33,334	25,724,224	(†)

† New premiums not published.

BRITISH INDUSTRIAL LIFE BUSINESS.

Synopsis of the business of the industrial life assurance companies and friendly societies receiving contributions by collectors for 1887-88-89. The letters f. s. signify friendly societies.

NAME OF COMPANY.	Year.	Policies Issued.	Premiums Received.	Claims Paid.
Aberdeen and Northern, f. s.	1888	3,165	£5,654	£3,102
Amalgamated Society of Engineers, f. s.	1888	65	551	156
Berkshire, f. s.	1887	132	610	453
Birmingham United, f. s.	1888	251	1,386	838
Birmingham Workmens, f. s.	1888	3,389	2,192	1,175
Blackburn Philanthropic Burial, f. s.	1888	13,841	25,357	14,918
Blackburn Philanthropic Mutual, f. s.	1888	1,603	4,882	2,582
Blue Ribbon	1888	8,088	6,548	1,448
British Legal	1888	78,388	40,130	17,176
British Workmans	1889	261,551	207,576	83,075
British Workmans, f. s.	1888	398	634	376
Chorley Family Funeral, f. s.	1888	576	1,220	1,211
City of Glasgow, f. s.	1888	11,674	20,488	9,279
Combination, f. s.	1888	29	386	214
East Lancashire Peoples, f. s.	1887	4,118	3,620	1,507
Globe Sick Benefit, f. s.	1888	377	1,055	1,182
Halifax Royal, f. s.	1888	242	1,343	899
Hyde Funeral, f. s.	1888	124	750	635
Industrial Band of Hope, f. s.	1888	4,757	3,041	1,633
Industrial of Great Britain	1888	.....	14,943	5,833
Lancaster Benevolent, f. s.	1888	436	1,993	1,043
Leeds and General, f. s.	1888	6,837	1,538	649
Liverpool Protective, f. s.	1888	9,807	15,520	8,702
Liverpool United Legal, f. s.	1888	2,294	10,539	5,993
Liverpool Victoria Legal, f. s.	1888	319,018	376,024	162,621
London, Edinburgh and Glasgow	1888	195,877	92,598	47,977
London and Manchester	1889	93,287	66,021	29,581
London and Universal, f. s.	1888	4,214	584	168
Loyal Philanthropic, f. s.	1888	6,005	16,802	9,018
Methodist and General	1888	401	413	402
Mutual Provident Alliance, f. s.	1888	1,578	9,088	10,997
Pearl	1889	388,313	245,688	94,187
Peoples Family, f. s.	1888	1,108	3,755	2,807
Peoples Universal, f. s.	1888	3,419	3,035	2,226
Prudential	1888	.....	3,256,346	1,231,186
Rechabite Temperance, f. s.	1888	206	270	125
Refuge	1888	.....	481,599	189,264
Royal Counties, f. s.	1888	8,299	2,496	574
Royal Liver, f. s.	1888	188,919	389,720	214,345
Royal London, f. s.	1888	198,756	172,280	73,085
Scottish Celtic, f. s.	1888	1,203	261	44
Scottish Legal, f. s.	1888	69,713	97,622	53,297

BRITISH INDUSTRIAL LIFE BUSINESS—Continued.

NAME OF COMPANY.	Year.	Policies Issued.	Premiums Received.	Claims Paid.
Star Benefit, f. s.....	1888	413	£1,650	£1,327
Stirlingshire, f. s.....	1888	72	343	222
Union, f. s.....	1887	10,894	11,728	6,210
United Brothers.....	1889	.....	3,369	1,167
United Kingdom Assurance Corporation.....	1887	104,794	51,137	19,609
United Superannuation, f. s.....	1888	98	147	.....
Wesleyan and General.....	1888	.....	173,674	83,349
Yorkshire Provident.....	1888	.....	6,309	1,932

ACCIDENT INSURANCE IN GREAT BRITAIN.

NAME OF COMPANY.	Year.	Net Premiums Received.	EXPENDITURES.		Accident Fund Exclusive of Shareholders' Capital.	PERCENTAGE TO PREMIUM INCOME.	
			Net Claims Paid.	Expenses of Management.		Claims or Losses.	Exp'ees.
Accident.....	1888	£46,237	£26,432	£18,814	£25,458	57.1	40.6
Blackburn Plate Glass.....	1888	257	113	127	88	44.0	49.4
Blue Ribbon.....	1888	84	.....	51	20	.....	60.7
Boiler and Steam Power.....	1888	57,942	.....	*45,233	22,998	.....	178.0
Bradford Plate Glass.....	1889	257	120	74	546	46.7	28.8
Builders Accident.....	1889	5,449	3,596	2,201	6,714	66.0	40.3
Co-operative.....	1888	786	225	240	617	28.6	30.5
County Hall Storm.....	1888	2,334	1,260	1,096	17,270	54.0	46.9
Crown Accident.....	1889	7,835	3,463	4,555	1,344	44.2	58.1
Economic Plate Glass.....	1888	403	189	144	118	46.9	33.0
Edinburgh Employers.....	1888	15,598	8,005	6,273	5,128	51.3	40.2
Employers Liability Assurance Corp.....	1889	249,042	139,329	87,948	110,106	55.9	33.5
Employers Liability and Workpeoples.....	1889	12,283	.....	*11,633	3,551	.....	194.7
Equitable Guarantee and Accident.....	1888	8,917	3,720	.....	.....	41.7	.....
General Accident of Dublin.....	1888	3,659	1,616	1,799	2,101	44.1	49.1
General Accident of Perth.....	1889	10,600	5,713	5,243	1,042	53.8	49.4
Imperial Union Accident.....	1888	34,491	21,963	11,277	11,326	63.6	32.6
Ipswich Mutual Plate Glass.....	1889	140	50	40	124	35.7	28.5
Lancashire and Yorkshire.....	1889	32,177	.....	*30,270	25,517	.....	194.0
Law Guarantee.....	1889	4,720	210	6,385	1,786	.....	135.2
London Amicable.....	1888	628	12	452	880	1.9	71.9
London, Edinburgh and Glasgow.....	1888	8,373	3,879	1,807	5,050	46.3	.....
London, Guarantee and Accident.....	1888	44,580	20,289	.....	78,143	45.5	.....
London and North British Plate Glass.....	1888	4,638	2,216	2,204	339	39.0	47.8
Mercantile Accident and Guarantee.....	1888	7,027	2,771	3,905	1,458	39.4	55.5
Mutual Accident Association.....	1888	15,750	7,511	7,222	229	47.6	45.8
Mutual Plate Glass.....	1888	335	152	184	149	45.3	54.9
National Guarantee.....	1889	8,778	2,664	3,103	35,523	30.3	35.3
Northern Accident.....	1888	27,957	17,282	11,420	6,932	61.8	40.8
Northern Plate Glass.....	1889	1,266	523	548	427	41.3	43.2
Norwich and London Accident.....	1889	65,726	33,759	20,461	81,056	51.3	31.1
Ocean and General Guarantee.....	1888	6,858	3,154	2,855	12,267	45.9	41.6
Ocean, Railway and General Accident.....	1888	37,312	23,599	14,643	9,554	63.2	39.2
Provident Clerks Accident.....	1888	10,647	4,853	2,497	19,057	45.6	23.4
Provident Clerks Guarantee.....	1888	28,787	11,493	6,592	31,526	39.9	22.9
Provident Plate Glass.....	1888	736	330	336	196	44.8	45.6
Railway Passengers.....	1888	220,981	144,440	55,522	108,701	65.3	25.1
Scottish Accident.....	1888	46,257	24,716	18,539	32,276	52.1	40.0
Scottish Boiler.....	1888	8,186	.....	*8,064	4,589	.....	198.5
Scottish Employers.....	1889	29,738	17,614	9,711	16,735	59.2	32.6
Scottish Life.....	1889	5,591	2,360	2,252	10,928	42.2	40.2
Scottish Plate Glass.....	1889	9,502	5,263	4,239	1,535	55.0	44.3
Scottish Temperance.....	1888	2,361	1,499	818	3,996	63.4	34.6
Sickness and Accident.....	1888	14,645	8,226	11,292	.....	60.9	76.6
Ulster Plate Glass.....	1888	743	327	381	266	44.0	51.0
Yorkshire Botter.....	1888	4,746	.....	*4,136	2,808	.....	187.1

* Includes claims paid.

† Includes claim paid.

LIFE ASSURANCE COMPANIES OF AUSTRIA.

Established.	NAME AND LOCATION OF COMPANY.	Assurances in Force.	Premiums Received.	Claims Paid.	Funds other than Share Capital.
		<i>Florins.</i>	<i>Florins.</i>	<i>Florins.</i>	<i>Florins.</i>
1864	I. Allg. Beamten V., Wien.....	54,907,818	1,760,784	874,246	9,925,465
1859	Anker, Wien.....	173,767,930	4,149,905	3,194,034	34,387,784
1831	Assicur. Generali, Triest.....	110,813,021	4,179,832	2,409,368	33,119,849
1860	Austria, Wien.....	18,346,450	580,418	376,234	2,587,985
1882	Azienda, Wien.....	36,657,444	875,118	600,040	7,581,847
1868	Concordia, Reichenberg.....	.....	112,498	25,500	.....
1867	Donau, Wien.....	.....	614,681	368,426	4,392,432
1879	Fonciere, Pest.....	.....	539,572	345,626	2,800,000
1839	Janus, Wien.....	42,872,546	1,142,404	678,493	8,437,983
1869	Krakauer, Krakau.....	17,241,205	577,230	261,091	3,202,862
1860	Oester. Phoenix, Wien.....	18,678,683	584,749	327,665	4,292,729
1869	Praha, Prag.....	7,715,172	160,157	356,504	2,365,388
1838	Riunione Adriatica, Triest.....	45,555,951	1,633,188	908,324	8,573,110
1869	Slavia, Prag.....	22,770,000	416,517	188,854	6,575,771
1868	Transsylvania, Hermannstadt.....	2,651,795	88,064	43,660	220,947
1858	I. Ungar. Allg., Budapest.....	56,694,243	2,382,134	1,812,142	14,017,654
1879	Ungar.-Franzoes, Budapest.....	22,204,570	760,152	.....	4,815,135
1881	Wiener, Wien.....	20,565,549	674,258	129,543	1,653,504

LIFE ASSURANCE COMPANIES OF FRANCE.

Established.	NAME AND LOCATION OF COMPANY.	Assurances in Force.	Premiums Received.	Claims Paid.	Funds other than Share Capital.
		<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>
1877	Abelle, Paris.....	70,744,298	2,665,012	851,219	11,100,000
1873	Aigle, Paris.....	59,185,134	2,235,851	764,482	10,016,357
1819	Assurances Generales, Paris.....	776,268,795	30,077,888	11,351,536	350,415,726
1858	Caisse Generales des familles, Paris.....	162,526,519	6,020,706	1,203,162	23,857,479
1850	Caisse Paternelle, Paris.....	85,639,000	3,962,513	1,126,574	22,700,990
1875	Confiance, Paris.....	60,040,672	2,056,449	856,560	10,348,475
1880	Fonciere, Paris.....	60,991,307	2,538,038	351,560	7,049,802
1880	France, Paris.....	73,146,073	2,938,818	800,552	11,954,140
1881	Metropole, Paris.....	4,735,355	165,622	117,445	3,300,000
1864	Monde, Paris.....	79,882,452	2,673,560	2,179,182	19,939,406
1830	Nationale, Paris.....	578,985,535	19,180,402	9,539,008	221,530,126
1880	Nord, Paris.....	19,105,208	712,470	156,650	2,550,000
1877	Ouest, Paris.....	20,000,000	800,000	.....	.....
1877	Patrimoine, Paris.....	32,481,000	1,567,000	386,149	4,671,292
1844	Phenix, Paris.....	465,928,872	19,421,709	5,683,524	136,500,000
1881	Providence, Paris.....	56,031,730	2,088,986	497,433	6,721,924
1872	Soleil, Paris.....	80,878,304	2,831,840	1,138,799	16,317,711
1829	Union, Paris.....	239,428,490	8,913,684	7,268,871	79,639,827
1865	Urbaine, Paris.....	201,221,927	8,941,492	2,334,966	48,351,495

LIFE ASSURANCE COMPANIES OF ITALY.

Established.	NAME AND LOCATION OF COMPANY.	Assurances in Force.	Premiums Received.	Claims Paid.	Funds other than Share Capital.
		<i>Liras.</i>	<i>Liras.</i>	<i>Liras.</i>	<i>Liras.</i>
1826	Comp. d'Assicurazione, Milano.....	428,191	689,421	5,000	3,575,036
1862	Comp. Reale, Milano.....	56,846,302	2,017,018	901,001	10,776,879
1880	Fondliaria, Florence.....	63,766,266	2,579,674	477,823	7,213,347

LIFE ASSURANCE COMPANIES OF GERMANY.

Established.	NAME AND LOCATION OF COMPANY.	Assurances in Force.	Premiums Received.	Claims Paid.	Funds other than Share Capital.
		Marks.	Marks.	Marks.	Marks.
1861	Allgemeine Renten-Anstalt, Stuttgart.....	33,091,175	.....	477,217	4,462,172
1881	Alratia, Strassburg.....	.....	.....	.....	.....
1869	Atropas, Leipzig.....	1,138,425	38,312	22,780	414,594
.....	Badische Militair, Karlsruhe.....	1,450,360	62,935	8,800	.....
1896	Bayerische Hypoth. & W. Bk., Muenchen.....	48,137,008	1,695,867	623,206	10,957,434
1896	Berlinische, Berlin.....	131,118,284	4,375,675	2,290,619	41,093,057
1841	Braunschweigische, Braunschweig.....	4,620,720	155,812	113,240	1,752,461
1867	Bremer Lebens V. Bank, Bremen.....	39,222,920	1,397,277	309,810	5,649,234
1853	Concordia, Koeln.....	171,603,503	5,752,579	4,603,204	50,880,807
1828	Deutsche Lebens V. Ges., Lubeck.....	141,960,362	4,614,064	3,278,735	36,557,886
1868	Deutsche L. P. & R. V. G., Potsdam.....	66,675,120	2,075,824	969,876	10,076,800
1878	Deutsche Militair dienst, Hannover.....	112,137,700	5,970,858	176,991	19,743,367
1844	Frankfurter, Frankfurt-on-M.....	47,667,058	1,501,310	1,202,171	12,288,192
1866	Friedrich-Wilhelm, Berlin.....	72,066,388	*2,385,308	1,170,880	9,618,034
1855	Gegenseitigkeit, Leipzig.....	6,741,275	225,255	125,731	1,493,431
1857	Germania, Stettin.....	363,984,320	13,736,068	6,363,508	92,265,596
1846	Grosse V. Ster. (Burial Society) Goerlitz.....	35,422,530	928,225	350,085	3,148,775
1885	Hannovers, Hannover.....	7,520,222	375,971	.....	.....
1831	Hannoversche, Hannover.....	46,940,307	1,443,134	682,751	6,057,690
1854	Iduna, Halle-on-S.....	78,260,951	2,916,448	1,505,079	19,952,356
1848	Janus, Hamburg.....	71,150,985	2,315,448	1,345,475	20,974,491
1872	L. V. f. d. Armee and Marine, Berlin.....	18,050,600	464,831	164,700	5,734,100
1879	Kaiser Wilhelm-Spende, Berlin.....	.....	440,575	123,200	8,137,210
1830	Lebensversicher. Ges. S. L., Leipzig.....	296,915,050	11,039,179	6,558,911	69,826,523
1827	Lebens. Vers. Bk. f. D., Gotha.....	550,475,900	19,711,469	10,166,489	151,114,191
1854	Lebensversch. and Erspar., Stuttgart.....	289,689,870	10,260,023	6,913,884	72,153,971
1873	Magdeburger Allg. V. G., Magdeburg.....	42,828,012	1,580,326	262,656	7,589,505
1856	Magdeburger L. V. G., Magdeburg.....	96,568,369	3,046,733	1,884,579	18,819,420
1853	Mecklenburg L. V. & Spar Bk. Schwerin.....	33,064,000	1,122,312	364,400	7,611,376
1867	Nordstern, Berlin.....	81,446,754	2,950,007	1,275,417	15,417,507
1880	Do. Arbeiter (Indust. Insur.) Berlin.....	6,909,862	270,330	137,957	1,197,818
.....	Nurnberger L. V. Bank, Nurnberg.....	36,370,440	331,657	70,222	347,977
1865	Preussische L. V. A. Gesellsch., Berlin.....	71,145,778	2,694,129	927,466	11,032,804
1875	Preussischer Beamten-Verein, Hannover.....	60,956,760	2,622,695	503,176	11,891,105
1871	Prometheus, Berlin.....	4,080,636	294,775	58,900	801,644
1856	Providentia, Frankfurt-on-M.....	47,583,283	1,413,451	818,025	11,258,995
1855	Renten and L. V. A., Darmstadt.....	8,359,802	267,106	181,988	6,607,599
1875	Saechs. Militair L. V. V., Dresden.....	2,961,613	92,221	41,241	239,202
1872	Schlesische L. V. A. Ges., Breslau.....	26,537,191	888,855	259,537	3,702,760
1841	Sa-chs. Renten V. Anstalt, Dresden.....	.....	.....	.....	13,955,551
1878	Schutz & Trutz (Sick & Burial), Dresden.....	1,765,965	64,428	19,578	96,972
1852	Teutonia, Leipzig.....	96,765,169	4,396,355	1,355,882	14,861,942
1853	Thuringia, Erfurt.....	79,631,101	3,042,604	1,628,040	19,668,271
1872	Vaterlandische, Elberfeld.....	38,807,883	1,511,416	404,918	6,897,652
1873	Vesta, Posen.....	10,679,725	359,458	143,495	1,093,914
1853	Victoria, Berlin.....	134,692,786	*5,549,035	1,256,299	28,266,699

* Includes purchase money for annuities.

LIFE ASSURANCE COMPANIES OF SCANDINAVIA.

Established.	NAME AND LOCATION OF COMPANY.	Assurances in Force.	Premiums Received.	Claims Paid.	Funds other than Share Capital.
		Kronen.	Kronen.	Kronen.	Kronen.
1872	Hafnia, Kopenhagen.....	.....	931,022	231,758	5,580,475
1884	Hygea, Bergen.....	3,018,142	189,313	12,000	660,785
1861	Idun, Christiania.....	17,153,904	751,315	81,711	5,983,441
1874	Kaleva, Helsingfors.....	.....	520,066	152,662	4,000,000
1871	Nordstjernan, Stockholm.....	56,822,101	1,912,869	426,042	10,521,330
1855	Skandia, Stockholm.....	43,246,239	1,407,597	442,817	12,009,796
1884	Skaane, Malmoe.....	7,571,720	356,497	47,969	559,401
1866	Svea, Gothenburg.....	47,081,060	8,487,418	505,314	11,145,528
1872	Thule, Stockholm.....	31,470,651	1,041,473	204,991	4,875,033
1882	Victoria, Stockholm.....	12,681,365	408,530	53,858	1,620,105

LIFE ASSURANCE COMPANIES OF ROUMANIA.

Estab- lished.	NAME AND LOCATION OF COMPANY.	Assurances in Force.	Premiums Received.	Claims Paid.	Funds other than Share Capital.
1881	Dacia-Romania, Bukarest.....	<i>Lei.</i>	<i>Lei.</i>	<i>Lei.</i>	<i>Lei.</i>
1882	Nationale, Bukarest.....	17,322,541	370,936 551,204	81,288 19,919	3,392,999 1,808,153

LIFE ASSURANCE COMPANIES OF RUSSIA.

Estab- lished.	NAME AND LOCATION OF COMPANY.	Assurances in Force.	Premiums Received.	Claims Paid.	Funds other than Share Capital.
1872	Jakor, Moskau.....	<i>Rubels.</i>	<i>Rubels.</i>	<i>Rubels.</i>	<i>Rubels.</i>
1868	St. Petersburger F. and L., St. Petersburg	20,620,704	166,516 649,408	58,927 320,886	1,163,342 123,061
1881	Rossija, St. Petersburg	54,969,979	1,871,145	203,128	5,170,264
1835	Russische Cap. & Renten, St. Petersburg.	50,895,061	1,736,253	895,901	7,541,943

LIFE ASSURANCE COMPANIES OF SWITZERLAND.

Estab- lished.	NAME AND LOCATION OF COMPANY.	Assurances in Force.	Premiums Received.	Claims Paid.	Funds other than Share Capital.
1864	Basler, Basel.....	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>
1872	Genfer, Genf.....	97,854,392	3,274,814	2,159,900	22,081,594
1857	Schweizer. Renten, Zurich.....	78,343,214	2,608,463	2,073,460	24,771,381
1858	La Suisse, Lausanne.....	19,358,538	821,091	557,333	5,860,555

FIRE INSURANCE IN GREAT BRITAIN.

Showing business transactions according to latest reports—1888-89.

NAME OF COMPANY.	Year.	Net Premiums Received.	EXPENDITURE.		Fire Fund Exclusive of Paid-up Capital.	PERCENTAGE TO PREMIUM INCOME.	
			Net Losses.	Expenses of Man- agement.		Losses.	Exp'ses.
Alliance	1888	£ 346,543	£ 146,906	£ 105,355	£ 723,506	42.3	30.4
Atlas	1888	187,433	100,983	57,059	280,659	53.8	30.4
Bolton Cotton Trade.....	1888	12,759	11,568	660	78,350	90.6	5.1
Brighton and Sussex Union.....	1888	2,225	357	1,063	3,269	16.0	47.7
British Law.....	1889	13,923	3,105	10,987	27,334	22.3	78.9
Bute.....	1888	427	73	139	2,319	17.1	32.5
Caledonian	1888	124,571	62,202	42,630	284,695	49.9	34.2
Cambridge University and Town	1889	1,085	64	431	1,267	5.9	39.7
Church of England.....	1888	5,178	3,031	2,752	46,987	58.5	53.1
City of London	1889	326,413	243,951	104,207	65,487	74.7	31.9

FIRE INSURANCE IN GREAT BRITAIN—Continued.

NAME OF COMPANY.	Year.	Net Premiums Received.	EXPENDITURE.		Fire Fund Exclusive of Paid-up Capital.	PERCENTAGE TO PREMIUM INCOME.	
			Net Losses.	Expenses of Management.		Losses.	Exp'ses.
Clydesdale.....	1888	£ 611	£ 110	£ 269	£ 927	18.0	31.4
Commercial of Scotland.....	1889	2,705	2,738	2,683	.....	101.2	99.3
Commercial Union.....	1888	788,598	450,463	254,367	708,679	57.1	33.2
Co-operative.....	1888	6,139	1,245	2,038	8,615	20.2	33.2
County.....	1888	239,174	105,992	.....	.....	44.3	.....
Cumberland and Westmoreland.....	1888	809	8	325	508	1.0	40.1
Ecclesiastical Buildings.....	1889	7,771	.....	* 4,604	2,628	.....	164.2
Economic.....	1888	42,348	28,098	22,687	3,012	66.3	53.5
Equitable.....	1888	58,891	40,939	17,576	31,452	69.5	29.8
Equitable Guarantee and Accident.....	1888	13,155	11,640	6,676	9,857	88.4	30.2
Essex and Suffolk.....	1888	23,056	7,299	6,373	136,276	31.6	27.6
Federal.....	1889	15,398	11,470	11,694	.....	74.5	75.9
Federative.....	1888	3,299	297	410	21,745	9.0	12.6
Fire Insurance Association.....	1888	121,497	158,043	67,553	40,522	130.0	55.6
General.....	1888	87,330	62,816	34,070	74,490	71.9	39.0
Glasgow and London.....	1888	172,963	133,438	57,692	19,776	77.1	33.3
Guardian.....	1888	486,399	273,664	155,931	714,266	56.2	32.0
Hand-in-Hand.....	1888	70,284	28,818	19,044	1,677,061	41.0	27.1
Hong Kong.....	1888	44,281	16,427	10,081	229,020	37.1	22.7
Imperial.....	1888	750,949	460,465	247,754	918,062	61.3	33.0
Insurance Company of North America.....	1888	723,253	444,410	213,335	955,850	73.1	29.4
Isle of Man.....	1889	1,465	93	466	4,029	6.3	31.8
Kent.....	1889	58,472	28,035	18,529	181,603	47.9	31.7
Lancashire.....	1888	592,148	358,567	185,538	387,240	60.5	31.3
Law Fire.....	1888	120,129	51,667	32,842	183,646	43.0	27.3
Law Union.....	1888	50,917	16,903	15,119	99,863	31.2	29.6
Lion.....	1888	182,128	114,851	61,784	105,295	63.1	33.9
Liverpool and London and Globe.....	1888	1,286,416	736,032	402,639	2,604,486	57.2	31.3
London and County.....	1888	13,960	8,241	5,749	1,086	59.0	42.6
London and Lancashire.....	1888	584,077	304,059	198,572	519,879	52.0	33.9
London and Provincial.....	1888	139,620	105,363	45,030	32,751	75.4	32.2
London Assurance Corporation.....	1888	342,622	171,100	113,923	490,400	49.9	33.2
Magdeburg.....	1888	554,791	342,149	145,332	532,935	61.6	27.8
Manchester.....	1888	103,746	99,960	51,966	87,033	61.0	31.7
Midland Counties (includes Hail).....	1889	25,526	13,532	9,707	36,856	53.0	38.1
Mutual Fire.....	1888	308,292	216,092	92,054	165,257	70.0	29.8
National of Ireland.....	1888	192,634	121,933	58,633	117,384	63.3	30.4
National F. and M. of New Zealand.....	1889	164,140	124,864	44,080	174,596	75.5	26.9
North British and Mercantile.....	1888	1,282,255	736,272	406,479	2,017,544	57.4	31.7
Northern.....	1888	615,583	345,344	209,317	1,050,494	56.1	34.0
North of England.....	1889	4,082	2,095	2,161	3,240	51.3	52.9
Norwich Union.....	1888	659,828	353,758	203,120	780,961	53.6	30.7
Palatine.....	1888	49,103	39,628	13,564	12,676	80.7	27.6
Patriotic.....	1889	51,660	28,398	17,841	46,131	55.0	34.5
Primitive Methodist.....	1889	1,642	38	222	17,202	2.3	13.5
Queen.....	1888	587,351	363,358	184,572	586,503	61.8	31.4
Royal.....	1888	1,037,809	549,833	330,870	2,375,315	53.0	31.9
Royal Exchange.....	1889	144,859	51,296	47,915	231,480	35.4	33.1
Scottish Provincial.....	1889	46,612	25,773	14,355	132,032	55.2	30.8
Scottish Union and National.....	1888	230,690	116,086	64,966	320,145	50.3	28.1
Shroeshire and North Wales.....	1888	8,520	3,630	2,451	13,276	42.6	28.7
South British of New Zealand.....	1889	274,829	225,665	62,033	75,720	82.1	22.5
Sun.....	1888	723,670	380,343	225,476	1,598,896	53.4	31.1
United.....	1888	109,469	62,212	41,632	819,914	59.0	37.8
United Fire Reinsurance.....	1888	272,200	201,117	74,613	138,140	73.8	27.4
Welsh Calvinistic Methodist.....	1889	186	.....	18	362	.....	9.7
Wesleyan Methodist Trust.....	1889	5,052	3,172	1,162	35,059	62.8	23.0
West of England.....	1888	95,435	46,345	29,079	63,558	48.5	30.4
West of Scotland.....	1888	2,565	2,352	1,070	1,002	91.7	41.7
Yorkshire.....	1889	81,294	30,549	25,122	250,742	37.5	50.9

* Includes losses. † Includes losses.

When a business man has closed an honorable career, meeting all his obligations with scrupulous exactness; and when age or infirmity has forced him to give up the struggle, and he finds that notwithstanding his efforts there is nothing left for those dependent upon him for the care and support which it is his duty to accord them but the Endowment Policy, which he was induced against his will to secure many years earlier—*It pays!*

FIRE INSURANCE COMPANIES OF AUSTRIA.

Established.	NAME AND LOCATION OF COMPANY.	Insurances in Force.	Premiums Received.	Losses Paid.	Funds other than Share Capital.
		<i>Florins.</i>	<i>Florins.</i>	<i>Florins.</i>	<i>Florins.</i>
1861	Assec. V. v. Zuckerfabr., Prag	275,328,255	759,994	77,964	980,686
1831	Assicur. Generali, Triest.....		6,146,429	2,693,750	33,119,849
1881	Azienda, Wien.....	679,757,425	3,423,426	1,701,088	1,225,935
1827	I Bohmische, Prag.....	309,909,408	858,886	580,127	72,500
1868	Concordia, Reichenberg.....	146,528,000	273,000	166,000	.....
1867	Donau, Wien.....	.....	1,173,115	699,669	4,392,432
1879	Fonciere, Pest.....	.....	2,010,967	1,429,517	920,000
1861	Krakauer, Krakau.....	286,155,406	1,986,108	947,839	830,284
1829	Mahr.-Schlesische, Brunn.....	181,318,845	523,111	391,924	3,129,309
1860	Oest. Phoenix, Wien.....	.....	3,510,356	2,123,722	4,292,729
1838	Riunione Adriatica, Triest.....	.....	2,624,777	2,131,540	2,808,924
1869	Slavia, Prag.....	165,068,408	612,316	357,673	6,575,771
1869	Transsylvania, Hermannstadt.....	12,449,119	58,793	39,988	14,978
1857	I Ungar. Allg., Budapest.....	440,943,518	2,658,566	1,638,947	5,022,832
1879	Ungar.-Franzosa, Budapest.....	.....	2,489,795	1,798,586	.....
1829	Wechselseitige, Graz.....	166,801,593	451,866	209,910	2,028,240
1811	Do. Linz.....	74,669,435	178,382	132,908	628,376
1825	Do. Wien.....	407,722,000	546,811	291,472	2,517,763
1881	Wiener, Wien.....	264,698,414	1,554,652	1,145,345	821,295
	<i>Fire Reinsurance Companies.</i>				
1871	Allianz, Wien.....	246,580,316	1,147,408	654,820	391,209
1872	I Boehmische, Prag.....	301,365,351	794,545	524,049	328,500
1861	Pannonia, Budapest.....	404,740,544	1,091,120	755,281	516,514
1865	Securitas, Wien.....	288,682,230	772,072	565,906	339,653
1869	Wiener, Wien.....	366,432,043	1,412,103	957,767	1,328,968

FIRE INSURANCE COMPANIES OF BELGIUM.

Established.	NAME AND LOCATION OF COMPANY.	Insurances in Force.	Premiums Received.	Losses Paid.	Funds other than Share Capital.
		<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>
1886	L'Alliance Belge Re-insur. Co., Brussels.	.....	1,337,421	974,880	37,810
1882	Assurances Belges, Brussels.....	.....	.....	.....	.....
1830	Assurances Generales, Brussels.....	3,896,098,084	3,713,595	2,058,311	6,440,297
1884	Comp. Belge de Re-assurance, Brussels..	.....	1,130,305	677,188	348,285
1855	La Belgique, Brussels.....	1,440,248,525	1,560,387	794,476	1,812,578
.....	Les Brasseurs Reunis, Brussels.....	.....	20,070	716	66,654
1821	L'Escaut, Antwerp.....	230,000,000	1,304,024	792,551	920,118
.....	La Nationale Belge, Brussels.....	.....	446,623	217,601	677,002
1821	Les Proprietaires Reunis, Brussels.....	5,469,761,653	4,238,368	2,214,879	4,127,069
1884	Royaume, Brussels.....	.....	.....	.....	.....

FIRE AND FIRE REINSURANCE COMPANIES OF SWITZERLAND.

Established.	NAME AND LOCATION OF COMPANY.	Insurances in Force.	Premiums Received.	Losses Paid.	Funds other than Share Capital.
		<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>
1863	Basler, Basel.....	1,368,737,457	2,512,830	1,721,862	2,553,516
1862	Helvetia, St. Gallen.....	.....	2,975,497	1,329,124	3,292,946
1876	Prudentia Re-insurance Com., Zurich....	.....	680,488	242,883	408,798
1864	Schweizerische, Zurich.....	.....	2,573,446	1,237,476	1,781,246
1826	Schweizerische-Mobiliar, Bern.....	1,175,167,444	1,440,120	1,009,963	2,600,000

FIRE INSURANCE COMPANIES OF FRANCE.

Estab- lished.	NAME AND LOCATION OF COMPANY.	Insurances in Force.	Premiums Received.	Losses Paid.	Funds other than Share Capital.
		<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>	<i>Francs.</i>
1857	Abeille, Paris.....		4,576,372	1,726,918	3,797,392
1843	Aigle, Paris.....	4,857,093,364	3,885,248	1,996,904	3,079,260
1819	Assurances Generales, Paris.....		11,060,871	4,290,730	21,569,205
1863	Centrale, Paris.....		644,891	159,101	188,745
1881	Clementine, Paris.....		1,244,365	721,192	400,000
1880	Commerciale, Paris.....		562,962	201,203	138,522
1844	Confiance, Paris.....		6,975,731	4,801,986	4,861,411
1883	Eternelle, Paris.....		908,289	631,689	381,595
1879	Fonciere, Paris.....	5,390,914,074	3,864,451	1,784,132	10,000,065
1837	France, Paris.....	7,666,710,070	6,037,897	3,034,270	7,112,398
1879	Metropole, Paris.....		4,039,954	2,281,243	768,434
1864	Monde, Paris.....	3,384,939,886	2,753,290	1,374,904	1,673,543
1826	Mutuelle de Valence, Valence.....	1,194,034,304	1,344,395	849,360	4,802,403
1881	Nation, Paris.....		743,791	331,791	1,146,510
1820	Nationale, Paris.....		9,474,644	3,885,123	8,000,000
1840	Nord, Paris.....	3,965,098,450	2,308,825	1,098,993	1,368,163
1875	Onest, Paris.....		288,526	168,100	131,360
1843	Paternelle, Paris.....	6,606,864,536	4,588,318	1,708,515	4,632,453
1819	Phenix, Paris.....		8,600,000	5,000,000	7,397,926
1838	Providence, Paris.....	4,644,482,960	3,398,117	1,496,874	4,563,085
1876	Renaissance, Paris.....				
1880	Rouennaise, Paris.....	810,167,824	635,211	285,557	697,031
.....	Soc. Anonyme de Reassurances, Paris.....		1,577,301	1,090,967	1,112,661
1829	Soleil, Paris.....	11,012,383,565	9,584,439	3,983,825	11,980,791
1828	Union, Paris.....	12,034,180,254	10,428,186	4,890,254	9,245,724
1867	Union Generale du Nord, Lille.....		263,228	91,066	90,000
1838	Urbaine, Paris.....	7,324,049,931	5,577,503	2,941,859	6,917,983

FIRE INSURANCE COMPANIES OF HOLLAND.

Estab- lished.	NAME AND LOCATION OF COMPANY.	Insurances in Force.	Premiums Received.	Losses Paid.	Funds other than Share Capital.
		<i>Florins.</i>	<i>Florins.</i>	<i>Florins.</i>	<i>Florins.</i>
1790	Amsterdam Brand A. C., Amsterdam.....				380,562
1845	Assurantie Mij., Zutphen.....		350,000	200,000	300,000
1846	Haarlemsche, Haarlem.....		167,200	92,853	146,000
1859	Holland, Dordrecht.....		86,233	39,298	83,526
1859	De Nederlanden, Zutphen & Amsterdam.....		234,382	153,430	400,235
1833	De Nederlandsche, Tiel.....		395,120	202,225	809,995
1853	Nederlandsche Lloyd, Amsterdam.....		115,188	60,746	160,601
1878	Tilburgsche, Tilburg.....	3,000,000	6,500	1,300	11,000

FIRE AND FIRE REINSURANCE COMPANIES OF ITALY.

Estab- lished.	NAME AND LOCATION OF COMPANY.	Insurances in Force.	Premiums Received.	Losses Paid.	Funds other than Share Capital.
		<i>Liras.</i>	<i>Liras.</i>	<i>Liras.</i>	<i>Liras.</i>
1880	Benefica, Torino.....	51,072,080	55,347	16,701	11,599
1833	Compagnia Anonima, Torino.....	1,098,458,020	1,214,434	484,826	1,082,008
1826	Comp. di Assicurazione, Milano.....	1,448,687,148	1,575,028	871,732	3,215,179
1879	Fondiaria, Florence.....	1,799,452,440	1,907,077	1,056,492	1,324,035
1883	Italia Reinsurance Co., Genoa.....		714,201	395,410	668,272
1884	Piemontese, Torino.....	6,224,332	6,943	820	
1879	Societa Generale, Padua.....	63,813,858	312,266	94,036	
1829	Societa Reale, Torino.....	2,639,310,604	2,995,041	1,854,856	5,727,059
1880	Unione Umbrie, Perugia.....	32,267,511	58,642	14,656	

FIRE INSURANCE COMPANIES OF GERMANY.

Re-established.	NAME AND LOCATION OF COMPANY.	Insurances in Force.	Premiums Received.	Losses Paid.	Funds other than Share Capital.
		<i>Marks.</i>	<i>Marks.</i>	<i>Marks.</i>	<i>Marks.</i>
1825	Aachener und Munchener, Aachen.....	3,810,831,751	5,525,003	2,355,934	10,492,258
1876	Aachen-Leipziger, Aachen.....	260,184,982	712,912	398,630	656,326
1881	Alsatia, Strassburg.....		745,893	422,133	286,164
1836	Bayerische Bank, Munchen.....	1,849,096,856	2,393,445	852,855	2,704,310
1812	Berlinische, Berlin.....	1,248,311,358	1,217,231	600,586	1,833,846
1846	Brandenburger, Brandenburg-on-H.....	119,031,971	160,297	59,183	122,252
1839	Colonia, Koln-on-Rh.....	3,648,954,937	3,908,120	1,428,800	11,580,379
1860	Deutsche, Berlin.....	484,501,378	1,130,467	279,193	1,131,793
1845	Deutscher Phoenix, Frankfurt-on-Main...	2,402,996,831	2,724,296	1,138,957	4,189,063
1877	Feuer-Assec.-Comp., Hamburg.....	78,435,349	266,378	160,092	216,905
1830	Feuer-Assec.-Verein, Altona.....	133,945,475	223,855	61,594	570,155
1870	Gegenseitigkeit, Oldenburg.....	46,746,800	58,433	43,634	
1861	Gladbacher, M. Gladbach.....	882,137,280	1,329,028	990,165	2,465,772
1821	Gothaer, Gotha.....	3,762,710,900	11,730,071	1,570,281	5,738,003
1840	Greifswalder, Greifswald.....	236,436,275	342,190	355,910	684,742
1854	Hamburg-Bremer, Hamburg.....	417,447,907	1,912,063	1,252,095	2,214,745
1876	Hamburg-Magdeburger, Hamburg.....	161,609,011	638,699	317,501	474,862
1874	Hanseatische, Hamburg.....	92,015,637	429,320	253,747	487,260
1873	Landwirtschaftliche, Dresden.....	210,833,918	202,725	73,240	603,350
1819	Leipziger, Leipzig.....	1,391,548,230	2,048,236	900,600	6,768,357
1871	Lubecker Gesellschaft, Lubeck.....	141,522,077	302,423	227,121	283,810
1826	Lubecker Verein, Lubeck.....	206,390,165	541,902	141,423	201,592
1844	Magdeburger, Magdeburg.....	4,559,542,676	11,095,824	6,842,976	10,686,967
1801	Mecklenbg'r Mobil. N.-Brandenbg'.....	254,725,375	625,487	707,437	821,416
1863	Mecklenbg'r Immobil., N.-Brandenbg'.....	43,338,600	150,676	78,096	47,130
1868	Norddeutsche, Hamburg.....	1,089,772,626	2,851,440	1,181,239	1,614,597
1857	Oldenburger, Oldenburg.....	539,079,850	1,176,322	201,087	1,135,122
1866	Preussische, Berlin.....	826,461,287	1,707,303	578,146	595,952
1845	Preussische National, Stettin.....	3,358,364,847	4,050,556	1,042,568	2,979,913
1856	Providentia, Frankfurt-on-Main.....		1,617,914	793,996	2,390,155
1880	Rheinland, Neuss.....		394,662	121,740	303,707
1881	Rhein und Mosel, Strassburg.....		1,406,610	496,475	1,366,972
1848	Schlesische, Breslau.....		3,527,333	844,825	3,388,962
1826	Schwedter, Schwedt-on-O.....		2,352,868	887,263	2,174,303
1857	Suderdithmarscher, Marne.....	16,199,100	50,727	40,878	221,896
1853	Thuringia, Erfurt.....	1,560,393,372	3,067,080	1,234,990	3,595,855
1872	Transatlantische, Hamburg.....		1,589,188	1,018,469	2,400,177
1873	Union, Berlin.....	695,717,256	854,572	373,174	617,909
1823	Vaterlandische, Elberfeld.....	2,095,066,872	3,527,097	1,582,935	6,942,050
1828	Vaterlandische, Rostock.....	28,140,700	95,949	11,678	413,528
1866	Westdeutsche, Essen.....	639,258,264	1,035,973	530,761	1,999,913
1828	Wurttemberg, Stuttgart.....	725,209,334	1,310,011	488,360	11,365,156
<i>Fire Reinsurance Companies.</i>					
1853	Aachener, Aachen.....		866,810	* 549,197	1,297,867
1886	Allgemeine, Hamburg.....		731,042	423,389	455,419
1879	Colonia, Koln-on-Rh.....		873,969	464,506	888,224
1872	Deutsche, Frankfurt-on-M.....		1,227,178	811,796	814,937
1857	Frankfurter, Frankfurt-on-M.....		642,120	287,782	1,911,449
1870	Frankfurter Allgemeine, Frank't-on-O...		606,650	615,078	706,462
1877	Gladbacher, M. Gladbach.....	220,441,158	911,236	506,054	712,402
1868	Hamburg-Bremer, Hamburg.....	192,698,460	1,151,843	813,231	1,240,804
1846	Koelnische, Koln-on-Rh.....	1,298,275,899	2,519,803	1,531,027	4,210,928
1872	Leipziger, Leipzig.....		377,796	256,010	256,200
1862	Magdeburger, Magdeburg.....	1,075,040,554	2,826,959	1,825,568	3,278,810
1886	Minerva, Koln-on-Rh.....		846,493	487,873	666,694
1880	Munchener, Munchen.....		4,612,337	2,896,273	2,920,785
1880	Norddeutsche, Hamburg.....	139,203,270	780,893	373,358	283,990
1880	Providentia, Frankfurt-on-M.....		168,103	91,191	358,070
1876	Rhein.-Westfael., M. Gladbach.....	422,971,929	638,224	304,271	941,073
1879	Stettiner, Stettin.....		337,614	206,382	415,255
1876	Transatlantische, Hamburg.....		829,478	491,330	957,145

* Includes commission and expenses of management.

FIRE INSURANCE COMPANIES OF ROUMANIA.

Estab-lished.	NAME AND LOCATION OF COMPANY.	Insurances in Force.	Premiums Received.	Losses Paid.	Funds other than Share Capital.
1881	Dacia-Romania, Bukarest	<i>Francs.</i> 725,092,048	<i>Francs.</i> 2,218,451	<i>Francs.</i> 1,578,271	<i>Francs.</i> 3,392,999
1882	Nationala, Bukarest.	99,785,020	1,590,788	1,216,224	1,440,455

FIRE INSURANCE COMPANIES OF RUSSIA.

Estab-lished.	NAME AND LOCATION OF COMPANY.	Insurances in Force.	Premiums Received.	Losses Paid.	Funds other than Share Capital.
1881	Baltische, Riga.....	<i>Rubels.</i> 69,460,345	<i>Rubels.</i> 329,567	<i>Rubels.</i> 200,055	<i>Rubels.</i> 187,214
1870	Commerz, St. Petersburg.....		370,929	176,435	148,900
1872	Jakor, Moskow.....				
1858	Moscowsische, Moskow.....	125,122,589	856,456	483,119	1,754,690
1875	Nadeshda, St. Petersburg. (Coy. es. 1847).....	65,288,155	576,478	453,893	936,276
1872	Nordische, Moskow.....		886,794	493,798	903,305
1858	St. Petersburg, St. Petersburg.....	132,151,390	790,300	449,257	830,790
1881	Rossija, St. Petersburg.....		1,410,756	956,268	580,834
1827	I Russische, St. Petersburg.....		3,940,166	1,645,562	3,221,146
1835	II Russische, St. Petersburg.....	138,737,566	855,712	447,582	709,782
1867	III Russische, St. Petersburg.....		1,289,437	664,799	775,513
1845	Salamander, St. Petersburg.....		864,155	536,007	1,666,467
1870	Warschauer, Warschau.....	94,221,080	701,052	379,149	1,129,834
1882	Wolga, N. Nowgorod.....		974,611	271,158	384,244

FIRE INSURANCE COMPANIES OF SCANDINAVIA.

Estab-lished.	NAME AND LOCATION OF COMPANY.	Insurances in Force.	Premiums Received.	Losses Paid.	Funds other than Share Capital.
1866	Bergens, Bergen.....	<i>Kronen.</i> 31,493,320	<i>Kronen.</i> 145,422	<i>Kronen.</i> 210,204	<i>Kronen.</i> 560,842
1847	Christiania almindelige, Christiania.....	73,525,640	224,377	204,859	849,952
1882	Fennia, Helsingfors.....	39,611,379	182,928	57,588	379,139
1798	Kgl. Octr. almindelige, Copenhagen.....	153,046,400	226,403	68,650	1,169,208
1778	Kjobenhavnske, Copenhagen.....	86,963,285	109,246	33,614	446,341
1867	Norden, Copenhagen.....	39,235,542	147,037	209,825	445,956
1857	Norge, Drammen.....	29,068,580	139,529	52,414	588,090
1838	Norske, Bergen.....	17,700,448	96,857	66,232	238,000
1864	Nye Danske, Copenhagen.....	100,365,733	206,424	218,808	920,706
1855	Skandia, Stockholm.....	650,337,051	1,349,893	1,781,296	2,687,250
1884	Skane, Malmoe.....	102,781,575	423,345	211,672	288,348
1876	Stavanger, Stavanger.....	10,802,297	82,051	28,098	151,800
1866	Svea, Gothenburg.....	693,588,788	4,351,572	3,094,938	11,145,528
1863	Thronhjems, Thronthjem.....	13,824,364	75,689	28,838	529,086
1880	Vesta, Bergen.....	14,913,302	77,282	49,945	227,000

When the terrible railway collision snaps the thread of existence as if it were a silken cord, and the "unfinished business" of life is passed in review in the mind of the dying man; when the senses are almost extinguished and the terrible agony of the last struggle is upon him, and the only thought is for his little ones and their mother, and he realizes that the only bulwark between them and abject poverty is his life insurance—*It pays!*

TERM INSURANCE.

The following tables are taken from the annual report of President D. A. Heald to the National Board of Underwriters at the meeting held in New York May 8, 1890, being a continuation of the tables of previous years:

CLASSIFICATION OF OUTSTANDING RISKS.

Showing Outstanding Risks, December 31, 1889, Classified by Years. Compiled from the Official Figures of the New York State Insurance Department as to Companies Doing Business in New York State.

FIFTY-FIVE NEW YORK STATE COMPANIES.

YEAR.	ONE YEAR OR LESS.				TWO YEARS.			THREE YEARS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.		Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1885.....										
1886.....										
1887.....										
1888.....										
1889.....										
Totals.....	\$2,047,973.676	\$18,847,769	.9203		\$38,419,937	\$247,712	.6447	\$1,916,486.230	\$14,424,045	.7526

YEAR.	FOUR YEARS.				FIVE YEARS.			TOTALS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.		Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1885.....										
1886.....										
1887.....										
1888.....										
1889.....										
Totals.....	\$42,824,426	\$100,934	.9362		\$854,913,301	\$11,322,533	1.3244	\$4,900,617.570	\$45,242,993	.9232

SEVENTY-NINE COMPANIES OF OTHER STATES DOING BUSINESS IN NEW YORK.

YEAR.	ONE YEAR OR LESS.				TWO YEARS.			THREE YEARS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.		Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1885.....	.....	.....	.....		.....	.....	.....	.....	.....	.....
1886.....	.....	.....	.....		.....	.....	.....	.....	.....	.....
1887.....	.....	.....	.....		.....	.....	.....	\$401,509,859	\$4,357,666	1.0853
1888.....	.....	.....	.....		\$22,933,015	\$189,799	.8276	451,128,801	4,977,947	1.1034
1889.....	\$2,239,337,342	\$28,128,885	1.2561		15,059,865	143,444	.9524	590,081,779	5,667,094	1.0819
Totals.....	\$2,239,337,342	\$28,128,885	1.2561		\$37,992,880	\$333,223	.8771	\$1,372,720,439	\$14,962,607	1.0810

YEAR.	FOUR YEARS.				FIVE YEARS.			TOTALS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.		Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1885.....	.....	.....	.....		\$124,850,136	\$1,616,932	1.2951	\$124,850,136	\$1,616,932	1.2951
1886.....	\$8,727,786	\$92,412	1.0588		136,834,925	1,722,712	1.2589	145,562,711	1,815,154	1.2469
1887.....	12,212,259	123,201	1.0914		165,900,283	2,046,286	1.2377	579,022,401	6,527,203	1.1273
1888.....	15,622,550	157,088	1.0113		183,822,679	2,221,984	1.2083	673,577,045	7,547,718	1.1205
1889.....	12,843,140	130,215	1.0139		193,720,486	2,393,546	1.1839	2,981,042,612	36,423,104	1.2218
Totals.....	\$49,405,735	\$503,906	1.0199		\$804,598,599	\$10,001,490	1.2430	\$4,594,054,905	\$53,930,111	1.1973

TWENTY-TWO COMPANIES OF FOREIGN COUNTRIES DOING BUSINESS IN NEW YORK.

YEAR.	ONE YEAR OR LESS.				TWO YEARS.			THREE YEARS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.		Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1885.....	.....	.....	.....		.....	.....	.....	.....	.....	.....
1886.....	.....	.....	.....		.....	.....	.....	.....	.....	.....
1887.....	.....	.....	.....		.....	.....	.....	\$326,096,234	\$2,903,400	.9087
1888.....	.....	.....	.....		\$28,246,477	\$250,554	.8870	424,100,138	3,599,567	.8487
1889.....	\$1,991,775,993	\$21,994,008	1.1042		25,536,685	196,340	.7688	420,364,898	4,036,153	.8402
Totals.....	\$1,991,775,993	\$21,994,008	1.1042		\$53,783,162	\$446,894	.8309	\$1,230,561,270	\$10,599,120	.8613

YEAR.	FOUR YEARS.				FIVE YEARS.				TOTALS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1885.....	.....	.....	.....	.....	\$96,066,135	\$1,054,213	1.0973	1.0973	\$96,066,135	\$1,054,213	1.0973
1886.....	\$7,126,391	\$67,984	.9539	1.332,907	123,482,988	1,332,907	1.0791	1.0791	130,609,379	1,400,491	1.0793
1887.....	8,559,384	68,409	.7992	147,739,494	153,201,011	1,0369	1.0369	.9460	482,395,012	4,593,820	.9460
1888.....	12,986,810	92,867	.7153	104,165,263	172,426,5	1.0503	1.0503	.9003	609,498,688	5,667,283	.9003
1889.....	12,007,565	97,190	.8094	161,006,314	1,791,225	1.1125	1.1125	1.0527	2,670,691,385	28,114,916	1.0527
Totals.....	\$40,680,050	\$326,480	.8095	.....	\$692,460,194	\$7,434,221	1.0796	1.0796	\$40,680,050	\$326,480	1.0796

SUMMARY OF ABOVE 153 COMPANIES.

YEAR.	ONE YEAR OR LESS.				TWO YEARS.				THREE YEARS.			
	Amount Covered.	Premiums Charged.	Rate on \$100.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Rate on \$100.
1885.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1886.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1887.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1888.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1889.....	\$6,279,086,941	\$68,970,742	1.0984	.....	\$72,453,783	\$554,102	.7648	.....	\$1,307,998,524	\$11,586,416	.8859	.....
Totals.....	\$6,279,086,941	\$68,970,742	1.0984	.....	57,742,196	473,727	.8205	.....	1,536,752,186	13,522,046	.8799	.....
					\$130,195,979	\$1,027,829	.7894	.....	1,675,977,229	14,877,310	.8882	.....
									\$4,519,767,939	\$39,985,772	.8847	.....

YEAR.	FOUR YEARS.				FIVE YEARS.				TOTALS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1885.....	.....	.....	.....	.....	\$383,953,477	\$5,021,362	1.3078	1.3078	\$383,953,477	\$5,021,362	1.3078
1886.....	\$28,699,716	\$292,908	1.0806	1,807,304	423,607,304	5,206,133	1.2289	1.2289	452,307,020	5,497,041	1.2157
1887.....	33,300,212	303,756	.9105	486,900,223	5,827,530	1.1978	1.1978	.9693	1,827,798,959	17,717,702	.9693
1888.....	37,384,401	328,193	.8779	527,068,202	6,278,863	1.1912	1.1912	.9515	2,173,658,572	20,683,204	.9515
1889.....	33,465,882	306,463	.9157	530,842,798	6,424,356	1.2102	1.2102	1.0617	8,576,215,046	91,052,598	1.0617
Totals.....	\$132,910,211	\$1,231,320	.9264	.....	2,351,972,004	\$28,758,244	1.2227	1.2227	\$13,413,933,074	\$139,973,907	1.0434

OUTSTANDING RISKS AT END OF EACH YEAR.
Showing the Outstanding Business at the End of Each Year Since 1877. Classified into Yearly and Term Risks, Giving Term, Amount Covered, Premium Charged and Rate on Each \$100. Compiled from Official Figures of the N. Y. Insurance Department, as to Companies Doing Business in New York State.
 NEW YORK STATE COMPANIES.

YEAR.	ONE YEAR OR LESS.				TWO YEARS.				THREE YEARS.			
	Amount Covered.	Premiums Charged.	Rate on \$100.		Amount Covered.	Premiums Charged.	Rate on \$100.		Amount Covered.	Premiums Charged.	Rate on \$100.	
1877.....	\$1,970,417,009	\$14,182,768	.7198		\$12,078,110	\$92,994	.7694		\$510,177,052	\$5,900,543	.9015	
1878.....	1,861,699,918	13,019,672	.6919		21,390,069	113,040	.5388		632,224,121	5,610,860	.8875	
1879.....	1,850,185,995	13,147,173	.7105		34,038,300	170,548	.5010		681,056,190	5,993,680	.8756	
1880.....	1,952,831,138	14,936,128	.7648		17,815,975	128,335	.7203		755,915,217	6,462,011	.8548	
1881.....	1,949,176,522	15,388,312	.7895		17,060,044	123,886	.7444		840,923,220	7,004,855	.8310	
1882.....	1,012,989,493	14,789,068	.7731		21,312,067	126,897	.5951		882,858,929	7,965,870	.8931	
1883.....	1,980,431,994	16,462,277	.8313		27,568,239	166,344	.6833		1,007,995,036	8,251,688	.8190	
1884.....	2,023,277,704	17,719,037	.8758		28,744,750	197,533	.6872		1,163,066,736	9,293,912	.7991	
1885.....	1,991,881,210	17,498,610	.8765		27,499,360	203,959	.7400		1,299,454,473	10,281,909	.7955	
1886.....	2,010,953,418	17,675,105	.8789		25,873,271	197,945	.7649		1,414,466,002	11,111,954	.7955	
1887.....	2,090,375,690	17,980,887	.8602		32,571,059	215,341	.6611		1,577,530,679	12,127,976	.7688	
1888.....	2,081,813,501	18,351,157	.8815		40,197,001	233,530	.5809		1,798,501,401	13,450,555	.7479	
1889.....	2,047,973,670	18,647,769	.9003		38,419,937	247,712	.6447		1,916,466,230	14,444,045	.7530	
YEAR.	FOUR YEARS.				FIVE YEARS OR MORE.				TOTALS.			
	Amount Covered.	Premiums Charged.	Rate on \$100.		Amount Covered.	Premiums Charged.	Rate on \$100.		Amount Covered.	Premiums Charged.	Rate on \$100.	
1877.....	\$17,649,993	\$183,301	1.0985		\$160,482,910	\$2,249,883	1.4019		\$22,770,865,074	\$22,209,419	.8016	
1878.....	18,906,257	194,626	1.0260		179,999,577	2,444,182	1.3579		2,734,182,992	21,383,016	.7821	
1879.....	19,163,930	195,943	1.0224		202,566,604	2,652,835	1.3099		2,786,950,379	22,130,179	.7941	
1880.....	21,499,084	209,492	.9744		243,384,666	3,120,102	1.2810		2,991,446,110	24,856,068	.8309	
1881.....	22,893,366	233,790	1.0212		296,253,658	3,709,135	1.2590		3,126,338,820	26,459,678	.8464	
1882.....	24,343,392	246,876	.9895		355,986,578	4,561,537	1.2252		3,167,490,449	26,785,188	.8379	
1883.....	26,017,363	250,301	.9023		448,443,417	5,535,302	1.2344		3,489,966,009	30,665,412	.8767	
1884.....	25,951,713	245,930	.9472		557,770,224	7,089,914	1.2711		3,768,811,133	34,546,326	.9034	
1885.....	25,010,166	236,252	.9446		660,352,195	8,721,251	1.3207		3,997,137,404	36,946,482	.9242	
1886.....	31,545,399	314,090	.9957		797,977,680	9,844,402	1.3522		4,210,815,709	39,143,485	.9025	
1887.....	54,273,599	522,182	.9629		795,962,461	11,023,496	1.3849		4,550,713,338	41,870,282	.9001	
1888.....	46,462,958	452,150	.9731		831,361,689	11,224,476	1.3501		4,798,326,773	43,711,868	.9110	
1889.....	42,824,456	400,934	.9362		854,913,301	11,322,333	1.3244		4,900,017,570	45,241,993	.9022	

COMPANIES OF OTHER STATES DOING BUSINESS IN NEW YORK STATE.

YEAR.	ONE YEAR OR LESS.				TWO YEARS.				THREE YEARS.			
	Amount Covered.	Premiums Charged.	Rate on \$100.		Amount Covered.	Premiums Charged.	Rate on \$100.		Amount Covered.	Premiums Charged.	Rate on \$100.	
1877.....	\$1,418,369,448	\$15,853,412	1.1177		\$10,824,127	\$120,592	1.1141		\$949,322,575	\$4,317,547	1.2359	
1878.....	1,300,275,540	13,819,727	1.0228		19,834,158	210,749	1.0226		379,915,762	4,302,530	1.1538	
1879.....	1,325,608,127	13,699,363	1.0288		20,060,685	206,957	1.0316		401,993,629	4,392,870	1.0902	
1880.....	1,357,615,158	14,034,270	1.0337		19,184,844	178,699	.9314		431,483,617	4,636,897	1.0746	
1881.....	1,486,706,656	15,700,850	1.0225		16,744,175	165,393	.9877		500,050,768	5,355,458	1.0690	
1882.....	1,432,838,508	16,638,220	1.1452		16,634,348	159,183	.9598		582,915,375	6,184,240	1.0699	
1883.....	1,693,357,969	22,245,195	1.3137		19,069,422	180,379	.9459		687,259,313	7,324,140	1.0657	
1884.....	1,594,919,573	20,234,157	1.2717		19,021,916	190,822	1.0032		769,308,324	8,353,675	1.0859	
1885.....	1,706,659,343	21,868,237	1.2778		20,621,863	209,840	1.0175		879,500,641	9,562,232	1.0872	
1886.....	1,926,100,407	24,941,210	1.2648		24,524,112	232,163	.9441		1,008,394,677	11,028,944	1.0917	
1887.....	1,922,752,511	24,705,445	1.2762		33,704,299	310,863	.9199		1,097,619,598	12,023,158	1.0954	
1888.....	2,057,937,471	26,178,237	1.2479		34,223,033	285,059	.8929		1,231,699,173	13,471,253	1.0938	
1889.....	2,239,337,342	26,126,885	1.2561		37,992,880	333,223	.8771		1,372,720,439	14,962,667	1.0810	

YEAR.	FOUR YEARS.				FIVE YEARS OR MORE.				TOTALS.			
	Amount Covered.	Premiums Charged.	Rate on \$100.		Amount Covered.	Premiums Charged.	Rate on \$100.		Amount Covered.	Premiums Charged.	Rate on \$100.	
1877.....	\$21,732,202	\$244,175	1.1143		\$237,183,085	\$3,587,865	1.5127		\$2,037,431,437	\$24,123,591	1.1840	
1878.....	50,267,016	560,607	1.0995		313,207,389	4,455,018	1.4221		2,057,279,885	23,348,691	1.1349	
1879.....	48,801,245	533,251	1.0926		316,140,768	4,258,163	1.3469		2,112,604,394	23,090,664	1.0901	
1880.....	47,962,440	516,882	1.0776		324,155,652	4,221,184	1.3022		2,180,401,711	23,587,932	1.0818	
1881.....	47,877,836	511,680	1.0687		435,388,020	6,308,133	1.4489		2,487,767,475	28,137,514	1.1310	
1882.....	48,399,552	512,900	1.0617		397,546,933	4,946,578	1.2443		2,498,264,716	28,441,121	1.1384	
1883.....	48,686,970	528,845	1.0862		465,235,721	5,749,315	1.2358		2,913,608,515	36,027,874	1.2395	
1884.....	44,945,363	491,768	1.0940		494,712,851	5,710,333	1.2517		2,980,908,007	35,487,715	1.2149	
1885.....	42,619,243	472,333	1.1090		561,742,711	7,070,337	1.2586		3,211,943,791	39,122,979	1.2122	
1886.....	40,725,859	430,165	1.0769		645,841,556	8,085,724	1.2519		3,645,744,611	44,704,206	1.2262	
1887.....	39,472,461	423,950	1.0740		681,847,751	8,663,717	1.2612		3,785,486,600	46,067,930	1.2169	
1888.....	44,508,238	458,288	1.0227		734,096,526	9,179,093	1.2504		4,142,404,421	49,571,933	1.1967	
1889.....	49,405,735	593,906	1.0159		804,598,509	10,001,490	1.2430		4,504,054,905	53,930,111	1.1973	

COMPANIES OF FOREIGN COUNTRIES DOING BUSINESS IN NEW YORK STATE.

YEAR.	ONE YEAR OR LESS.				TWO YEARS.				THREE YEARS.			
	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Amount Covered.	Premiums Charged.	Rate on \$100.	Rate on \$100.
1877.....	\$800,550,515	\$9,103,936	1.1372	\$13,573,999	\$101,401	.7470	\$157,795,054	\$1,810,731			1.1475	
1878.....	919,651,181	9,703,953	1.0551	17,437,335	136,031	.7883	209,721,155	2,466,368			1.0711	
1879.....	1,165,045,646	11,183,235	.9598	14,782,979	121,686	.8231	275,471,047	2,798,159			1.0157	
1880.....	1,983,661,736	12,518,971	.9754	17,419,434	135,224	.7762	340,780,094	3,221,504			.9453	
1881.....	1,559,395,591	15,401,835	.9877	23,029,413	180,935	.7857	418,154,713	3,889,002			.9300	
1882.....	1,875,145,519	19,316,876	1.0302	34,991,959	272,732	.8267	586,686,072	5,239,516			.8931	
1883.....	1,890,720,110	20,338,088	1.0756	34,420,939	282,795	.8215	648,600,835	5,826,641			.8983	
1884.....	1,777,982,640	19,530,608	1.0384	38,240,534	291,569	.7624	722,802,393	6,564,743			.9022	
1885.....	1,759,010,706	19,894,734	1.1368	44,756,632	355,821	.8176	813,845,752	7,361,101			.9086	
1886.....	1,890,008,807	20,501,275	1.1208	34,979,157	287,075	.8207	879,998,939	7,990,901			.9086	
1887.....	1,865,449,409	20,811,730	1.1156	55,684,740	437,032	.7848	954,177,122	8,658,405			.9116	
1888.....	1,905,961,213	21,175,399	1.1110	68,412,688	559,358	.8176	1,080,991,322	9,613,110			.8819	
1889.....	1,991,775,923	21,994,008	1.1022	53,783,162	446,894	.8399	1,230,561,270	10,599,120			.8613	
TOTALS.												
YEAR.	FOUR YEARS.				FIVE YEARS OR MORE.				TOTALS.			
	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Amount Covered.	Premiums Charged.	Rate on \$100.	Rate on \$100.
1877.....	\$11,740,117	\$121,434	1.0343	\$118,510,238	\$1,670,067	1.4092	\$1,102,160,023	\$12,807,569			1.1515	
1878.....	12,307,373	121,543	.9876	147,259,879	1,821,316	1.2368	1,306,106,043	14,090,851			1.0712	
1879.....	14,595,340	147,951	1.0136	173,627,880	2,089,013	1.1858	1,613,522,892	16,310,044			.9923	
1880.....	14,871,695	146,214	.9831	195,453,881	2,277,010	1.1049	1,852,186,640	18,299,013			.9879	
1881.....	17,440,267	169,366	.9711	245,281,444	2,731,244	1.1135	2,263,211,428	22,372,382			.9885	
1882.....	23,921,979	230,598	.9640	390,996,330	3,520,780	1.0669	2,848,741,859	28,580,508			1.0031	
1883.....	28,948,950	269,445	.9368	395,603,045	4,079,295	1.0312	2,958,202,979	30,796,265			1.0271	
1884.....	30,472,718	277,587	.9100	461,882,385	4,722,144	1.0222	3,021,980,670	31,386,651			1.0354	
1885.....	20,856,709	274,332	.9188	509,879,155	5,377,861	1.0847	3,157,949,044	33,273,849			1.0537	
1886.....	28,807,280	260,743	.9051	560,685,170	5,970,417	1.0659	3,333,479,353	35,016,411			1.0504	
1887.....	28,027,211	240,202	.8891	593,331,119	6,976,217	1.0737	3,498,669,601	36,588,986			1.0457	
1888.....	34,500,594	285,101	.8262	648,156,368	6,993,507	1.0051	3,747,028,555	38,536,385			1.0224	
1889.....	40,680,050	326,480	.8025	692,460,194	7,434,221	1.0736	4,009,260,599	40,800,723			1.0176	

SUMMARY OF ABOVE COMPANIES.

YEAR.	ONE YEAR OR LESS.			TWO YEARS.			THREE YEARS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1877.	\$4,189,336,972	\$39,140,116	.9342	\$36,476,236	\$314,917	.8693	\$1,117,204,681	\$11,628,821	1.0408
1878.	4,101,386,659	36,545,052	.8909	58,421,602	460,420	.7881	1,214,861,058	12,159,734	1.0009
1879.	4,340,839,068	37,959,771	.8747	68,882,024	499,191	.7274	1,358,520,866	13,154,709	.9683
1880.	4,594,108,022	41,489,369	.9031	54,420,253	442,258	.8127	1,528,178,928	14,320,502	.9371
1881.	4,995,280,779	46,386,997	.9306	56,833,692	460,914	.8268	1,760,038,721	16,249,315	.9432
1882.	5,240,973,510	50,744,104	.9682	70,958,374	538,752	.7874	2,054,460,376	18,690,626	.9106
1883.	5,564,510,013	59,045,500	1.0011	81,057,700	609,944	.7706	2,343,365,184	21,401,869	.9133
1884.	5,396,179,917	57,533,802	1.0662	86,007,206	679,944	.7905	2,655,177,433	24,212,330	.9119
1885.	5,458,151,259	59,201,581	1.0846	92,817,845	778,720	.8300	2,985,800,866	27,204,642	.9111
1886.	5,766,152,632	63,117,590	1.0916	85,444,540	717,163	.8303	3,302,859,618	30,111,799	.9116
1887.	5,888,577,550	63,497,422	1.0783	122,950,098	969,236	.7892	3,609,327,399	32,849,539	.9051
1888.	6,085,712,188	65,704,703	1.0797	142,833,192	1,077,947	.7546	4,120,132,056	36,534,918	.8867
1889.	6,279,086,911	68,970,742	1.0984	130,195,979	1,027,829	0.7804	4,519,767,939	39,985,772	.8847

YEAR.	FOUR YEARS.			FIVE YEARS OR MORE.			TOTALS.		
	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.	Amount Covered.	Premiums Charged.	Rate on \$100.
1877.	\$51,122,312	\$548,910	1.0737	\$516,176,233	\$7,507,815	1.4545	\$5,910,406,434	\$59,140,579	1.0006
1878.	82,203,046	876,776	1.0658	640,526,845	8,720,516	1.3614	6,097,659,790	58,762,498	0.9936
1879.	82,560,515	877,145	1.0624	692,275,192	8,970,011	1.2957	6,543,077,665	61,470,827	0.9904
1880.	84,333,019	872,588	1.0347	762,994,229	9,618,296	1.2605	7,024,034,461	66,743,013	0.9924
1881.	88,211,469	914,846	1.0371	976,023,122	12,748,512	1.3050	7,877,287,723	76,069,571	0.9771
1882.	96,574,923	984,374	1.0192	1,083,520,841	12,828,895	1.1840	8,544,497,024	83,806,811	0.9868
1883.	103,652,403	1,048,951	1.0116	1,309,282,203	15,363,973	1.1735	9,401,867,503	97,489,551	1.0369
1884.	101,369,794	1,015,225	1.0014	1,512,365,460	17,979,391	1.1888	9,751,099,810	101,420,692	1.0400
1885.	97,686,208	982,918	1.0061	1,731,974,061	21,169,449	1.2223	10,366,430,239	109,337,310	1.0547
1886.	101,078,468	1,011,007	1.0002	1,934,404,415	23,906,543	1.2758	11,189,930,673	118,864,102	1.0622
1887.	121,773,481	1,195,734	.9819	2,073,141,331	26,020,430	1.2551	11,834,860,559	124,526,401	1.0521
1888.	125,477,790	1,195,539	.9528	2,213,614,583	27,307,076	1.2331	12,687,769,709	131,820,183	1.0390
1889.	132,910,211	1,231,320	.9264	2,351,972,004	28,758,244	1.2227	13,413,933,074	139,973,907	1.0434

COMPARATIVE EXHIBIT OF FIRE INSURANCE PREMIUMS IN NEW YORK CITY.

Below we present a table showing the premiums collected in New York city for seven years, as compiled from the semi-annual returns of the fire patrol to the New York Board of Fire Underwriters:

NAME AND LOCATION OF COMPANY.	1889.	1888.	1887.	1886.	1885.	1884.	1883.
NEW YORK STATE.	\$	\$	\$	\$	\$	\$	\$
Agricultural, Watertown.....	89	322	987	* 252	....	....	....
Albany, Albany.....	....	....	2,251	8,035	9,482	10,723	9,282
Alliance, New York.....	70,897	79,680	58,194	....	....	....	....
American, New York.....	83,342	92,401	85,716	84,277	75,074	73,947	74,515
American Exchange, New York†	....	....	5,299	8,869	7,824	7,936	8,423
Armstrong, New York.....	48,611	....	....	....	....	....	....
Broadway, New York.....	25,578	28,965	30,629	23,458	25,548	27,654	29,246
Brooklyn, Brooklyn.....	....	....	* 17,991	33,334	32,596	34,441	33,900
Buffalo, Buffalo.....	....	....	....	....	....	5,877	9,934
Buffalo German, Buffalo.....	17,806	15,842	13,498	17,572	20,246	19,222	17,981
Citizens, New York.....	100,813	106,782	79,651	82,186	79,742	88,100	84,570
City, New York.....	12,693	20,344	18,755	22,143	26,000	26,720	27,530
Clinton, New York†.....	....	....	22,600	30,097	29,822	29,716	25,713
Commerce, Albany.....	5,876	5,483	6,015	9,689	11,410	13,038	12,463
Commercial, New York†.....	....	....	....	....	....	35,445	43,907
Commonwealth, New York.....	44,750	24,856	46,010	* 18,256	....	....	....
Continental, New York.....	113,501	111,687	106,433	115,916	117,217	103,559	101,275
Dutchess Co. Mut., Poughkeepsie.	12,201	4,818	....	....	....	....	....
Eagle, New York.....	42,716	47,752	46,897	54,315	54,908	56,588	59,979
Empire City, New York.....	13,830	17,493	15,134	19,970	22,916	26,795	26,689
Empire State, Rochester.....	9,075	6,928	....	....	....	....	....
Exchange, New York.....	27,599	28,304	28,822	27,294	30,133	32,017	31,940
Farragut, New York.....	20,124	20,244	19,922	24,415	26,543	28,167	28,605
Fire Association, New York.....	71,267	65,964	29,284	* 34,651	....	....	....
Firemen, New York.....	12,858	16,477	17,545	23,103	27,099	29,488	28,691
Firemen's Trust, New York.....	....	....	....	....	....	* 7,781	12,943
Franklin & Emporium, New York†	....	....	....	....	....	42,220	39,965
German-American, New York.....	304,885	389,588	293,010	323,064	280,490	265,027	229,809
Germania, New York.....	88,331	88,131	106,846	109,295	106,054	100,674	84,141
Glens Falls, Glens Falls.....	17,077	18,769	21,814	21,286	19,019	16,094	12,815
Globe, New York.....	50,062	57,399	53,102	56,377	56,489	57,717	57,132
Greenwich, New York.....	257,615	251,345	163,870	191,425	192,668	204,446	205,884
Guardian, New York.....	15,630	16,318	18,173	19,984	17,630	17,080	16,336
Hamilton, New York.....	30,770	37,866	40,894	36,740	36,256	35,508	32,235
Hanover, New York.....	78,043	87,066	86,000	79,987	72,254	68,979	71,887
Home, New York.....	206,037	259,615	164,141	112,630	108,530	117,697	121,067
Howard, New York.....	....	* 10,847	40,754	45,681	41,086	35,716	28,039
Individual Underwriters, New York	36,688	35,793	31,745	10,691	3,526	....	....
Irving, New York.....	....	....	....	....	....	* 16,509	17,233
Jefferson, New York.....	18,803	19,702	15,678	17,806	17,189	20,181	22,967
Kings County, Brooklyn.....	13,572	14,102	14,419	19,000	20,567	20,315	18,252
Knickerbocker, New York.....	17,398	19,944	19,908	23,498	29,324	34,151	33,461
Lafayette, Brooklyn.....	10,555	14,891	17,253	14,551	18,874	20,796	22,724
Liberty, New York.....	52,238	70,824	41,396	....	....	....	....
Long Island, Brooklyn.....	17,338	20,239	17,408	25,978	26,963	71,182	60,550
Lorillard, New York.....	....	....	....	....	....	....	13,743
Manhattan Mutual, Goshen.....	* 1,719	....	....	....	....	....	....
Masters and Builders, New York.	41,435	47,927	45,136	51,425	54,743	63,586	55,014
Mechanics and Traders, New York.	....	....	....	....	....	* 22,541	35,107
Mechanics, Brooklyn.....	....	....	29,727	44,153	47,950	14,649	11,890
Mercantile, New York.....	....	* 6,116	10,645	12,556	14,384	14,549	14,894
Merchants, New York.....	....	....	30,445	39,919	43,806	34,225	37,211
Merchants-Lloyds, New York.....	6,704	....	....	....	....	....	....
Montank, Brooklyn.....	....	....	29,806	29,631	23,515	19,544	18,866
Mutual, New York.....	144,100	107,590	90,128	82,664	85,419	91,987	60,036
Nassau, Brooklyn.....	11,123	12,561	15,070	14,689	14,597	15,243	14,666
National, New York.....	24,472	34,962	39,360	43,904	47,234	47,737	50,748
New York Bowery, New York.....	65,382	107,514	84,067	88,282	81,543	83,881	84,608
New York Equitable, New York†.	* 6,313	20,434	19,221	22,475	25,811	31,074	32,590
New York Fire, New York.....	18,033	26,351	25,974	32,606	40,364	53,015	48,518
Niagara, New York.....	157,043	150,543	212,922	211,005	167,090	100,081	84,725
North River, New York.....	47,801	41,110	26,793	24,030	17,724	16,448	16,894
Pacific, New York.....	42,888	50,489	45,012	45,650	45,113	50,006	54,601

* Six months only.

† Retired from business.

COMPARATIVE EXHIBIT OF FIRE INSURANCE PREMIUMS—Continued.

NAME AND LOCATION OF COMPANY.	1880.	1888.	1887.	1886.	1885.	1884.	1883.
NEW YORK STATE—Cont.							
Park, New York.....	\$ 33,436	\$ 29,631	\$ 25,492	\$ 30,671	\$ 33,616	\$ 34,705	\$ 34,558
Peoples, New York.....	31,241	31,782	27,863	28,855	30,544	40,805	32,810
Peter Cooper, New York.....	20,713	20,455	19,562	19,078	20,313	22,298	21,681
Phenix, Brooklyn.....	152,976	159,775	156,579	210,773	156,348	117,656	104,747
Prudential, New York.....	27,225	37,431	* 5,492	.....	.....	.....	.....
Reassurance, New York.....	.....	.....	.....	* 10,016	16,973	* 7,735	.....
Rochester German, Rochester.....	.....	* 4,574	12,291	15,567	22,336	18,240	17,465
Rutgers, New York.....	21,229	19,701	19,487	23,404	22,777	26,620	43,088
Standard, New York.....	10,804	11,936	18,109	20,596	22,475	23,478	23,201
Star, New York.....	.....	.....	.....	.....	45,938	48,000	50,343
Sterling, New York.....	.....	.....	14,002	23,732	24,270	24,993	27,444
Stuyvesant, New York.....	31,558	33,249	33,737	39,808	40,762	41,286	44,308
United States, New York.....	27,131	29,510	23,613	23,526	28,423	24,725	24,603
Westchester, New Rochelle.....	63,318	96,931	84,272	89,710	42,901	39,092	43,739
Williamsburgh City, Brooklyn.....	79,013	80,574	67,432	71,640	118,551	121,256	97,467
CALIFORNIA.							
Anglo-Nevada, San Francisco.....	27,564	30,078	28,065	* 8,405	.....	.....	.....
California, San Francisco.....	9,951	13,006	18,212	20,751	17,865	10,040	4,438
Commercial, San Francisco.....	15,724	15,003	12,308	13,020	15,408	17,128	* 6,504
Firemans Fund, San Francisco.....	34,316	26,014	21,131	17,589	20,573	21,205	21,322
Home Mutual, San Francisco.....	.....	.....	* 4,126	12,988	8,757	6,634	.....
Sun, San Francisco.....	4,920	3,027	1,857	3,368	3,116	6,113	* 3,670
Union, San Francisco.....	29,152	28,575	22,422	25,390	18,716	.....	.....
COLORADO.							
Denver, Denver.....	* 2,286	.....	.....	.....	.....	.....	.....
CONNECTICUT.							
Ætna, Hartford.....	55,787	54,674	55,804	60,259	70,756	76,757	78,335
Connecticut, Hartford.....	39,251	43,304	30,735	26,408	28,842	32,072	28,888
Hartford, Hartford.....	65,383	28,732	25,320	24,317	26,470	27,611	28,323
Meriden, Meriden.....	14,384	13,517	9,395	* 1,278	.....	.....	.....
National, Hartford.....	.....	.....	.....	.....	.....	.....	* 5,840
Orient, Hartford.....	38,349	29,270	17,600	13,992	14,076	12,160	* 3,414
Phoenix, Hartford.....	38,138	24,188	18,824	19,138	21,163	21,812	22,204
Security, New Haven.....	14,674	11,390	9,222	11,174	13,458	11,542	11,104
ILLINOIS.							
Packers & Prov. Dealers, Chicago.....	13,289	12,416	5,946	* 3,577	.....	.....	.....
Traders, Chicago.....	.....	* 8,001	19,964	10,167	15,870	20,292	20,848
KENTUCKY.							
Falls City, Louisville.....	.....	.....	* 2,861	5,778	* 1,375	.....	.....
Louisville Underwriters, Louisville.....	.....	* 3,777	8,344	8,638	.....	.....	.....
LOUISIANA.							
Factors and Traders, New Orleans†	.....	.....	12,082	8,013	.....	.....	.....
Mechs. & Traders, New Orleans...	.....	.....	7,092	6,305	.....	.....	.....
New Orleans, New Orleans.....	.....	.....	.....	.....	.....	24,242	32,959
Sun Mutual, New Orleans.....	11,768	9,441	9,914	6,369	.....	.....	.....
Teutonia, New Orleans.....	10,582	9,749	7,639	.....	.....	.....	.....
MARYLAND.							
Firemens, Baltimore.....	19,573	17,688	9,177	8,964	10,067	11,299	10,964
MASSACHUSETTS.							
American, Boston.....	11,413	16,197	13,917	15,453	20,724	21,666	19,041
Boylston, Boston.....	16,045	16,587	14,793	.....	.....	.....	.....
Eliot, Boston.....	15,458	14,053	9,991	11,114	7,781	10,248	14,847
Firemens, Boston.....	12,640	13,152	11,168	7,718	.....	.....	.....
Manufacturers, Boston.....	.....	.....	.....	.....	.....	103,458	51,055
Mercantile, Boston.....	7,960	11,765	9,543	11,332	13,782	4,765	3,170
Neptune, Boston.....	15,142	12,084	10,558	10,815	7,781	10,248	14,847
North American, Boston.....	17,528	13,684	10,558	10,815	7,781	10,248	9,058
Prescott, Boston.....	.....	* 6,364	10,558	10,815	7,781	10,248	* 4,287
Shoe and Leather, Boston.....	.....	.....	.....	.....	.....	* 12,539	16,958
Springfield F. and M., Springfield.	35,876	21,459	18,509	18,459	20,366	19,220	20,504
Washington, Boston.....	.....	.....	25,251	32,065	37,829	34,784	28,102

* Six months only.

† Retired from business.

COMPARATIVE EXHIBIT OF FIRE INSURANCE PREMIUMS—Continued.

NAME AND LOCATION OF COMPANY.	1889.	1888.	1887.	1886.	1885.	1884.	1883.
MICHIGAN.							
Detroit F. and M., Detroit.....	\$ 7,420	\$ 6,617	\$ 6,799	\$ 5,066	\$ 7,598	\$ 8,679	\$ 8,576
Grand Rapids, Grand Rapids.....	10,366	9,376	6,426	....	....	....	....
Michigan, Detroit.....	12,403	12,502	6,091	10,459	14,606	14,349	9,182
MINNESOTA.							
St. Paul F. and M., St. Paul.....	13,267	12,904	12,552	16,886	17,861	11,496	10,851
Syndicate, Minneapolis.....	7,335	....	....	....	....	....	....
MISSOURI.							
American Central, St. Louis.....	7,661	13,335	12,581	16,876	19,390	23,071	12,972
Citizens, St. Louis.....	10,698	10,128	9,453	7,020	9,158	....	....
Marine, St. Louis.....	4,991	4,040	5,170	6,002	5,659	....	....
NEW HAMPSHIRE.							
Granite State, Portsmouth.....	....	....	7,751	6,520	....	....	....
New Hampshire, Manchester.....	20,549	17,606	14,467	19,549	20,519	12,526	12,930
Peoples, Manchester.....	11,781	12,590	9,177	9,000	....	....	....
NEW JERSEY.							
American, Newark.....	18,944	17,330	13,524	11,152	12,357	11,643	10,078
Firemens, Newark.....	18,964	17,304	15,160	14,626	15,628	15,874	13,684
Jersey City, Jersey City.....	4,430	5,775	4,775	3,314	326	....	....
"The Merchants," Newark.....	34,792	35,557	24,494	25,554	27,288	27,887	30,531
Newark, Newark.....	26,387	27,187	17,609	19,637	21,035	22,342	20,497
OHIO.							
Amazon, Cincinnati.....	....	....	10,102	11,845	....	....	....
Citizens, Dayton.....	* 5,318	26,358	18,471	15,620	* 9,795	....	....
Fidelity F. and M., Cincinnati.....	* 5,490	* 6,451	11,935	....	....	....	....
Firemens, Dayton.....	....	....	* 3,767	11,391	11,882	12,666	12,270
Franklin, Columbus.....	9,446	5,054	5,449	5,468	....	....	....
Mercantile, Cleveland.....	7,743	5,451	6,278	7,525	9,020	9,608	* 2,956
PENNSYLVANIA.							
American, Philadelphia.....	40,970	43,597	34,279	32,235	30,808	31,209	31,236
Armenia, Pittsburgh.....	11,791	7,486	5,864	4,264	....	....	....
Boatmens, Pittsburgh.....	* 8,016	20,929	13,865	14,144	15,707	14,298	12,559
Citizens, Pittsburgh.....	16,320	12,003	14,251	18,593	19,122	15,131	8,322
County, Philadelphia.....	....	....	....	16,976	15,218	16,561	17,474
Farmers Mutual, York.....	5,464	* 2,222	4,598	8,124	15,378	12,071	9,880
Fire Association, Philadelphia.....	65,127	57,042	43,186	53,125	48,732	48,753	46,443
Franklin, Philadelphia.....	12,772	12,546	10,433	11,515	13,788	13,626	13,931
German, Pittsburgh.....	15,382	* 5,750	13,025	17,221	19,051	16,306	13,980
Girard, Philadelphia.....	5,930	5,823	7,718	7,838	5,916	....	....
Ins. Co. County of Phila., Phila.....	15,456	13,125	16,354	....	....	....	....
Ins. Co. of North America, Phila.....	92,239	87,097	73,207	82,214	48,788	34,657	38,698
Ins. Co. of State of Pa., Phila.....	26,889	26,630	17,526	10,313	10,871	13,157	14,637
Manufacturers and Merchants, Pitts.....	14,778	11,872	11,857	10,945	12,235	7,921	....
Mechanics, Philadelphia.....	27,990	20,927	18,891	21,725	19,732	18,904	15,529
Pennsylvania, Philadelphia.....	29,119	* 14,251	26,720	26,851	28,856	29,984	30,801
Pennsylvania, Pittsburgh.....	....	....	11,989	14,829	15,475	14,351	12,524
Peoples, Pittsburgh.....	15,126	19,429	12,533	11,675	13,854	11,082	....
Reading, Reading.....	15,353	14,805	10,585	5,874	10,020	9,125	....
Reliance, Philadelphia.....	32,739	24,524	17,887	22,025	15,585	....	....
Spring Garden, Philadelphia.....	18,923	16,854	18,466	18,836	19,050	16,549	14,969
Union, Philadelphia.....	....	....	....	....	....	....	* 5,760
United Firemens, Philadelphia.....	25,466	22,560	17,365	20,010	19,459	16,105	13,499
Western, Pittsburgh.....	18,423	19,382	15,104	13,646	13,915	* 8,628	....
RHODE ISLAND.							
Atlantic, Providence.....	* 1,045	2,360	3,645	6,686	7,396	9,518	11,069
Equitable, Providence.....	18,706	14,839	12,087	11,075	11,398	11,311	11,133
Merchants, Providence.....	18,250	14,386	11,464	10,204	11,372	10,956	10,941
Providence-Washington, Prov.....	33,311	36,131	24,128	18,642	14,059	51,835	56,952
WISCONSIN.							
Concordia, Milwaukee.....	17,226	25,478	10,700	14,244	12,213	9,426	....
Hekia, Madison.....	13,661	11,679	* 5,771	....	....	....	....
Milwaukee Mechanics, Milwaukee.....	10,313	9,338	10,529	12,476	11,368	8,089	....
Northwestern National, Milwaukee.....	11,055	8,151	4,687	5,739	6,355	7,583	6,909

* Six months only.

† Retired from business.

COMPARATIVE EXHIBIT OF FIRE INSURANCE PREMIUMS—*Continued.*

NAME AND LOCATION OF COMPANY.	1889.	1888.	1887.	1886.	1885.	1884.	1883.
CANADA.							
British America, Toronto.....	\$ 13,636	\$ 14,022	\$ 19,613	\$ 19,660	\$ 14,067	\$ 13,736	\$ 11,529
Western, Toronto.....	25,032	25,785	22,786	30,896	31,967	30,716	27,318
GERMANY.							
Hamburg-Bremen, Hamburg.....	63,519	69,821	53,827	65,292	63,733	57,345	47,454
North-German, Hamburg.....	.....	.....	.....	.....	.....	12,380	21,737
Transatlantic, Hamburg.....	20,069	18,303	17,537	15,134	17,900	19,220	19,323
GREAT BRITAIN.							
City of London, London.....	47,309	48,518	40,465	49,655	50,118	46,461	42,927
Commercial Union, London.....	196,935	192,800	127,037	154,940	156,247	186,486	175,417
Fire Association, London.....	.....	* 10,616	35,810	45,734	47,628	49,656	63,040
Guardian, London.....	89,177	98,761	69,536	82,100	80,492	82,905	71,613
Imperial, London.....	92,891	87,255	77,837	78,199	59,345	65,034	65,804
Lancashire, Manchester.....	149,071	154,230	100,061	104,358	104,668	95,050	74,867
Lion, London.....	65,110	52,044	21,793	25,735	26,939	33,255	29,551
Liverpool & London & Globe, Liv.	387,253	380,755	333,750	384,623	369,272	382,226	345,851
London Assurance Corp., London.	85,001	80,986	54,708	55,035	49,699	48,179	52,073
London and Lancashire, Liverpool.	113,400	99,524	69,107	75,747	77,567	76,685	88,271
London and Provincial, London...	.....	.....	.....	.....	* 20,764	36,833	54,571
North British and Mercantile, Lon	85,024	96,751	60,846	83,206	85,579	89,831	135,277
Northern, London.....	53,106	57,612	60,704	52,463	51,635	50,107	46,831
Norwich Union, Norwich.....	59,120	61,867	49,675	55,109	55,206	70,405	75,914
Phoenix, London.....	89,238	90,420	88,211	121,435	112,589	99,252	97,521
Queen, Liverpool.....	61,997	61,446	50,397	75,327	57,412	61,764	54,141
Royal, Liverpool.....	253,113	248,821	165,837	169,025	172,163	185,617	191,263
Scottish Union and National, Edin.	54,088	54,220	47,048	43,291	43,724	39,932	30,096
Standard, London.....	.....	.....	.....	.....	.....	.....	58,096
Sun, London.....	101,079	96,945	55,542	64,595	61,952	45,076	53,618
Total New York State Cos....	3,014,325	3,130,057	3,011,251	3,096,495	2,978,044	3,053,566	2,938,670
Total Cos. of Other States.....	1,452,978	1,354,305	1,213,607	1,108,028	1,098,731	1,163,673	1,001,232
Total Foreign Companies.....	2,103,168	2,101,502	1,622,127	1,851,618	1,810,803	1,872,382	1,934,106
Aggregate.....	6,570,471	6,585,864	5,846,985	6,146,141	5,887,578	6,089,621	5,874,008

* Six months only.

† Retired from business.

WHAT IS YOUR POLICY WORTH?—This is a question to which no answer that is certainly correct can be given at this moment. Nobody knows what your policy is worth. It is easy to fix a price for it according to the insurance tables. At all times it is worth at least the full value of the reserve. But it may be worth much more. If the insured is going to die next week his policy is worth its face value. If he is going to die next year it is worth the same, less the discount for one year. But as no one knows the day of his death, no one can know the exact value of his policy. It is like a life-boat on an ocean steamer. If the vessel is to make its voyage in perfect safety the life-boat will render no service. It might as well have been on shore, except for the sense of security to the passengers. In this respect the illustration does not hold, for a life insurance policy is always worth all that it costs. But if the vessel strikes an iceberg and is about to sink, or takes fire and it cannot be extinguished, then the life-boat is worth more than the steamer with all its cargo. It is a very foolish captain who leaves his boats on shore or lets them rot. And he is not a wise man who permits his policy to lapse when it is possible to maintain it.—*Union Central Advocate.*

INSIDIOUSNESS OF DISEASE.—There are forms of disease which are so insidious in their approach that they are with difficulty detected before they have become firmly established. In the hurry and drive of life we are apt not to stop to "take an account of stock" of our bodies, or note warning symptoms unless they are quite marked. Too many people do not understand hygienic and preventive measures, and when they finally seek advice and treatment the damage has already been irreparably done. Many a patient, who consults his physician for the first time in his life, is found to be already "past mending." All of us know that eventually the time will come when we shall be physically beyond repair. When it comes, the hour will at last have struck when a sound body will seem to us immeasurably to outweigh a ponderous pocket or a life of indulgence. As we see money, pleasure, family, friends, all we cherish, slipping from us, we shall feel with vain remorse that all might have been different if we had but halted in time, instead of blindly driving on, until wrecked and past mending.—*Journal of Health.*

BOOK VALUE OF FIRE INSURANCE COMPANIES' STOCKS.

The following comparative table shows the book value of stock for five years past of the 130 American joint stock fire insurance companies reporting to the New York Insurance Department :

NAME AND LOCATION OF COMPANY.	NET BOOK VALUE OF STOCK PER \$100.				
	January 1, 1890.	January 1, 1889.	January 1, 1888.	January 1, 1887.	January 1, 1886.
Glens Falls, Glens Falls.....	\$601.52	\$555.58	\$508.25	\$484.33	\$470.79
Milwaukee Mechanics, Milwaukee.....	561.27	530.81	502.34	472.55	455.82
Buffalo German, Buffalo.....	512.15	498.60	466.23	440.70	415.19
Pennsylvania, Philadelphia.....	453.96	422.77	379.36	406.86	364.29
Williamsburgh City, Brooklyn.....	358.41	344.40	333.71	325.29	301.34
Franklin, Philadelphia.....	342.51	341.33	340.84	341.96	328.09
Eagle, New York.....	331.03	325.51	314.09	320.19	315.96
German-American, New York.....	325.22	324.39	311.21	334.43	303.98
Hartford, Hartford.....	296.49	278.72	254.90	243.20	215.48
Greenwich, New York.....	287.41	307.87	324.17	324.45	276.02
Girard F. and M., Philadelphia.....	285.85	308.23	303.48	300.83	282.17
Fire Association, Philadelphia.....	278.95	267.74	265.90	287.91	256.76
American, Newark.....	269.14	259.37	254.35	250.34	240.81
Pacific, New York.....	252.54	270.03	269.21	281.46	269.93
Firemens, Newark.....	247.75	252.57	243.94	238.05	226.48
Continental, New York.....	247.17	222.67	192.09	237.49	235.89
Peter Cooper, New York.....	239.72	241.54	239.14	237.84	237.25
Westchester, New York.....	235.49	204.95	194.23	203.50	075.40
Detroit F. and M., Detroit.....	234.15	223.26	201.72	235.18	215.53
The Merchants, Newark.....	219.39	209.99	216.81	205.81	189.42
Newark, Newark.....	214.76	229.76	224.39	227.72	222.02
Jefferson, New York.....	210.62	221.69	227.03	238.68	238.18
Rochester German, Rochester.....	209.26	204.53	182.09	186.31	170.57
Metropolitan Plate Glass [†]	\$ 208.20	\$ 194.48	\$ 174.93	\$ 164.39	\$ 156.66
Kings County, Brooklyn.....	208.10	211.63	216.71	222.71	227.53
Broadway, New York.....	206.80	209.42	264.01	270.29	269.63
American, New York.....	206.04	237.08	252.69	275.32	271.61
St. Paul F. and M., St. Paul.....	202.14	191.20	171.99	169.73	158.38
Citizens, New York.....	200.96	197.88	206.78	210.81	202.31
Citizens, St. Louis.....	199.26	199.12	194.99	193.96	189.60
United States, New York.....	199.25	205.56	202.12	204.12	119.96
Nassau, Brooklyn.....	195.46	189.13	184.04	190.16	193.17
Reliance, Philadelphia.....	193.39	200.91	200.17	198.89	193.17
Ætna, Hartford.....	192.52	190.16	183.62	186.25	180.06
American, Philadelphia.....	181.92	173.88	182.31	210.57	211.95
Home Mutual, San Francisco.....	181.63	195.84	191.83	184.58	177.43
Traders, Chicago.....	181.21	184.49	182.58	200.60	171.98
Ins. Co. of N. A., Philadelphia.....	179.99	187.96	180.14	184.34	198.51
Firemens, Boston.....	*178.51	260.01	251.36	253.62	244.71
Spring Garden, Philadelphia.....	178.32	188.80	192.67	202.78	197.08
Niagara, New York.....	177.90	175.91	197.19	197.87	179.54
Germania, New York.....	175.81	172.64	167.21	163.81	147.79
Lloyds Plate Glass [†]	\$ 172.91	\$ 153.09	\$ 142.21	\$ 126.00	\$ 114.19
Agricultural Watertown.....	170.24	160.44	150.63	146.14	131.24
Rutgers, New York.....	169.85	178.45	177.21	183.62	173.62
Phoenix, Hartford.....	165.06	158.62	150.58	151.12	146.09
City, New York.....	164.67	176.09	176.41	182.91	177.22
Sun Mutual, New Orleans.....	160.78	150.22	*138.66	1150.85	151.19
Mechanics, Philadelphia.....	158.34	155.82	149.26	148.84	141.04
Manuf. and Builders, New York.....	157.58	159.89	183.57	193.67	175.22
Northwestern National, Milwaukee.....	157.37	157.63	145.78	145.64	140.37
Standard, New York.....	156.02	165.12	170.09	172.63	162.75
National, Hartford.....	155.35	150.71	155.17	156.34	147.30
Reading, Reading.....	154.38	150.21	152.08	147.94	137.18
Mechanics and Traders, New Orleans.....	154.15	140.03	132.59	129.52	139.24
New Hampshire, Manchester.....	153.91	*150.72	152.94	147.55	143.82
Hanover, New York.....	152.89	146.26	142.89	154.09	144.56
Connecticut, Hartford.....	152.23	145.47	139.55	142.49	130.37
Firemans Fund, San Francisco.....	148.44	143.21	136.75	134.49	133.97
Globe, New York.....	144.67	150.01	153.71	161.04	153.61
Albany, Albany.....	*144.29	180.69	178.05	172.07	167.90
Home, New York.....	143.58	150.08	145.85	147.15	140.93
Merchants, Providence.....	141.33	154.68	160.75	157.64	138.02
Empire City, New York.....	141.20	140.25	140.05	143.60	129.59
German, Pittsburgh.....	140.22	140.16	141.08	140.70	132.05

* Capital increased during the year. † Capital decreased during the year. ‡ Devoted exclusively to insuring plate glass against breakage. § Assets include "glass on hand."

BOOK VALUE OF FIRE INSURANCE COMPANIES' STOCKS.—Continued.

NAME AND LOCATION OF COMPANY.	NET BOOK VALUE OF STOCK PER \$100.				
	January 1, 1890.	January 1, 1889.	January 1, 1888.	January 1, 1887.	January 1, 1886.
Phenix, Brooklyn	\$140.19	\$119.39	\$114.36	\$155.71	\$171.42
American Central, St. Louis	140.12	138.66	139.06	137.09	130.93
Fire Ins. Co. of the Co. of Phila	139.53	138.84	130.58	128.76	136.96
Knickerbocker, New York	139.40	144.95	133.73	144.76	148.40
Teutonia, New Orleans	139.44	147.56	134.62	137.55	137.00
Farragut, New York	138.51	139.52	144.75	155.78	153.46
Hamilton, New York	138.25	149.06	160.23	179.66	172.61
Meriden, Meriden	137.53	138.32	138.15	135.54	132.33
Mercantile F. and M., Boston	137.03	136.87	130.39	129.29	142.46
Exchange, New York	135.67	150.26	143.50	156.96	143.74
Springfield F. and M., Springfield	*134.70	149.44	*137.92	167.98	141.05
Union, Buffalo	134.26	134.89	131.67	128.74	121.57
Commerce, Albany	134.02	190.38	187.14	188.23	179.09
Firemens, Baltimore	133.11	128.27	130.56	131.72	132.93
Mercantile, Cleveland	131.74	163.62	135.78	156.47	149.09
Security, New Haven	130.69	132.06	*144.79	150.36	134.43
Fidelity and Casualty Co.†	129.00	111.70	103.57	106.57	109.09
Jersey City, Jersey City	128.89	129.01	*132.03	130.41	126.07
Stuyvesant, New York	127.87	126.59	136.75	153.84	150.31
Ins. Co. of State of Pa., Phila.	127.84	151.68	175.02	196.02	200.17
American, Boston	127.26	144.35	147.17	152.36	158.33
United Firemens, Philadelphia	126.21	128.24	119.15	124.11	120.62
Concordia, Milwaukee	126.00	122.25	126.21	131.42	141.69
Michigan F. and M., Detroit	125.88	*133.47	121.60	132.04	126.89
Equitable F. and M., Providence	125.29	134.35	137.04	135.89	126.34
Manuf. and Merch., Pittsburgh	123.04	121.22	112.85	110.67	130.40
California, San Francisco	122.91	138.74	135.29	122.10	124.29
Providence-Washington, Providence	121.53	128.15	134.73	128.42	116.02
New York Bowery, New York	120.51	139.66	163.95	192.89	179.73
Firemens, New York	120.47	120.91	120.31	132.22	129.19
Grand Rapids, Grand Rapids	119.18	117.99	110.34	102.69	97.17
Alliance, New York	119.07	129.23	133.44	(c)	(c)
Boylston, Boston	118.90	126.56	123.13	129.79	128.64
Peoples, Manchester	118.55	112.50	102.81	107.74	104.24
Franklin, Columbus	117.41	132.85	126.31	133.17	132.18
Empire State, Rochester	117.11	100.53	(a)	(a)	(a)
Denver, Denver	116.65	(f)	(f)	(f)	(f)
New York, New York	116.51	128.11	126.21	145.34	130.08
Orient, Hartford	116.18	116.18	114.31	113.29	113.09
Peoples, New York	112.55	119.59	127.09	132.31	131.62
National, New York	112.34	135.94	131.02	133.16	131.60
North River, New York	112.12	109.75	117.09	121.98	123.67
Lafayette, Brooklyn	111.45	114.72	126.84	143.17	137.75
Sun, San Francisco	110.88	121.29	115.66	112.71	116.77
Armenia, Pittsburgh	109.09	110.17	105.52	109.34	111.58
Western, Pittsburgh	107.68	109.79	109.11	120.94	125.05
Packers and Provision Dealers, Chicago	107.22	112.03	106.84	110.01	(c)
Armstrong, New York	106.44	(f)	(f)	(f)	(f)
Marine, St. Louis	106.34	111.83	107.98	112.87	114.45
Union, Philadelphia	105.88	*106.74	102.75	108.24	102.48
North American, Boston	105.62	125.19	130.38	130.06	130.56
Citizens, Pittsburgh	104.33	102.62	97.69	100.70	101.13
Syndicate, Minneapolis	104.32	101.83	105.47	102.16	(i)
Park, New York	104.13	100.07	105.33	120.58	122.39
Commonwealth, New York	104.08	119.42	*103.84	107.07	(i)
Commercial, San Francisco	103.78	124.36	131.20	131.20	143.99
Union, San Francisco	103.52	116.88	112.31	116.11	115.69
Anglo-Nevada, San Francisco	102.34	103.79	97.91	*101.68	100.50
Eliot, Boston	102.03	126.79	135.27	146.55	147.46
Liberty, New York	100.32	*114.43	101.81	(e)	(e)
Fire Association, New York	99.50	*125.34	121.71	115.95	(i)
Boatmans F. and M., Pittsburgh	98.11	94.48	94.79	101.77	114.66
Neptune F. and M., Boston	97.02	124.22	122.02	123.74	131.19
Guardian, New York	91.04	91.94	95.51	112.86	110.13
Prudential, New York	89.59	106.59	99.18	(e)	(e)
Peoples, Pittsburgh	88.52	102.28	109.29	118.41	113.84
Prudential, Boston	73.42	(h)	(h)	(h)	(h)
Long Island, Brooklyn .....	....	107.09	110.81	116.00	111.91

* Capital increased during the year. † Capital decreased during the year. ‡ Devoted to fidelity, accident, steam-boiler and plate-glass insurance. a Organized in 1888. c Organized in 1885. e Organized in 1887. f Commenced business May 1, 1889. g Assets include "glass on hand." h Organized February 9, 1889. i Organized in 1886.

STATE AND TERRITORIAL LEGISLATURES.

The next sessions of the legislature of the several States and Territories and limit of session is shown in the following table :

STATES AND TERRITORIES.	LEGISLATURES.		
	Next Session Begins.	Annual or Biennial.	Limit of Session.
STATES.			
Alabama	Nov., 1892	Biennial	50 days
Arkansas	Jan., 1893	Biennial	60 days
California	Jan., 1891	Biennial	60 days
Colorado	Jan., 1891	Biennial	90 days
Connecticut	Jan., 1891	Annual	None
Delaware	Jan., 1891	Biennial	None
Florida	Apr., 1891	Biennial	60 days
Georgia	Nov., 1892	Biennial	40 days
Illinois	Jan., 1891	Biennial	None
Indiana	Jan., 1891	Biennial	60 days
Iowa	Jan., 1892	Biennial	None
Kansas	Jan., 1891	Biennial	50 days
Kentucky	Dec., 1891	Biennial	60 days
Louisiana	May, 1892	Biennial	60 days
Maine	Jan., 1892	Biennial	None
Maryland	Jan., 1891	Biennial	90 days
Massachusetts	Jan., 1891	Annual	None
Michigan	Jan., 1891	Biennial	None
Minnesota	Jan., 1891	Biennial	60 days
Mississippi	Jan., 1892	Biennial	None
Missouri	Jan., 1892	Biennial	70 days
Montana	Jan., 1891	Biennial	60 days
Nebraska	Jan., 1891	Biennial	40 days
Nevada	Jan., 1891	Biennial	60 days
New Hampshire	June, 1891	Biennial	None
New Jersey	Jan., 1891	Annual	None
New York	Jan., 1891	Annual	None
North Carolina	Jan., 1891	Biennial	60 days
North Dakota	Jan., 1891	Biennial	60 days
Ohio	Jan., 1891	Biennial	None
Oregon	Jan., 1891	Biennial	40 days
Pennsylvania	Jan., 1891	Biennial	None
Rhode Island	May, 1891	Annual	None
South Carolina	Nov., 1891	Annual	None
South Dakota	Jan., 1891	Biennial	60 days
Tennessee	Jan., 1891	Biennial	75 days
Texas	Jan., 1891	Biennial	90 days
Vermont	Oct., 1892	Biennial	None
Virginia	Dec., 1891	Biennial	90 days
Washington	Dec., 1891	Biennial	60 days
West Virginia	Jan., 1891	Biennial	45 days
Wisconsin	Jan., 1891	Biennial	None
TERRITORIES.			
Arizona	Jan., 1891	Biennial	60 days
Idaho	Dec., 1892	Biennial	60 days
New Mexico	Dec., 1890	Biennial	60 days
Utah	Jan., 1890	Biennial	60 days
Wyoming	Jan., 1890	Biennial	60 days

In several States where biennial sessions are held, the legislatures hold adjourned sessions, by which means the law is evaded and annual sessions held. The Rhode Island legislature meets annually at Newport on the last Tuesday in May, and an adjourned session is required to be held at Providence each year. It is also permitted in several States to prolong the sessions beyond the term named by law.

DO UNDERWRITERS ENCOURAGE POOR METHODS OF CONSTRUCTION?

BY HENRY A. GOETZ.

In other words, do the existing tariffs directly or indirectly cause builders to put up the cheapest class of buildings, or do they discourage such a practice?

The fundamental principle of underwriting is to charge for a risk as it is found; the theory upon which tariffs are based is "that every risk shall bear its proper burden of rate," and that the province of a "board" is to properly and fairly adjust the rate. As a matter of fact, underwriters are not interested in building construction, in fire protection or prevention, to any greater extent than any other propertyowners. It is their business to insure property as they find it and at rates proportionate to the hazard to which it is exposed. The insurance is, in fact, an arrangement for mutual profit in which the underwriters collect a number of dollars from the masses and pay them back, less expense of management, as indemnity to the individual.

The average citizen, or even the average merchant, knows nothing of the theory and practice of underwriting; he knows nothing of compacts, boards, commissions, committees, surveyors, specials, inspectors and adjusters, except to antagonize them on general principles; he knows not why he pays 1 per cent or 2 per cent, and when he objects to the rate it is not because he knows it is too high or incorrect, but merely because the sum total of premium is large. On the other hand, the citizen who tries to keep informed upon insurance matters knows that the rule that "a risk should be charged for as it is found" is eminently correct. He hears a great deal about faulty construction; he intends to build a warehouse soon, and with a view of doing it well and safe he, by diligent inquiry and correspondence, gets into his hands some pamphlets on "Safe Construction," "Prevention of Fires," "Mutual Insurance," "Proper Methods of Construction," "Special Reports," "Plans," "Inspection Blanks," etc., all issued by Mutuels. With these data before him, although somewhat bewildered by many conflicting ideas, he begins to make his plans. After a study of the suggestions, so as to fully determine what to do, he finally selects upon using the very best, and exultingly proceeds to interview the local rate committee or the secretary of the board. These parties are not as enthusiastic about improvements as he expected them to be, and when the subject of rates is broached discover that the rates are fixed, that the tariff has no flexibility, and that the iron-bound rules of the association or compact or board prevents any change or reduction in rate for improvements in construction. He discovers that the rate is the same no matter if the dividing walls are the weakest party walls, or the strongest fire walls. He finds that the tariff cares not whether the joists are anchored, so they can fall without damage to the wall, or if they are anchored so as to break the wall down during a fire. He sees that the tariff cares not if the joists meet end to end in the party walls, or if they enter a smoke flue, or if they rest on the wall next to a crack in the flue. The citizen with good intentions is disappointed, and after a conference with his architect concludes to put up his building on the cheapest plan possible, leaving out all the heavy and substantial parts that would add to the cost. The interior finish and ornamentalions, both lavish and expensive, will be done to please the eye and attract the tenant, but the heavy parts must be correspondingly slighted up to the limit of toleration. The sole aim is to get the largest and finest building at the least cost. Such a building will be insured at the same rate as a stronger one, he argues, and if the premium is paid regularly the company will pay for the building some day anyway.

The better class of architects closely watch all points in construction that affect the rate, and, under existing tariffs, will advise their clients to put up a building as cheaply as possible, just so it will come within the requirements of an admittedly defective building ordinance. Many business blocks can be found in every city, and are even now in course of erection that

merely support each other, and while they may stand for years propped up as they are by such support, are only waiting for the spark that will, under favorable circumstances, develop into a death calamity or a conflagration.

Underwriters, by not fixing or allowing a lower rate for the strongest buildings and improved methods of construction, force the architect and builder to construct the cheapest class of buildings. If they would adhere rigidly to the old underwriters' maxim the property-owners would very soon discover that bad methods of construction, no fire protection and neglected prevention would be costly in the way of higher premiums. A substantial difference in rates in favor of best methods would have the force of law in any community; it would, in fact, excel the ordinances, because it strikes the economical citizen's pocketbook.

The great competition existing between the companies, both stock and mutual, has forced the average rate below a paying basis. Some of the larger companies have made a profit, it is true, but the average business done has been at a loss. It is impracticable to raise the rates, and therefore it becomes necessary to reduce the fire loss if the business is to be conducted at a profit.

Those who keep informed on the trend of modern insurance practice believe that the future duty of the underwriter will be: First, to advise and suggest proper methods of construction; second, to insist on practical measures of prevention; third, to enforce systematic inspection. Construction, though somewhat neglected by the underwriter, is the most important subject to be considered in the prevention of fire. John S. Damrell, inspector of buildings and former fire chief of Boston, after the conflagration of 1872 in that city, said: "The subject of prevention supersedes that of extinguishment, and we must build so as to confine the fire in the place where it starts. If you wish to avert conflagrations, separate the risks by fire walls and have compartments in your large buildings, so that fires can be confined; prevent the erection of a building which, when a fire starts in it, will not only destroy itself, but lay waste the property of its neighbors."

The fire commissioners of the same city expressed the opinion that it was not additions to the fire department or improved apparatus that were wanted so much as better buildings that were able to resist fire either from exterior or interior causes. These opinions, by experts who have gone through more experience with conflagrations than any other officials, should have an overwhelming force and be final and conclusive.

It is not expected that the underwriter should be informed of the thousand and one items of detail in construction with which an architect only is familiar, but should be familiar with general plans that are applicable everywhere.

The objective points to be considered in a general plan are as follows, and will be classified as rules A, B, C, D, E, F, G:

Rule A.—The enclosing walls of a building should not only serve as an enclosure and support, but should, above all, remain erect during a fire.

Nothing can resist or prevent the spread of fire so well as a standing brick wall. Could the walls of the building in which the fire originated have remained standing at any of the late conflagrations, the loss would have been a few thousand dollars instead of millions. Eleven fires in 1890 alone caused a loss of \$30,000,000, or nearly \$3,000,000 each. Over 600 persons are killed yearly at fires, many being firemen, and these mainly find their death under falling walls. Forty per cent of all risks burned were fired by exposure. The annual fire loss now exceeds one hundred millions yearly, and is steadily growing, falling walls being a prime factor. A conflagration would be an impossibility with walls that remained standing.

Rule B.—The adoption of a standard method of anchoring joists and beams to the wall.

The object to be attained should be, that any falling joist or beam would free its anchorage and leave the wall standing. Any method of anchoring joist that has a tendency to damage, break or pull down the sustaining walls should be condemned. Underwriters are not aware that all methods of anchoring joist (with but few exceptions) now being used by architects and builders have a tendency to and will pull the walls down if the joist have occasion to fall, as during a fire.

Rule C.—The timber frame of all buildings should be constructed in such manner that the frame will stand firmly by itself as to every part until each section is successively destroyed or wholly burned.

The New England Factory Mutuals, in a report to their members, say: "In all cases of serious fire, when one part of the building gives way, the effect is very destructive, and a very large portion or the whole of the structure comes down and is destroyed, even though the fire itself may not have greatly injured it prior to its falling. The reason for this is that columns and girders are fastened together in a thoughtless manner, so that if one part falls it must pull other parts down, and these in turn bring others, until all have fallen. This result can only be overcome by—

Rule D.—The adoption of a timber cap so constructed that any of the posts or any of the beams may be broken or burned and may fall out of their respective positions without bringing down adjacent parts as yet uninjured by the fire.

The ideal of a perfect method of construction is that it should be of such character that the entire interior frame work may be destroyed without substantial injury to the outside or enclosing walls.

Rule E.—Iron columns in combination with wood beams should be condemned; wood for this purpose is much better.

Firemen can form a pretty fair judgment of the length of time a burning beam or post will stand, and may move about in its vicinity directing the streams of water, but an iron column will give way without warning. The fearful accident at Indianapolis was a direct result of an iron column first giving way in the basement, thereby causing the collapse of the whole building, burying under its ruins many unfortunate firemen, twelve being killed at once.

It is a sad commentary on our methods of building to know that the failure of a single post or column should cause the destruction of so much life and property. Examine any of the large structures and you can select some column that if destroyed will cause the whole building to fall. Underwriters may say that they are not concerned, but the facts are that they are actually paying a loss on poor construction, and have only taken the premium on a guarantee of indemnity against loss by fire. This is manifestly unfair and the only way to guard against losses by the faulty construction hazard is to watch the many methods of building and charge extra rates for those not approved by expert inspectors. It is sheer folly to construct a building of iron if it is to be filled with inflammable material, the danger of a sudden collapse is much greater in such a building with iron I beams and tiling than in one constructed entirely of wood.

The slow burning system originated by Mr. E. F. Atkinson, consisting of heavy joist usually 10x12 inches laid with 3-inch flooring with no lath underneath or concealed space between floor and ceiling is the safest and best, the advantage being that on account of its solidity and thickness a fire could make but little headway before the arrival of a fairly good fire department.

Rule F.—Any joists or beams resting upon a wall in close proximity to smoke or heat flues should have their ends protected with a sheet or cast-iron cover.

This must be done to prevent ignition of the same from any crack in the flue. The total property loss to brick buildings caused by defective flues was three and three-quarter millions of dollars during 1889. This rule is an important one, because a fire between ceiling and floor is difficult to find and hard to get at, and usually gains so much headway before discovered that the loss is generally large.

Rule G.—Trimmers and headers should be lined with tin or sheet iron on the side next to the flue.

Many ordinances require the space between header, trimmer and flue to be filled with mortar, but this will not do, for any settling of the brick will crack the mortar as well as the flue. It is impossible to construct a flue that will not eventually crack, but it is possible to cover the wood adjacent to the flue with tin or sheet iron, so that the wood cannot become ignited. Even if the crack should become opened enough to pass fire it would, under this rule, be discovered by the presence of smoke before any damage or ignition takes place.

Second Prevention.—Under this head comes every kind of protective apparatus, such as the fire department, water service, watchmen, sprinklers, buckets, stand-pipes, time clocks, alarms, hose, etc. These are usually placed in two classes, the public and private.

Of the public fire service much can be said in commendation, many of the larger cities looking with envious eyes whenever another makes improvements that it has not yet obtained,

and with commendable promptness adopting whatever is new and practical. Many of the smaller places have very poor fire service, which is usually left in this condition until a conflagration calls citizens to their senses, and illustrates to them that foresight is better by a great many dollars than hindsight.

The private service is only found in large establishments, either placed there because of inadequate public service or else to meet the requirements for a low rate of insurance. The effectiveness of all protective appliances are dependent upon human attention and action, and may come to naught in the hour of need. Instances can be given without number where those regularly employed about mill property burned did not even attempt to make use of the private apparatus, probably forgetting entirely its existence at the very time when it should have been in use, or else by taking hold of the wrong parts rendered the same useless or inoperative. The importance of practical drills, so that the men about such mills will each know and understand what to do in an emergency, cannot be too highly estimated. It is well known that much of this private apparatus is put in for show, to satisfy the demands of the underwriters, and very often is of little or no use. All mechanical devices, however perfect in themselves, are at best liable to become out of order.

Third inspection is now conceded to be a necessary adjunct to the prevention of loss by fire, and has become a special calling. Inspection will best reveal the probable causes of fires, and each fire teaches something new and important. The practiced eye of an inspector will see many dangers that an average person will not notice or deem of any consequence, and only by the systematic inspection and frequent visits of an expert can order and cleanliness be enforced. Ignorance, a prime cause for many fires, is exceeded only by carelessness, and these human failings must be regulated and held in check by frequent inspections, and the effectiveness of the private apparatus, including sprinklers, buckets, pumps, alarms, etc., can only be maintained by such inspection.

In conclusion, is it best to improve the risk or to put up your money on a bet that bad risks will not burn?

Is it best to take chances on bad construction, inadequate protection and careless prevention, or to improve the risk by exercising a proper supervision?

Is it best to allow the business to run itself or to make the prevention of loss the chief duty of the underwriter?

Is it best to encourage bad methods of building, as the tariffs are now doing, or to make the difference in rates between good and bad so great that it will compel the use of good methods only?

LIFE ASSURANCE MAXIMS.

"It is no more the moral duty of a man to provide the daily bread for his family while he lives, than it is to provide against their being left penniless, in the event of his death."—*Edinburgh Journal*.

"A good man leaveth an inheritance."—*Proverbs* xiii. 22.

"Life assurance is not only a humane, but I might almost say, a Christian institution. If it is a man's duty in life to provide for his own household, it is hardly a violation of duty, but a prudent and wise foresight to provide for them after death, when he can protect them no longer."—*Bishop Potter of Penn.*

"What many men count an objection to life assurance, I count its first advantage. It compels thrift; it necessitates saving; it puts the assured under bonds to lay up a few dollars every year to provide for the future."—*Lyman Abbott*.

"Money secured to your family by life assurance will go to them without fail or interruption, provided you have used due discretion in the selection of a sound and honorable assurance company."—*Becker*.

"A policy of life assurance is the last hope of the poor man and the only unalterable investment of the rich man. The rescuer of thousands from destitution and crime in every civilized country."—*Talmage*.

"The relief from anxiety afforded by life assurance very frequently contributes to prolong the life of the assured, at the same time that it materially augments the comfort and well-being of those dependent on him."—*J. R. McCulloch*.

FIRE INSURANCE STOCK

DIVIDENDS OF AMERICAN FIRE INSURANCE

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	ANNUAL DIV											
			1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.	
Etna, Hartford.....	\$4,000,000	\$100	20	11	13	16	22	22	22	22	22	26	24	
Agricultural, Watertown	500,000	100	10	10	10	10	10	10	10	10	10	10	10	
Albany, Albany.....	*250,000	50	15	6	12	13½	13½	20	6½	10	12	18	16½	
Allegheny, Pittsburgh.....	100,000	50	4	?	?	9	5	?	?	?	10	16	4	
Allemania, Pittsburgh.....	200,000	50	..	..	..	?	?	5	6	6	6	25	10	
Alliance, New York.....	200,000	1,000	..	..	..	..	..	..	..	..	..	..	..	
Amazon, Cincinnati.....	300,000	20	..	..	..	..	..	?	?	9	?	?	5	
American, Baltimore.....	180,000	5	15	11	9	8	12	10	10	10	10	10	10	
American, Boston.....	300,000	100	20	20	10	10	16	20	25	25	?	?	?	
American, New York.....	400,000	50	16	14	17½	14½	17	18	17	14	14	14	15	
American, Newark.....	600,000	5	8	8	8	8	8	8	9	9	9	10	10	
American, Philadelphia.....	500,000	100	15	15	15	15	15	15	15	15	?	8	8	
American Central, St. Louis..	600,000	25	..	..	..	..	?	2	13	?	3½	5	12	
Anglo-Nevada, San Francisco..	2,000,000	100	..	..	..	..	..	..	..	..	..	..	..	
Armenia, Pittsburgh.....	250,000	100	..	..	..	..	..	..	..	?	?	11	12	
Armstrong, New York &.....	200,000	100	..	..	..	..	..	..	..	..	..	..	..	
Artisans, Pittsburgh.....	100,000	50	..	..	..	14	13	13	16	4	13	11	5	
Associated Firemen, Balto...	200,000	5	16	16	16	16	14	18	6	9	7	8	10	
Atlanta Home, Atlanta.....	200,000	100	..	..	..	..	..	..	..	..	..	..	..	
Aurora F. & M., Cincinnati...	100,000	100	..	..	..	..	..	..	?	6	6	6	12	
Ben Franklin, Allegheny.....	150,000	50	..	..	..	4	6	6	6	6	6	?	?	
Boatmen F. & M., Pittsburgh	250,000	50	?	?	2	6	4	5	8	4	4	10	6	
Boston Marine, Boston.....	1,000,000	100	..	..	..	..	..	..	..	..	?	?	10	
Bovlston, Boston.....	557,200	100	..	..	..	..	..	..	..	?	?	12	18	
Broadway, New York.....	200,000	25	12	10	12	16	16	16	14	18	20	20	20	
Buffalo German, Buffalo.....	200,000	100	..	..	..	6	7	5	8½	10	10	15	15	
Burlington, Burlington.....	200,000	100	..	..	..	?	..	..	?	?	..	?	?	
California, San Francisco....	600,000	100	..	20	..	24	21	12	10	?	9	19½	12½	
Camden F. Ins. Ass'n, Camden	105,730	5	?	?	?	?	?	?	?	?	?	3½	7	
Cash, Pittsburgh.....	100,000	50	..	4	?	4	6	20	14	16	16	16	16	
Central City, Selma.....	100,000	100	..	..	12½	?	?	20	15	15	5	?	10	
Cincinnati, Cincinnati.....	150,000	25	26	16	20	16	12	16	12	?	?	10	10	
Citizens, Cincinnati.....	200,000	20	..	..	..	?	?	?	?	?	?	?	2	
Citizens, New York.....	300,000	20	20	20	15	20	20	33½	16½	14	7	17	20	
Citizens, Pittsburgh.....	500,000	50	..	..	..	..	..	..	..	5	3	5	?	
Citizens, St. Louis.....	200,000	100	12	14	10	10	10	10	6	10	10	10	10	
City, New York.....	210,000	....	10½	12	15	14	14	14	15	20	14	20	20	
City, Pittsburgh.....	100,000	50	..	..	..	..	..	..	..	25	25	25	25	
City F. & M., Louisville.....	100,000	100	..	..	..	..	..	..	..	..	..	..	..	
Columbia, Dayton.....	150,000	100	..	..	..	..	..	..	..	..	..	..	..	
Commerce, Albany.....	200,000	25	5	8	8	8	10	10	10	5	10	10	14	
Commercial, Cincinnati.....	100,000	25	12	12	12	12	12	12	12	12	12	12	12	
Commercial, Montgomery....	100,000	100	..	..	..	..	..	..	..	..	..	..	..	
Commercial, San Francisco....	200,000	100	..	..	..	..	..	..	..	?	12	30	44	
Commonwealth, New York....	500,000	100	..	..	..	..	..	..	..	..	..	..	..	

* Capital increased \$50,000 during the year.

† Includes stock dividend applied to capital.

‡ One per cent

§ Organized in 1887.

CKS AND DIVIDENDS.

COMPANIES FOR TWENTY-FIVE YEARS.

DEND—PER CENT.														CASH DIVIDEND DECLARED DURING 1890 TO DATE.		Net Book Value of Stock Per \$100, January 1, 1890.	Latest Sale of Stock (per cent).
1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	Date.	Pr.Ct.		
24	22	20	20	20	19	18	18	18	18	18	18	18	18	J., A., J	14	\$192.52	260
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	10	170.24	...
17½	17½	15	13½	56½	10	10	10	10	10	10	10	10	10	Jan.	4	144.29	125
20	4	4	8	8	8	4	8	8	8	8	8	7	6	Jan.	3	153.27	110
5	5	6	8	8	8	8	8	8	8	4	3	6	6	Jan.	3	125.93	100
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	119.07	100
10	15	6	8	6	6	6	6	6	6	6	6	6	6	...	...	125.27	...
10	10	10	7	7	8	8	8	8	8	8	8	8	8	Jan.	4	142.29	135
10	10	10	10	10	10	10	10	10	5	10	8	3	3	...	...	127.26	...
15	15	14	10½	10	10	8½	10	10	10	10	10	10	10	...	...	206.04	...
10	10	10	10	10	10	10	10	10	15	10	10	10	10	...	...	269.14	180
10	10	10	10	10	10	10	10	10	7	10	10	10	10	Apr.	5	181.92	164
5	13	13	12	14	126	10	10	12	6	10	8	5½	9½	Jan.	4	140.12	112
...	...	...	...	...	...	...	...	...	...	...	...	...	...	Jan.	...	102.34	89
11	9	7	6	7	9	7	4	4	7	8	4½	3	4½	Jan.	3	109.09	150
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	106.44	...
12	12	10	9	8	8	8	6	3	6	6	6	6	6	Jan.	3	121.61	100
10	10	10	10	10	10	10	10	10	10	10	10	9	8	Jan.	4	168.60	125
...	...	...	...	...	...	...	...	...	10	20	9	5	5	...	...	110.70	135
12	9	14	12	12	3	3	3	6	4	6	2	4	4	J., July	6	114.09	100
...	...	...	...	...	...	...	...	...	...	...	...	...	...	Jan.	3	121.35	100
12	8	10	12	10	10	8	8	7	6	6	6	6	6	...	...	98.11	...
10	10	10	10	10	10	10	10	10	10	10	10	10	10	J., July	10	185.78	162½
12	9	9	6	12	12	6	6	6	6	6	6	6	6	Jan.	...	118.90	80
20	20	20	18	16	16	14	14	14	13	12	12	62	10	Jan.	5	206.80	...
15	15	15	15	15	15	15	15	15	15	20	20	20	20	Jan.	10	512.15	320
16	...	...	40	5	10	...	10	10	10	15	20	32½	10	...	...	135.04	...
7	7	27	16	19	15½	12	12	9	12	12	12	6	6	J., Apr.	6	122.91	120
15	16	7	7	7	7	7	7	8	10	10	10	10	10	Jan.	10	192.15	...
...	...	...	...	...	...	...	...	...	...	...	...	...	...	Jan.	4	166.99	...
15	10	8	8	8	8	8	8	8	8	8	8	8	8	...	...	115.35	121½
12	12	12	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	148.02	150
8	6	8	8	8	8	8	8	4	6	8	8	8	4	...	...	91.69	100
...	...	...	...	...	...	...	...	...	...	...	...	...	...	Jan.	3½	200.96	...
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	104.33	...
10	10	10	8	10	3	6	6	6	6	6	6	6	6	Jan.	3	199.26	125
20	20	16	10	10	8	10	10	10	9	8	8	8	8	Feb.	4	164.67	...
10	10	7	8	8	8	8	8	8	8	6	3	3	3	...	...	90.17	...
...	...	...	...	...	...	...	...	...	...	...	...	...	...	Jan.	3½	105.33	95
...	...	...	...	...	...	...	...	...	...	...	...	...	...	J., July	8	134.76	150
15	16	16	12	10	12	7	8	8	8	10	10	10	50	...	...	134.02	135
16	16	16	16	16	14	16	16	16	16	16	16	16	16	Mar.	8	204.25	217½
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	54.77	100
24	18	8	12	12	12	12	12	12	12	12	12	12	6	...	...	103.78	...
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	104.08	101

each month. § Commenced business May 1, 1889. a Scrip dividend to policyholders twenty per cent.
 No dividend declared.

FIRE INSURANCE STOCK

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Per Value of Stock.	ANNUAL DI										
			1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.
Concordia, Milwaukee	\$200,000	\$100	..	..	..	..	..	..	..	10	10	7	7
Connecticut, Hartford	1,000,000	100	..	..	..	..	..	..	..	6	12	15	15
Continental, New York	1,000,000	100	14	14	14	15	16	18	10	8	8½	10	9
Cooper, Dayton	100,000	20	..	..	..	..	..	..	..	5	4	10	12
Council Bluffs, Council Bluffs.	100,000	145%	..	..	..	..	..	..	..	..	..	..	..
Crescent, New Orleans	300,000	..	..	..	..	..	..	..	..	..	..	..	..
Dakota F. & M., Mitchell	100,000	100	..	..	..	..	..	..	..	..	..	..	..
Dayton, Dayton	100,000	20	5	2½	5	7	5	10	1½	2½	5	2½	5
Delaware Mut. Safety, Phila..	360,000	25	10	10	10	10	10	10	10	10	10	10	10
Denver, Denver §	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Des Moines, Des Moines	25,000	100	..	..	..	..	..	..	..	..	..	..	..
Detroit F. & M., Detroit ...	350,000	35	..	..	10	10	15	10	6	15	10	10	10
Dwelling House, Boston	300,000	100	..	..	..	..	..	..	..	15	10	10	10
Eagle, New York	300,000	40	12½	10	10	5	20	20	20	20	30	30	30
East Texas, Tyler	100,000	100	..	..	..	..	..	..	..	..	..	..	..
Eliot, Boston	200,000	100	..	..	..	..	..	..	..	15	5	10	10
Empire City, New York	200,000	100	14	12	7	14	10	11	10	10	10	14	14
Empire State, Rochester §	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Enterprise F. & M., Cincinnati	200,000	20	..	..	..	..	..	10	10	5	5	12	12
Equitable, Nashville	150,000	100	..	..	..	..	..	..	..	8	5	10	8
Equitable F. & M., Prov.	300,000	50	15	15	13	14	14	10	10	5	10	11	11
Eureka F. & M., Cincinnati..	100,000	20	..	..	..	..	..	..	7½	17½	15	10	10
Exchange, New York	200,010	30	..	..	..	..	4	..	5	10	10	10	10
Fact. & Traders Mut., Mobile	150,000	100	..	..	..	..	..	12	12	12	13	15	15
Falls City, Louisville	250,000	100	..	..	..	..	..	..	..	..	..	..	..
Farmers, Cedar Rapids	100,000	100	..	..	..	..	..	..	..	10	5	5	5
Farragut, New York	200,000	50	..	..	..	..	..	..	3½	10	10	12	12
Fidelity, Huron	100,000	100	..	..	..	..	..	..	..	..	..	..	..
Fidelity F. & M., Cincinnati..	200,000	100	..	..	..	..	..	..	..	..	..	..	..
Fire Association, New York & ..	300,000	100	..	..	..	..	..	..	..	..	..	..	..
Fire Association, Phila.	500,000	50	10	10	10	10	10	10	10	16	20	25	30
Fire Ins. Co. County of Phila.	400,000	100	6	6	6	6	6	6	6	6	6	6	10
Fire and Marine, Wheeling ...	100,000	100	..	..	..	..	..	..	..	..	..	..	..
Firemans Fund, San Fran	1,000,000	100	18	15	15	12	13	16	6	12	21	15	15
Firemens, Baltimore	378,000	18	22	22	22	22	27	22	22	22	22	22	22
Firemens, Boston	400,000	..	..	..	..	..	..	..	..	15	5	10	10
Firemens, Chicago	250,000	..	..	..	..	..	..	..	..	15	15	15	15
Firemens, Cincinnati	100,000	20	20	20	20	20	20	20	20	15	15	15	15
Firemens, Dayton	250,000	20	12½	25	20	12½	20	10	10	9	8	11	10
Firemens, New York	204,000	17	10	10	10	17	20	20	10	5	5	13	18
Firemens, Newark	600,000	30	10	10	10	12	14	14	14	14	14	14	10
First Nat., Worcester	200,000	100	..	..	..	..	3½	3½	15	6	8	10	10
Forest City, Rockford	100,000	100	..	..	..	..	..	..	..	..	..	..	..
Franklin, Columbus	200,000	20	10	10	10	10	10	10	10	7½	10	10	10
Franklin, Louisville	200,000	..	..	..	..	..	..	..	..	11	12	12	12
Franklin, Philadelphia	400,000	100	32	32	32	32	34	35	32	32	32	32	32
Georgia Home, Columbus	300,000	100	15	5	8	10	10	10	5	3	10	10	5
German, Baltimore	500,000	10	10	10	10	10	10	10	10	10	10	10	10
German, Freeport	200,000	100	15	15	15	15	15	15	15	15	15	15	15
German, Louisville	200,000	50	6	6	6	6	6	6	6	6	6	6	6
German, Peoria	300,000	100	..	..	..	..	..	..	..	..	..	..	..
German, Philadelphia	100,000	50	..	..	..	..	..	..	..	5	5	6	6
German, Pittsburgh	200,000	50	16	16	16	16	16	16	16	16	16	16	8
German, Wheeling	100,000	100	..	..	..	25	27½	15	210	217½	210	210	35
German-American, Baltimore.	200,000	25	..	..	..	..	..	..	..	..	..	..	..
German-American, N. Y.	1,000,000	100	..	..	..	..	..	..	..	..	10	10	10
German-American, Pittsb'gh..	100,000	50	..	..	..	..	..	..	..	4	10	6	6
German-American, St. Paul & ..	200,030	..	..	..	..	..	..	..	..	..	..	..	..
German-American, Wash.	100,000	100	..	..	..	..	..	..	..	15	5	10	10
Ger. Ins. & Sav. Inst., Quincy	223,830	100	12	12	12	14	12	14	14	12	12	12	12

* Includes stock dividend applied to capital.

† Organized March, 1888.

‡ Commenced business May, 1889.

§ 150,000 during the year.

¶ Began business

AND DIVIDENDS—Continued.

DEND—PER CENT.														CASH DIVIDEND DECLARED DURING 1890 TO DATE.		Net Book Value of Stock Per \$100, January 1, 1890.	Latest Sale of Stock (per cent).
1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	Date.	Pr. Ct.		
8	10	10	10	10	10	20	4	8	8	8	4	7	7	Jan.	3	\$126.00	101
32	12	10	10	10	10	10	10	9	8	8	8	8	8	Jan.	4	152.23	125
11½	12½	13½	13½	13½	14	14½	15	15	15	15.4	15.4	12.4	14	Jan.	7	247.17	...
15	15	15	15	15	15	10	10	10	10	10	10	10	10	Jan.	5	178.66	...
...	...	...	...	...	...	...	8	8	8	8	8	8	8	...	8	117.09	130
...	...	...	...	10	10	10	10	...	...	...	...	...	8	...	8	66.40	257
...	...	...	...	...	...	...	...	...	...	40	40	...	...	...	8	...	100
11	7½	10	2½	2½	3	6	6	8	8	8	8	5	3	...	8	110.31	90
10	10	10	10	10	10	10	10	10	10	10	10	...	...	...	8	122.24	...
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	8	116.25	111
...	...	...	...	...	...	...	...	...	8	8	10	10	...	...	...	142.01	...
15	10	10	10	10	10	10	10	10	10	10	24	10	10	Jan.	5	234.15	200
5	10	8	8	8	8	8	4	6	6	3	6	6	6	Apr.	3	112.47	95
30	20	20	15	15	15	15	15	15	15	15	15	10	10	Apr.	5	331.63	232
10	10	8	...	...	8	8	8	8	8	8	8	8	8	...	8	107.53	100
10	10	10	10	10	10	10	10	10	10	10	10	10	10	...	...	102.03	109
14	14	10	10	7	7	7	3	6	6	6	7	6½	6	Jan.	3½	141.20	95½
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	117.11	100
12	12	11	5	10	2	8	8	6	3	6	6	6	2	Jan.	2	100.54	60
8	8	5	8	5	10	8	8	8	8	8	8	4	8	J., July	8	106.61	106½
12	12	11	8	8	7	7	3	4	6	7	8	7	8	Jan.	3	125.20	53
13½	12	12	12	12	12	12	12	12	12	12	12	12	12	Jan.	6	212.56	210
20	15	10	10	10	10	8½	7	7	7	7	7	7	7	Jan.	3½	135.67	96
15	10	8	14	8	8	8	10	10	4	12	8	10	10	Jan.	4	140.84	115
...	...	...	...	...	...	...	...	...	5	10	10	10	10	Jan.	4	104.45	115
10	15	10	10	8½	10	10	10	10	...	10	12½	15	15	...	...	180.48	...
15	15	15	15	15	12	12	12	10	10	10	10	10	10	Jan.	5	138.51	...
...	...	...	...	...	...	...	...	...	...	...	...	3	2	Mar.	8	108.95	100
...	...	...	...	...	...	...	...	...	4	8	8	8	8	...	...	101.29	...
...	...	...	...	...	...	...	...	...	...	...	8	6	8	Mar.	10	99.50	102½
40	40	40	40	40	40	40	40	40	40	40	40	40	40	Jan.	20	278.95	...
10	10	10	10	10	8	10	10	6.6	6	6	6½	6	7	Jan.	4	139.53	130
...	15	10	7	8	12½	7½	10	10	10	10	8	10	9	Jan.	5	129.77	110
20	22	22	17	47½	12	12	12	12	12	12	12	12	12	J., A., J	9	148.44	145
22	22	22	19	15	12	4	3	6	6	6	6	6	6	Jan.	3	133.11	...
10	10	10	16	10	10	10	10	10	10	10	...	10	7	Apr.	5	178.51	156½
8	8	8	8	8	8	8	8	8	...	7	8	3	6	...	8	113.24	100
10½	16	12	12	12	11½	10	10	10	10	10	8½	4	8	J., A., J	6	151.06	115
10	12½	10	10	10	10	8	8	2	2	7	8	3	6	Jan.	3	120.87	...
15	12	10	8½	7	8½	6	5	8	7	8	7	6	6	Jan.	3	120.47	75
12	12	12	12	12	12	12	12	12	15	12	...	12	12	J., A., J	9	247.75	200
10	60	9	3	3	3	3	3	3	8	8	8	8	8	...	8	101.77	105
10	10	5	5	4	10	12	12	12	14	16	28	25	30	Jan.	10	178.44	250
10	10	10	10	8	8	8	8	8	7	8	8	7	9	Jan.	3	117.41	120
12	10	10	10	55	9	10	10	10	5	10	10	9	8	...	...	131.44	...
32	32	32	32	32	32	29	20	20	20	25	25	22½	25	J., Apr.	10	342.51	40
4½	8	8	8	10	10	11	12	8	9	10	10	17	12	Mar.	3	189.66	200
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	173.61	180
10	10	10	13	13	12½	16½	15	20	20	20	20	20	20	Jan.	10	328.01	285
6	6	6	6	6	6	6	6	6	6	6	6	6	6	...	...	137.47	...
...	6	6	6	8½	10	10	10	10	10	8	8	8	6	...	8	110.25	105
8	8	7	6	6	6	6	6	6	6	6	6	6	6	Jan.	3	155.28	160
12	12	12	12	12	12	12	12	12	12	12	12	12	10	Jan.	5	140.22	170
3	10	10	8	9	8	8	10	10	10	10	10	10	10	Jan.	5	144.59	145
...	...	...	...	8	4	4	4	4	4	6	6	6	6	...	...	133.13	...
10	10	10	10	10	10	12	12	12	13	14	15	20	20	Jan.	10	325.22	...
10	4	3	5	4	6	6	6	6	6	6	8	8	8	Jan.	4	149.16	110
...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	101.37	100
10	10	8	8	8	8	8	8	7½	7	8	8	8	10	Feb.	4	173.27	190
12	12	14	12	14	14	12	14½	64½	8	10	8	8	8	...	...	112.48	108

^a Stock dividend. ^b Organized June, 1886. ^c Capital increased \$100,000 during the year. ^d Capital increased.
 September, 1889. ^e No dividend declared.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	ANNUAL DIV.											
			1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.	
German National, Louisville..	\$200,000	....	..	..	..	..	..	..	..	..	..	..	..	
German Security, Louisville..	100,000	\$100	..	..	..	..	..	..	..	..	..	10	10	
Germania, New York	1,000,000	50	10	10	7	10	10	10	10	10	10	10	10	
Germania F. & M., Cincinnati	100,000	98	..	..	..	..	..	..	11	12	12	12	12	
Girard F. & M., Philadelphia..	300,000	100	10	10	10	10	10	5	10	10	10	21	12	
Glens Falls, Glens Falls	200,000	10	..	5	5	10	10	10	5	10	10	10	10	
Globe, Cincinnati	100,000	20	..	..	..	..	20	30	10	15	15	18	12	
Globe, New York	200,000	50	10	5	5	10	10	20	11	12½	12½	15	18	
Grand Rapids, Grand Rapids..	200,000	100	..	..	..	..	..	..	..	..	..	..	..	
Granite State, Portsmouth....	200,000	100	..	..	..	..	..	..	..	..	..	..	..	
Greenwich, New York	200,000	25	14	10	12	20	20	22	22	22	29	50	45	
Guardian, New York	200,000	100	..	..	..	5	5	10	10	8½	..	10	10	
Hamilton, New York	150,000	15	8	8	10	10	10	21	10	17½	20	30	20	
Hanover, New York	1,000,000	50	12	10	10	10	10	10	8½	10	10	10	10	
Hartford, Hartford	1,250,000	100	15	15	11	16	20	20	20	..	5	17½	20	
Hibernia, New Orleans	400,000	100	..	..	..	..	..	..	..	..	..	..	..	
Home, Baltimore	100,000	10	..	..	..	5	10	10	10	10	10	10	10	
Home, New York	3,000,000	100	10	10	10	10	10	35	10	5	..	10	30	
Home Mutual, San Francisco.	300,000	100	..	..	..	4	1	1	..	..	2½	12½	10	
Humboldt, Allegheny	100,000	50	..	..	..	..	..	..	..	..	8	8	..	
Indiana, Indianapolis	150,000	50	..	..	..	..	..	..	..	..	..	..	..	
Ins. Co. of N. America, Phila.	3,000,000	10	24	20	12	12	12	20	20	20	..	20	20	
Ins. Co. of State of Pa., Phila.	200,000	200	20	16	6	11	12	12	12	12	..	4	12	
Jefferson, New York	200,010	30	14	10	10	12	10	10	10	10	10	10	10	
Jefferson, Philadelphia	100,000	50	6	6	6	6	6	6	6	6	6	10	10	
Jersey City, Jersey City	250,000	50	15	10	5	10	16	13	16	16	18	17	21	
Kenton, Covington, Ky	200,000	50	..	..	..	..	..	15	5	10	10	58½	10	
Kings County, Brooklyn	150,000	20	..	5	10	10	10	10	10	10	10	20	20	
Knickerbocker, New York....	210,000	30	10	..	10	10	10	20	15	20	20	20	20	
Lafayette, Brooklyn	150,000	50	5	10	..	..	5	5	..	10	10	10	20	
Liberty, New York	800,000	80	..	..	..	..	..	..	..	..	..	..	..	
Long Island, Brooklyn	† 300,000	33½	18	9	10½	11½	13½	14	14	15	15	15	16	
Louisville, Louisville	100,000	100	..	..	..	..	..	..	..	..	16	16	16	
Louisville Germania, L'ville...	100,000	100	..	..	..	..	..	..	..	4	8	8	8	
Lumbermens, Philadelphia	250,000	25	..	..	..	..	..	..	..	..	..	..	..	
Manufurers & Builders, N. Y...	200,000	100	..	..	..	..	..	..	..	5	10	10	10	
Manufurers & Merchants, Pitt.	250,000	50	..	..	..	16	30	16½	16½	16½	28	29	19	
Marine, St. Louis	200,000	100	20	20	20	20	12	12	11	10	10	10	10	
Maryland, Baltimore	100,000	5	10	10	10	10	12	5	..	5	10	10	10	
Mechanics, Philadelphia	250,000	25	..	..	..	..	..	..	..	20	10	20	12	
Mechanics & Traders, N. O...	375,000	100	..	..	..	..	..	..	..	10	10	10	10	
Mercantile, Cleveland	200,000	100	..	..	..	..	..	..	..	5	10	10	12½	
Mercantile F. & M., Boston...	400,000	100	25	12	10	10	15	15	15	7	10	10	16	
The Merchants, Newark	400,000	25	10	10	10	10	10	10	10	10	12	12	12	
Merchants, Providence	200,000	50	6	..	4	8	12	8	8	10	..	12	12	
Merchants and Man., Cin....	150,000	20	15	12½	15	15	15	15	15	15	15	15	15	
Meriden, Meriden	200,000	66½	..	..	..	..	..	..	..	..	..	12	14	
Miami Valley, Dayton	100,000	20	6½	7½	..	5	5	5	10	10	10	11	10	
Michigan F. & M., Detroit...	400,000	50	..	..	..	..	..	..	..	..	..	..	..	
Milwaukee Mech., Milwaukee	200,000	10	..	..	..	..	..	..	..	..	..	..	..	
Monongahela, Pittsburgh	175,000	50	18	5	4	9	5	8	..	11	10	9	11	
Nassau, Brooklyn	200,000	50	14	15	20	20	20	20	20	20	20	20	20	
National, Allegheny	100,000	50	..	..	5	10	8	8	8	8	23	10	..	
National, Baltimore	100,000	..	..	..	..	..	..	..	20	20	20	20	20	
National, Cincinnati	100,000	100	12	15	18	..	4	10	10	10	10	12	12	
National, Hartford	1,000,000	100	..	..	..	..	..	..	..	4	6	18	18	
National, New York	200,000	37½	16	14	12	12	12	12	12	5	8	8	8	
Nat. Metropolitan, Wash'ton.	100,000	50	..	..	..	..	..	12	12	12	12	12	12	
National Union, Washington.	100,000	5	..	..	4	9	12	12	12	9	10	10	17	
Neptune F. & M., Boston	300,000	100	..	..	..	..	..	..	..	..	..	10	10	

* Includes stock dividends applied to capital.

† Capital decreased to \$200,000 since January 1.

AND DIVIDENDS—Continued.

DEND—PER CENT.															CASH DIVIDEND DECLARED DURING 1890 TO DATE.		Net Book Value of Stock Per \$100, January 1, 1890.	Latest Sale of Stock (per cent).
1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	Date.	Pr. Ct.			
..	..	..	..	..	..	..	..	♢	3	6	6	6	3	Jan,	3	110.06	112	
10	7½	5	5	5	4	♢	♢	♢	♢	♢	♢	♢	♢	Jan.	♢	157.47	160	
30	30	22	14	12	10	10	10	10	10	10	10	10	10	Jan.	5	175.81	170	
12	12	12	3	6	8	8	8	8	3	3	♢	4	♢	.....	..	90.08	...	
25	20	20	20	20	20	25	24	24	23	24	24	25	24	J., A.	6	285.85	380	
10	10	10	10	10	10	10	10	10	15	10	10	10	10	Jan.	5	601.52	300	
12	12	11	6	8	8	8	8	8	6	8	6	4	6	J., A., J	6	106.14	104½	
20	20	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	4	144.67	120	
..	..	..	..	..	..	..	..	..	..	..	♢	5	6	Jan.	6	119.18	105	
..	..	..	..	..	..	..	..	..	♢	♢	♢	♢	♢	.....	♢	112.48	100	
40	40	30	30	30	30	30	30	30	10	10	10	10	10	Jan.	5	287.41	200	
10	10	7	7	6½	6	5½	♢	3	6	6	3	♢	♢	Jan.	♢	91.04	60	
20	20	15	12½	12½	10	10	10	10	10	10	10	6	6	Jan.	3	138.25	100	
10	10	20	20	10	10	10	10	10	10	10	10	10	10	Jan.	5	152.89	140	
20	18	20	20	20	20	20	20	20	20	20	20	20	20	Jan.	14	266.49	315	
..	..	..	..	..	..	..	..	..	..	..	4	♢	♢	.....	..	62.16	...	
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	10	176.76	150	
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	143.58	145	
9	12	12	12	12	12	12	12	12	12	12	12	12	12	Jan.	6	181.63	150	
26	12	8	6	6	6	3	6	6½	♢	4	6	4	6	Jan.	3	112.49	92	
..	..	..	..	♢	7½	5	3	♢	♢	♢	7	♢	3	Jan.	4	104.58	105	
20	20	20	20	20	20	20	20	20	20	20	15	15	15	Jan.	7½	179.99	260	
12	12	12	12	12	11	10	10	10	10	10	10	10	10	Jan.	5	127.84	225	
10	10	15	15	15	10	10	10	10	10	10	10	10	10	Mar.	5	210.62	105	
10	10	10	10	10	10	10	10	12½	12	12	12	12	10	.....	..	286.62	265	
20	12	10	5	7	6	6	6	6	6	7	7	7	7	Jan.	3½	128.89	122	
14	14	12	25½	8	8	4	8	6	6	7	7	♢	♢	Jan.	2	102.65	...	
20	20	20	20	♢	20	20	20	20	20	20	20	16	12	Jan.	6	208.10	175	
10	10	5	5	♢	♢	♢	6	6	6	6	6	♢	♢	.....	..	139.46	...	
20	20	16	14	10	10	10	10	10	8	8	8	7	6	Jan.	3	111.45	80	
..	..	..	..	6½	..	..	..	..	..	..	♢	♢	♢	♢	♢	100.32	78	
20	16	16	13	16	10	10	10	10	10	10	7	3	3	Jan.	♢	67.74	65½	
16	16	16	16	16	16	16	16	16	16	16	16	16	15	Jan.	8	104.21	160	
8	8	8	8	8	8	8	8	8	8	8	8	8	8	Jan.	♢	113.74	120	
2	6	6	6	6	6	6	6	6	6	6	6	6	8	Jan.	4	204.71	180	
11	12	12	12	12	12	7	6	7½	6	8	8	6½	6	J., A.	6	157.58	105	
24	17	16	13½	13½	10	8	9	8	8	8	♢	3	6	Jan.	3	123.04	100	
10	10	10	10	10	10	10	10	8	4	6	6	3	3	Jan.	♢	106.34	102	
10	10	10	3	6	6	6	6	6	6	6	6	6	6	Jan.	3	136.60	95	
16	16	16	8	10	6	6	8	8	8	8	8	8	8	Jan.	4	158.34	172	
20	10	10	10	10	10	10	10	12	10	12½	10	5	12½	Jan.	5	154.15	126	
15	15	10	10	15	10	10	10	12½	7½	10	10	8	8	Jan.	♢	131.74	...	
16	10	10	10	10	10	10	10	10	9	8	8	8	8	Jan.	♢	137.03	110	
12	12	12	12	12	12	12	12	11	10	10	10	10	10	Jan.	5	219.39	195	
12	12	7	8	5	6	6	3	3	6	8	8	7	8	Jan.	3	141.33	106	
15	15	13½	10	12	12	12	12	12	12	12	12	12	12	Jan.	6	175.64	210	
12	12	9	5	3	♢	8	8	8	8	8	8	8	8	Jan.	4	137.53	128	
16	10	10	10	10	10	10	10	10	5	10	10	10	10	Jan.	5	158.70	175	
..	..	..	..	..	♢	♢	♢	♢	♢	4	7	♢	8	Feb.	4	125.88	125	
♢	♢	♢	♢	♢	♢	♢	♢	5	10	20	20	20	25	.....	..	561.27	...	
8	7	7	7	8	8	♢	7	3	7	6	3	♢	6	J., July	6	119.16	80	
20	20	20	20	14	14	14	10	10	10	10	10	10	10	Jan.	5	105.46	143	
♢	5	6	3	7	8	8	8	8	8	8	8	8	8	Jan.	4	170.59	120	
20	11	12½	12	10	10	15	♢	♢	♢	6	6½	5	4	Jan.	2½	138.48	...	
12	12	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	151.60	160	
18	15	12	12	12	12	10	10	10	10	10	10	10	10	J., July	10	155.35	146	
3	8	8	8	8	8	8	8	8	8	8	8	8	8	.....	..	112.34	97½	
12	8	8	8	8	8	8	8	8	6	6	6	6	6	Jan.	3	162.10	170	
20	20	20	20	20	20	20	20	20	20	20	20	20	20	June	10	255.08	415	
10	10	10	10	10	10	10	10	5	6	8	6	6	6	.....	..	97.02	155	

♢ Organized in 1887. ♢ Mutual until 1884. ♢ One per cent a month. ♢ No dividend declared.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	ANNUAL DIVI											
			1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.	
New Hampshire, Manchester.	\$600,000	\$100	..	..	..	..	..	..	8	8	8	8	8	
N. O. Ins. Ass'n, New Orleans	300,000	30	..	..	..	..	..	10	10	10	10	10	10	
New Orleans Ins. Co., N. O.	500,000	50	10	10	10	10	10	10	10	10	10	10	10	
New York Bowery, N. Y.	300,000	35	10	10	15	10	20	10	20	20	18	20	20	
New York, New York.	200,000	100	12	10	11	13	15	16	16	16	18	20	20	
Newark, Newark.	250,000	5	10	10	10	10	10	8	10	8	..	10	10	
Niagara, New York.	500,000	100	11	10	10	10	10	10	3½	..	12	12	12	
North American, Boston.	200,000	100	..	..	..	..	..	..	..	..	10	12	12	
North River, New York.	350,000	25	8	7	10	10	10	15	15	10	6	18	18	
Northwestern National, Mil.	600,000	100	..	..	..	..	..	..	6½	..	*11	*12	10	
Oakland Home, Oakland.	200,000	100	..	..	..	..	..	..	..	..	..	..	..	
Ohio, Dayton.	150,000	15	*25	*25	*25	*25	*25	*25	*25	*25	*18½	12	*8	
Old Town, Baltimore.	100,000	5	..	..	..	..	..	..	..	..	..	..	..	
Orient, Hartford.	1,000,000	100	..	..	..	..	..	..	..	..	..	15	12	
Pacific, New York.	200,000	25	12	5	12	16	16	16	20	20	20	30	30	
Packers & Prov. Dealers, Chic	250,000	..	..	..	..	..	..	..	..	..	..	..	..	
Park, New York.	200,000	100	..	5	5	10	10	10	11	14	18	20	20	
Peabody, Baltimore.	127,500	25	10	12	12	12	12	12	12	12	12	12	12	
Peabody, Wheeling.	100,000	80	..	..	..	..	..	25	25	12½	12½	25	10	
Pennsylvania, Philadelphia.	400,000	100	15	15	15	15	15	15	15	15	..	..	10	
Peoples, Manchester.	250,000	100	..	..	..	..	..	..	..	..	..	..	..	
Peoples, New York.	200,000	50	..	4	5	10	12	13	6	12	14	18	20	
Peoples, Pittsburgh.	200,000	..	..	..	..	..	..	..	..	3	16	12	12	
Peter Cooper, New York.	150,000	20	5	10	10	10	11	12	12	16	20	20	20	
Petersburg Sav. & Ins. Co., Va	200,000	20	12	..	..	10	5	10	20	20	5	10	3	
Phenix, Brooklyn.	1,000,000	50	15	8	10	10	10	11	12	10	10	10	15	
Phoenix, Hartford.	2,000,000	100	13	12	12	14	19	25	25	..	..	25	27½	
Pittsburgh, Pittsburgh.	100,000	50	28	..	28	20	16	22	10	20	20	28	20	
Planters & Merchants, Mobile	100,000	50	..	6	15	35	16	30	6	12	6	6	21	
Portsmouth, Portsmouth.	31,275	25	..	..	3	8	10	8	10	10	10	10	10	
Potomac, Baltimore.	100,205	5	..	..	..	10	10	10	9	4	8	8	8	
Providence-Washington, Prov	400,000	50	3½	..	3	6	12	15	6½	..	..	..	13	
Prudential F. Ass'n, N. Y. †	200,000	100	..	..	..	..	..	..	..	..	..	..	..	
Reading, Reading.	250,000	10	..	..	..	5	5	10	5	8	5	10	6	
Reliance, Philadelphia.	300,000	50	8	8	8	8	8	8	8	8	8	8	8	
Rochester German, Rochester.	200,000	50	..	..	..	..	..	..	..	..	7	*25	10	
Rockford, Rockford.	200,000	100	..	..	..	..	*40	4	4	20	22½	30	30	
Rome, Rome.	103,900	100	..	..	..	..	..	..	..	..	..	..	..	
Rutgers, New York.	200,000	25	7	10	11	13	15	16	16	20	20	20	20	
Security, Cincinnati.	150,000	100	..	..	..	..	..	..	..	..	..	..	..	
Security, New Haven.	250,000	50	13	7	4	7	10	10	10	10	35	28	11	
So. California, Los Angeles.	200,000	100	..	..	..	..	..	..	..	..	..	..	..	
Spring Garden, Philadelphia.	400,000	50	30½	12	12	12	12	12	12	12	12	*112	12	
Springf'd F. & M., Springf'd.	1,500,000	100	15	..	7	11	12	10	14	8	9	11	10	
St. Paul F. & M., St. Paul.	500,000	100	..	..	..	..	..	..	..	12½	12	12	12	
Standard, New York.	200,000	50	12½	10	10	10	12	10	10½	15	6	15	11	
Standard, Trenton.	100,000	25	..	..	..	..	..	..	..	..	..	..	8	
State, Des Moines.	200,000	100	..	..	..	..	..	..	..	10	10	10	10	
State Ins. Co., Nashville.	200,000	100	..	10	10	10	..	10	15	11	10	10	10	
State Invest. & Ins., San Fran.	400,000	..	..	..	..	..	..	..	..	..	13	18	20	
Stonewall, Mobile.	150,000	100	..	..	..	..	*23	*23	*15	*8	*18	*8	*15	
Stuyvesant, New York.	200,000	25	..	9	5	10	10	10	10	12	13	16	20	
Sun, San Francisco.	300,000	100	..	..	..	..	..	..	..	..	..	..	..	
Sun Mutual New Orleans.	500,000	100	..	6	6	6	6	6	6	6	6	10	10	
Syndicate, Minneapolis.	250,000	100	..	..	..	..	..	..	..	..	..	..	..	
Teutonia, Allegheny	125,000	50	..	..	..	..	..	..	..	8	8	25	13	
Teutonia, Dayton.	100,000	20	..	10	5	..	3½	6½	5	*63	12½	15	15	
Teutonia, New Orleans.	250,000	100	..	..	..	..	..	..	..	..	..	..	..	
Teutonia, Philadelphia.	200,000	100	..	..	..	..	..	..	2	2½	3	3	6	
Traders, Chicago.	500,000	100	..	..	..	..	..	..	..	..	10	12	12	

* Includes stock dividends applied to capital.

† Began business November 15, 1887.

a Dividends payable once a year.

AND DIVIDENDS—Continued.

DEND—PER CENT.														CASH DIVIDEND DECLARED DURING 1890 TO DATE.		Net Book Value of Stock Per \$100, January 1, 1890.	Latest Sale of Stock (per cent).
1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	Date.	Pr. Ct.		
8	8	8	8	8	8	8	8	8	8	8	8	8	8	Jan.	4	153.91	156
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	4	104.67	100
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	4	73.28	...
20	17	14	12	10	10	10	10	4	8	12	12	10	9	Jan.	3	120.51	...
20	17	14	12	10	10	10	10	4	8	12	12	10	9	Feb.	3	116.51	75
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	10	214.76	160
12	12	10	12	13	14	14	12	10	10	10	10	10	10	Jan.	5	177.90	165
12	12	11	10	10	10	10	10	10	6	7	6	7	6	Jan.	5	105.62	100
18	15	12	12	12	12	10	10	10	6	8	8	8	6	Jan.	5	112.12	85
10	5	6	10	8	10	10	10	10	10	10	10	8	11	Jan.	5	157.37	160
..	..	..	..	..	..	6	6	6	6	6	6	8	9	Jan.	9	127.29	105
*4	7½	10	10	10	10	10	7	7	3	3	6	3	6	Jan.	5	119.75	...
12	8	11	10	10	10	8	8	7	2	3	3	5	5	May	2½	118.04	...
30	20	30	20	20	20	16	14	14	12	12	12	12	12	Jan.	3	116.18	95
..	..	..	..	..	..	..	..	..	..	..	..	..	..	Jan.	6	252.54	170
20	20	12	12	12	12	12	10	10	10	10	8½	7	6	Jan.	3	107.22	...
12	12	12	10	10	10	10	10	10	10	10	10	10	8	Jan.	5	104.13	...
7	2½	7	7	2½	6	8	10	8	8	8	6	10	8	Jan.	4	333.66	...
10	10	10	10	10	10	10	10	10	10	12½	12½	10	12½	Mar.	7½	127.84	101
..	..	..	..	..	..	..	..	..	..	3	3	6	6	Jan.	3	453.96	300
20	18	12	12	11	10	10	10	10	10	10	10	8	6	Jan.	3	118.55	105
12	12	12	12	12	12	12	12	12	7	6	6	3	3	Jan.	3	112.55	90
20	20	20	20	18	20	16	12	12	12	12	12	12	12	Jan.	6	88.52	...
6	3	6	4½	7	8	8	8	8	6	6	6½	7	7	Jan.	3½	239.72	...
20	20	15	10	10	10	10	10	10	10	10	10	10	6	Jan.	5	120.89	105
37½	20	20	20	20	21	14	14	14	14	14	14	14	14	Jan.	10½	140.19	138
20	20	16	16	16	16	16	16	16	16	16	16	16	16	Jan.	8	165.66	200
6	7	8	7	8	10	10	10	10	10	10	10	10	10	Jan.	8	264.13	260
10	10	10	10	10	10	10	15	15	10	10	10	10	10	Jan.	5	109.57	70
8	8	8	6	8	8	8	8	8	8	8	7	6	6	Jan.	3	184.12	120
12	7	4½	10	8	8	8	8	4	8	8	8	8	8	Jan.	2	149.95	...
..	..	..	..	..	..	..	..	..	..	..	..	..	..	Jan.	2	121.53	100
8	10	8	8	8	8	8	8	8	8	8	8	8	8	Jan.	4	89.59	...
8	8	8	8	8	8	8	8	8	8	8	8	8	8	Jan.	4	154.38	150
10	10	10	12	10	10	8	8	8	8	8	8	8	10	June	4	193.39	160
35	40	40	65	130	35	24	*122	20	17	14	14	18	16	Jan.	5	209.26	137
..	..	..	..	..	..	..	..	..	..	..	..	..	..	Jan.	8	147.91	250
25	20	20	20	20	14	14	10	11	10	10	10	10	10	April	4	127.86	120
..	..	..	..	..	..	8	8	3	3	3	6	3½	6	Jan.	5	166.85	128
11	10	7	4	7	3	6	3	7	8	9	8	7	7	Jan.	3	118.09	100
..	..	..	..	..	..	..	..	..	..	2	2	6	6	Jan.	4	130.69	112
16	16	16	16	16	16	16	16	16	16	16	16	16	16	Jan.	8	103.75	100
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	8	178.52	270
11	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	5	134.70	225
11½	12½	6½	10½	12½	12	7	7	7	7	7	7	7	7	Jan.	5	208.14	150
8	8	5	5	7	7	7	7	6	6	6	6	3	6	Jan.	3½	156.02	...
10	10	10	10	10	10	10	10	10	10	8	8	6	5	June	2	138.21	112
10	12	11	11	16	15	11	8	10	10	10	10	9	10	Jan.	5	106.27	100
28	30	24	24	15	13½	12	12	12	12	17	17	5	7	Jan.	5	109.00	116½
*8	*10	*8	*10	*12	*10	*8	*10	*10	*10	*10	*10	10	10	Jan.	5	100.93	...
20	16	14	14	14	10	10	11	10	9	10	8	6	7	July	10	157.14	132
..	..	..	..	..	..	..	..	..	7½	2½	10	10	5	Feb.	3½	127.87	100
10	10	10	10	10	10	10	10	10	10	10	10	10	10	Jan.	7½	110.88	...
..	..	..	..	..	..	..	..	..	..	..	..	..	..	Jan.	7½	160.78	130
18½	15	13	12	8½	8	7	6	6	6	6	6	8	8	Jan.	3	104.32	...
15	15	15	15	15	15	15	20	20	20	20	20	20	20	Jan.	4	151.43	114
..	..	..	..	..	..	..	..	..	..	..	..	..	..	Jan.	10	243.09	350
6	6	6	3	6	6	6	6	6	..	..	..	5	10	Jan.	5	139.44	137
12	12	9	8½	9	10	10	10	10	4½	4	4	4	4	Jan.	2	113.68	100½
..	..	..	..	..	..	..	..	..	..	..	..	..	..	Jan.	7½	181.21	162½

per cent monthly. ‡ Stock dividend. € Capital increased \$50,000 during the year. # No dividend declared.

FIRE INSURANCE STOCKS

NAME AND LOCATION OF COMPANY.	Capital Paid up.	Par Value of Stock.	ANNUAL DIVI										
			1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.
Union, Buffalo.....	100,000	100	..	..	..	..	..	..	..	..	..	..	8
Union, Louisville....	100,000	50	..	..	..	..	..	..	..	..	..	..	10
Union, Philadelphia....	250,000	278	..	..	..	..	..	..	..	..	..	..	*10
Union, Pittsburgh.....	100,000	50	..	..	..	..	..	..	..	..	..	..	10
Union, San Francisco....	750,000	100	..	..	18	6	12	15	10	3	17	23	17
United Firemens, Phila.....	300,000	10	..	..	..	..	..	..	..	11	10	10	10
United States, New York....	250,000	25	10	10	10	10	14	14	14	14	14	14	16
Virginia F. and M., Rich....	250,000	25	..	3	7	8	10	10	10	12	14	16	16
Virginia State, Richmond....	200,000	25	10	10	10	10	10	10	10	10	10	10	10
Washington, Cincinnati....	150,000	25	12½	8	5	9	9	5	5	10	10	10	10
Westchester, New York.....	300,000	10	..	..	..	..	..	..	10½	10	10	10	*25
Western, Cincinnati.....	100,000	25	20	20	20	20	20	20	20	14	16	16	16
Western, Louisville.....	100,000	100	..	..	..	..	..	..	..	..	12½	14	16
Western, Pittsburgh.....	300,000	50	15	4	6	11	15	14	12	18	18	16	14
Williamsburgh City, B'klyn...	250,000	50	5	5	8	10	10	10	10	10	10	12	20

* Includes stock dividends applied to capital.

LIFE INSURANCE FOR WOMEN.

It is a sign of the times in England and of the progress toward the equalization of the sexes that the life assurance offices are paying more attention to the insurance of female lives, and that this branch of their business is increasing. The Married Women's Property act, which secures them in the enjoyment of their own property, and under which they can dispose of the sums payable at death as they please, has done a good deal to develop the insurance of female lives, and the increase in the number of women who earn their own living and have gone in for an independent career without regard to matrimony, has also helped the movement.

The latter class specially favor endowment policies payable either at death or at a certain age. Women who have undertaken the laborious profession of nursing, for instance, look forward to a time when they will be set aside, and when a few hundred pounds may be very acceptable, and so they arrange for the payment to fall due at fifty or fifty-five years of age. Actuaries of the old school do not relish these new-fangled notions, as they regard them, being a clear departure from the principle of insurance against death; but insurance against life in the years of decay is in actual experience quite as great a necessity. Endowment policies are a need of the age and life offices do well to supply it. Certainly women who are their own breadwinners appreciate the system.

If the extension of insurance among ladies indicates progress toward equality, the difference in the premiums charged proves the continued existence of inequality. It is not to be supposed that insurance offices are influenced by sentiment in making a distinction, but are led to do so by the cold calculations of their actuaries. They hold that a woman's life is less certain in the married state than the man's, and this conclusion is reflected in their table of premiums. The practice of the office varies, but some charge women five shillings additional per annum for every £100 assured until they attain fifty years of age. No rebate is made for the unmarried, the assumption being that almost every healthy girl will enter the wedded state. If the number of women who go in for an independent vocation, however, increases materially, it will only be fair to modify the rule, as the risks represented by the extra premium are not then run by the insured. The fact that the additional levy of 10 per cent or so is not made after fifty is an admission that the sexes are under the same conditions when on equal terms. Indeed, the female life is really held to be the best, apart from the period of special risk.

Taking the annuity table of the Scottish Widows' Fund as an illustration, we find that the

AND DIVIDENDS—Continued.

DEND—PER CENT.														CASH DIVIDEND DECLARED DURING 1890 TO DATE.		Net Book Value of Stock Per \$100, January 1, 1890.	Latest Sale of Stock (per cent).
1876.	1877.	1878.	1879.	1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	Date.	Pr. Ct.		
10	10	10	3	9	8	8	6	6	6	6	6	6	6	.....	--	134.26	110
10	10	10	10	10	10	10	10	10	10	10	10	9	10	Jan.	4	161.55	118
8	14	8	8	8	8	8	8	4	..	8	4	8	8	Jan.	8	105.88	...
8	4	6	6	6	6	6	3	6	3	6	6	6	6	Jan.	3	127.68	97
21	24	22	15	15	12	9	12	12	8	9	8	4	4	.....	..	103.52	102
14	14	14	12	12	8	8	6	6	6	6	6	6	6	Jan.	3	126.21	160
16	16	12	11	10	10	10	10	10	10	10	11	11	12	Jan.	6	199.25	162 1/4
16	16	13	12	11	11	10	10	10	10	10	9	8	9	Jan.	5	153.71	148
10	10	10	10	10	10	10	10	10	10	6	6	6	6	Jan.	3	119.17	94
10	10	10	3 1/2	4	8	8	8	8	8	8	10	8	8	Jan.	2	146.64	130
35	10	10	10	10	10	10	10	10	10	10	10	10	10	Feb.	5	235.49	181
16	16	12	12	12	12	12	12	12	12	12	12	12	6	8	8	92.11	90
16	6	4	8	8	8	8	8	8	8	8	9	9	8	8	8	180.33	160
14	14	8	10	12	11	7	7	7	8	8	4	8	6	Jan.	3	107.68	106
20	20	20	20	20	20	20	20	20	20	20	20	20	20	Jan.	10	358.41	305

† Mutual until 1871. ‡ No dividend declared.

rate of annuity per cent is slightly greater on the female life up to thirty-four, and then falls below the male life, the assumption being that having passed that period the woman's life is the longer, and more annual payments will have to be made by the office. A few comparative figures bring this out very clearly:

Age.	Male Life Annuity per cent.			Female Life. Annuity per cent.		
	£	s.	d.	£	s.	d.
22	4	4	8	4	4	10
30	4	11	6	4	11	7
34	4	15	10	4	15	11
35	4	19	3	4	17	1
40	5	6	4	5	4	3
50	6	9	7	6	3	11
60	8	3	10	7	16	8
70	11	14	7	11	4	6
75	15	0	5	14	7	2

Years ago one office quoted lower rates of premium for women than men, in the belief that all through the female life was the best, but their experience was against their theory and they gave it up. The special risks being passed, the woman's life is, however, admitted to be the best. One circumstance which weighs with the offices in the distinctions they draw is this, that the medical advisers can speak with more certainty, from various causes, as to what is or is not a good life in the case of men than of woman, and this no doubt is taken into consideration in that levelling system of averages which actuaries delight to work out.—*Pall Mall Gazette*.

Viewed in a purely commercial light, the assurance of life is sound finance. As a business arrangement, it is judicious to expend a certain annual sum for the sake of securing a much larger sum at death. In the first principle of sound finance—*safety*—it stands unexcelled. The money involved is absolutely secure. There is no appreciable risk, adventure or doubt about it. The next consideration is profitability. Only in very rare instances an insurer pays the amount of his policy, in all other cases he pays less; in many the premiums are an infinitesimal proportion of the amount receivable.

The difference is made up of compound interest. But this could not be realized by individuals, as it would be impossible to invest and re-invest trifling sums.

FIRE LOSSES IN THE UNITED STATES.

The following tables relating to losses of property by fire we copy, by permission of the proprietors, from The Chronicle Fire Tables for 1890 :

LOSSES BY FIRE IN EACH STATE AND TERRITORY FOR FOURTEEN YEARS, 1876-1889.

[1875 NOT REPORTED BY STATES.]

STATES AND TERRITORIES.	Property Loss for fourteen Years, 1876-1889.	Loss to Insur- ance Companies for fourteen Years, 1876-1889.	Property Loss in 1889.	Loss to Insur- ance Com- panies in 1889.	Number of Risks Burned in 1889.
Alabama.....	\$10,746,920	\$5,234,554	\$931,423	\$355,900	301
Arizona.....	3,614,242	1,288,135	112,300	27,811	19
Arkansas.....	11,763,513	5,066,229	625,900	282,650	164
California.....	56,719,420	25,817,851	5,897,604	3,024,431	2,357
Colorado.....	8,928,392	4,215,927	1,164,722	586,172	268
Connecticut.....	22,813,393	14,420,216	1,500,231	988,644	448
Dakota.....	9,748,705	3,838,975	1,460,950	519,909	192
Delaware.....	3,745,850	2,029,285	284,315	169,815	101
District of Columbia.....	2,714,935	1,167,663	94,507	49,362	111
Florida.....	10,634,238	4,612,970	968,921	492,201	368
Georgia.....	24,636,155	12,228,529	3,162,045	1,704,072	932
Idaho.....	1,179,569	338,275	539,067	166,393	35
Illinois.....	70,543,359	44,466,608	6,520,080	4,603,777	2,020
Indiana.....	41,642,602	18,599,382	3,015,972	1,467,511	789
Indian Territory.....	260,000	113,600	11,700	200	3
Iowa.....	24,904,393	12,928,604	2,959,600	1,566,325	771
Kansas.....	13,585,968	6,681,937	1,899,261	1,103,303	211
Kentucky.....	24,628,308	13,187,615	2,787,519	1,801,027	518
Louisiana.....	20,785,747	12,613,465	1,537,619	955,879	737
Maine.....	20,538,041	11,552,583	1,033,380	550,630	422
Maryland.....	18,110,602	12,278,816	1,277,672	902,904	451
Massachusetts.....	82,847,862	58,487,119	12,460,166	9,396,959	2,177
Michigan.....	52,579,834	25,871,696	3,094,867	1,553,807	924
Minnesota.....	33,105,231	19,741,178	3,239,815	1,807,595	578
Mississippi.....	11,152,210	5,480,802	1,488,725	923,050	295
Missouri.....	47,211,557	29,047,136	3,847,464	2,788,904	1,294
Montana.....	4,235,064	1,479,549	975,824	304,230	185
Nebraska.....	7,187,478	3,804,464	1,312,900	842,150	232
Nevada.....	5,963,816	1,892,790	385,000	174,028	91
North Carolina.....	12,218,115	5,413,664	890,960	376,960	303
New Hampshire.....	12,747,402	6,924,863	707,790	380,650	207
New Jersey.....	35,632,229	20,541,701	2,734,528	1,721,220	566
New Mexico.....	1,998,200	821,042	120,500	49,602	46
New York.....	205,421,829	140,915,216	15,779,840	12,069,689	4,105
Ohio.....	73,629,497	40,073,648	5,487,635	3,213,213	1,057
Oregon.....	9,655,341	4,118,735	869,262	340,306	315
Pennsylvania.....	112,627,034	61,344,037	7,178,889	4,612,545	1,821
Rhode Island.....	11,398,940	7,574,822	437,267	314,352	194
South Carolina.....	11,242,382	6,301,825	603,335	364,800	206
Tennessee.....	20,028,411	10,206,616	1,487,491	732,941	196
Texas.....	38,355,753	19,896,524	2,307,930	994,730	836
Utah.....	2,660,198	804,040	145,037	79,745	54
Vermont.....	9,888,473	5,368,844	707,751	368,185	219
Virginia.....	14,824,247	8,285,045	1,548,428	1,009,028	279
Washington.....	19,449,431	7,934,298	13,552,218	5,813,685	1,592
West Virginia.....	6,202,028	2,805,027	492,100	190,670	154
Wisconsin.....	41,759,862	21,296,368	3,294,123	1,900,205	740
Wyoming.....	1,194,586	384,189	112,200	37,100	21
Totals.....	\$1,287,462,262	\$729,586,483	\$123,046,833	\$73,679,465	29,965

FIRE LOSSES IN THE UNITED STATES—Continued.

TOTAL MONTHLY LOSSES BY FIRE IN THE UNITED STATES FOR FIFTEEN YEARS, 1875-1889.

MONTHS.	Total Property Loss for Fifteen Years, 1875-1889.	Total Insurance Loss for Fifteen Years, 1875-1889.	Total Property Loss in 1889.	Total Insurance Loss in 1889.	Number of Risks Burned in 1889.
January.....	\$127,685.265	\$79,489.071	\$7,526,584	\$4,704.481	2,050
February.....	110,140.525	66,800.402	10,921,274	6,781,185	2,435
March.....	112,626,381	66,487,498	8,858,616	5,688,987	2,247
April.....	119,381,158	65,378,491	12,198,250	7,526,203	2,799
May.....	117,200,345	61,681,823	8,798,500	5,043,630	2,542
June.....	95,663,523	53,000,618	12,127,733	5,854,522	2,145
July.....	111,040,220	58,651,476	8,790,743	4,844,678	2,649
August.....	110,068,831	58,489,812	12,032,166	6,728,689	2,880
September.....	100,235,778	53,345,209	7,805,414	4,959,607	2,333
October.....	116,576,503	60,305,705	8,596,145	4,799,354	2,822
November.....	122,167,511	71,546,305	17,225,300	11,614,102	2,903
December.....	122,778,487	73,737,473	8,166,099	5,134,027	2,230
	\$1,365,564,547	\$768,913,883	\$123,046,833	\$73,679,465	29,965

NUMBER OF FIRES EACH MONTH FOR FOURTEEN YEARS IN THE UNITED STATES
AND CANADA, 1876-1889.
[1875 NOT REPORTED.]

YEARS.	January.	February.	March.	April.	May.	June.	July.
1880*.....	1,264	1,459	1,325	1,501	1,404	1,060	1,499
1888*.....	1,601	1,210	1,239	1,437	1,155	1,109	1,539
1887*.....	1,521	1,045	1,365	1,431	1,284	1,039	1,481
1886*.....	1,395	1,227	1,335	1,088	1,053	944	1,423
1885*.....	1,375	1,311	1,446	1,194	1,074	916	1,281
1884.....	1,522	1,052	1,222	1,204	1,111	959	1,205
1883.....	1,231	889	1,121	956	1,131	847	1,197
1882.....	899	768	891	881	891	743	861
1881.....	954	873	1,030	1,153	742	610	863
1880.....	815	948	1,027	1,103	918	794	912
1879.....	1,106	1,132	1,209	1,367	1,294	849	836
1878.....	956	776	1,188	972	894	833	1,048
1877.....	953	838	821	876	900	840	739
1876.....	484	859	767	788	742	573	903
Total.....	16,076	14,387	15,986	16,041	14,593	12,116	15,787

YEARS.	August.	September.	October.	November.	December.	Total.
1889*.....	1,452	1,523	1,915	1,554	1,642	17,598
1888*.....	1,403	1,314	1,278	1,203	1,471	16,019
1887*.....	1,332	1,276	1,466	1,742	1,414	16,396
1886*.....	1,146	1,135	1,448	1,423	1,605	15,222
1885*.....	1,047	1,119	1,058	1,060	1,233	14,114
1884.....	1,110	1,313	1,381	1,294	1,417	14,880
1883.....	1,226	1,367	1,159	1,423	1,319	13,866
1882.....	897	902	921	1,052	1,170	10,876
1881.....	1,006	788	882	874	819	10,594
1880.....	983	827	1,006	939	932	11,204
1879.....	948	831	1,078	1,176	933	12,759
1878.....	1,005	932	1,275	1,099	1,003	12,071
1877.....	912	847	902	870	903	10,401
1876.....	844	715	940	852	1,034	9,501
Total.....	15,401	14,889	16,709	16,621	16,895	185,501

* For United States only.

FIRE LOSSES IN THE UNITED STATES—*Continued.*
 AGGREGATE ANNUAL LOSSES IN THE UNITED STATES FOR FIFTEEN YEARS, 1875-1889.

YEARS.	Aggregate Property Loss.	Aggregate Insurance Loss.	YEARS.	Aggregate Property Loss.	Aggregate Insurance Loss.
1875.....	\$78,102,285	\$39,327,400	1884.....	\$110,008,611	\$60,679,818
1876.....	64,630,600	34,374,500	1885.....	102,818,796	57,430,709
1877.....	68,265,800	37,398,900	1886.....	104,924,750	60,506,564
1878.....	64,315,900	30,575,900	1887.....	120,283,055	69,659,508
1879.....	77,703,700	44,404,700	1888.....	110,885,665	63,965,724
1880.....	74,643,400	42,525,000	1889.....	123,046,833	73,679,465
1881.....	81,280,900	44,641,900			
1882.....	84,505,024	48,875,131	Totals.....	\$1,365,564,547	\$768,913,883
1883.....	100,149,228	54,808,664			

A CLERGYMAN'S VIEWS OF LIFE INSURANCE.

"Life insurance," says the Rev. Howard Duffield of Detroit, "is simply another name for help. Men come into the world to fight. They run every possible risk that can come from disaster and accident, sickness or the touch of death. Advancing education helps a man to guard his poverty. Advancing education enlightens a man as to the dangers that threaten him. It equips him with ability to resist—may I state, join hands with him in helping perfect his life and property?—but even in the most enlightened age and in the best government there is a constant menace of disaster that makes it desirable that men should have help. Men can fight well enough in life if they have to fight alone, but you remember how in the olden time when the Gauls went into battle, on the neighboring hill tops stood their wives and children that they might armor those unclad warriors to front the brazen breastplates of the legions of Rome by a sight of the necessity to which they were exposed; and it was so not only in the olden times with the Gauls, but you remember on the deck of the Mayflower there were women and little children. We talk a great deal about the Pilgrim Fathers. A word should be spoken for the Pilgrim Mothers, and it might be that we never should have heard of Plymouth Rock, it might be that that advance guard that led the charge in the progress of our nation might have been broken before the fierceness of the sea and the cruelty of the savage and the bitterness of that New England forest, if women's feet had not pressed Plymouth Rock too. And it was so, you remember, when, just before the siege of Sebastopol, that the soldiers sat in the trenches at night, and their song was not a battle hymn, but 'Annie Laurie.' And in the knapsacks of our boys in the late war that were piled up in the hospitals there were found with their uniforms and equipments pictures of their loved folks at home, so that scarcely a knapsack but had a picture that was a talisman which fired the bravery of those soldiers that were at the front. It is those behind us for whom we fight that makes us go into life's battle under the fear that we may be stricken by the way. And just here comes in life insurance, and with a safety that can be guaranteed by no other moneyed institution. It puts the shield of its protection over the man. It saves his self-respect. It gives to him a business contract by which he shall pay a small portion of his earnings year by year and by which it shall return to him in the time of his need. It is a security that goes beyond even that of the savings bank, for a man cannot tell how many years he is going to live. He cannot tell how great his earnings ought to be in savings annually in order that he may leave a certain amount to his heirs. He cannot be sure that while savings are under his own control he will not yield to an impulse to draw them out. But the life insurance company guarantees to him the results of an average length of life even if he is cut down before that term of years expires. It prevents any diminution of his capital, because it takes it out from under his control. It stimulates his economy, because it makes a forfeiture of his earnings if he fails to pay in his premium, and for this self-sacrifice it returns a rich and ample reward when the shadows of infirmity are gathering about him or when the finger of death has put a stop to all his labor."

DIRECTORS OF COMPANIES.

Following are the names of the directors of prominent fire, life and miscellaneous insurance companies:

DIRECTORS OF FIRE AND MARINE COMPANIES.

ETNA, Hartford, Conn.—Roland Mather, Gustavus F. Davis, Drayton Hilyer, William F. Tuttle, Francis B. Cooley, William R. Cone, Henry E. Russell, Nathaniel Shipman, Austin C. Dunham, James A. Smith, Morgan G. Bulkeley, J. Pierpont Morgan, Thomas O. Enders, Atwood Collins, J. Goodnow, William B. Clark, Francis Goodwin.

AGRICULTURAL, Watertown, N. Y.—W. Ives, A. E. Dewey, J. R. Stebbins, H. M. Stevens, E. F. Carter, H. A. House, F. H. Munson, A. H. Sawyer, O. R. Earl, S. Cooper, J. O. Wheeler, R. S. Whitman, G. B. Phelps, Titus Sheard.

ALAMO, San Antonio, Tex.—George Dulling, G. A. Duerler, Carl Groos, Sam Maverick, A. Staacke, Ed. Steves, Sr., Henry Elmendorf, Dr. F. Herff, Anton Oppenheimer, W. W. King, Geo. H. Kattner, B. F. Yoakum, S. D. Scudder.

ALBANY, Albany, N. Y.—John H. Van Antwerp, Charles B. Lansing, J. Howard King, Ernest J. Miller, Jacob H. Ten Eyck, Theodore Townsend, John J. Olcott, William Kidd, Rufus H. King, Erastus Corning, James B. Jermain, Grange Sard, Jr., J. W. Tillinghast.

ALEXANDRIA, Alexandria, Va.—Benoni Wheat, M. B. Harlow, Geo. S. French, Arthur Herbert, E. S. Leadbeater, French Smoot, Geo. A. Mushbach.

The company operates throughout the State of Virginia.

ALLEGHENY, Pittsburgh, Pa.—Charles Hays, James S. McCord, C. G. Hussey, John Irwin, Jr., George W. Cochran, J. B. Oliver, Joseph T. Speer, James W. Porter, J. H. Niemann, W. H. Everson, Thomas H. Lane, Hon. J. F. Slagle.

The company's operations are confined to Pennsylvania.

ALLEMANNA, Pittsburgh, Pa.—W. E. Schmertz, Charles F. Wells, William J. Lewis, Christ Siebert, Peter Keil, John Daub, William Steinmeyer, Joseph Abel, M. Lappe, W. A. Heyl, P. W. Siebert, Josiah Cohen.

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The company operates in Massachusetts, New York, New Jersey, Pennsylvania, District of Columbia, Ohio, Illinois and Wisconsin.

ALTA, Stockton, Cal.—James M. Welsh, G. C. Hyatt, J. L. Beecher, J. D. McDougald, Joseph Fyfe, J. D. Peters, Sigmund Schwabacher, Henry Fisk, A. M. Noble, R. Gnekow, H. H. Hewlett.

AMAZON, Cincinnati, O.—Sylvester W. Bard, Thos. J. Emery, Lowe Emerson, W. A. Goodman, Gazzam Gano, George Hafer, Louis Kroon, L. R. Keck, H. A. Langhorst, Chas. Robson, Jabez M. Waters, Geo. F. Otte, Jos. H. Rogers, G. W. Burrows.

AMERICAN, Baltimore, Md.—William Buehler, Chas. W. Slagle, Ernest Knabe, Francis Burns, Joseph A. Edmondson, William S. Young, William Schloss, E. Levering, W. H. Baldwin, Jr., L. Sinsheimer, Joseph Fink, Bernhard Clark, Jas. A. Gary, G. W. Hildebrand, Christian Devries, John Q. A. Holloway, J. J. Rodgers, Woodward Abrahams, D. D. Mallory, Nicholas M. Smith, Henry C. Matthews, A. Roszel Cathcart, J. M. Lithig, George A. Getty.

AMERICAN, Boston, Mass.—George B. Chase, Charles J. Morrill, John F. Anderson, J. Murray Forbes, Richard D. Rogers, William M. Whitney, Jacob C. Rogers, George Z. Silsbee, Francis Peabody, E. Rollins Morse.

AMERICAN, Newark, N. J.—Frederick H. Harris, Lewis C. Grover, David Campbell, Charles A. Lightie, Jeremiah Baker, Elias O. Doremus, Henry C. Howell, Wm. Clark, Benjamin F. Crane, George W. Ketcham, John H. Ballantine, James A. Banister.

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AMERICAN, Philadelphia, Pa.—Thos. H. Montgomery, John T. Lewis, Israel Morris, P. S. Hutchinson, Alexander Biddle, Charles P. Perot, Joseph E. Gillingham, Samuel Welsh, Jr., Chas. S. Whelen.

AMERICAN CENTRAL, St. Louis, Mo.—Geo. T. Cram, S. M. Dodd, W. H. Pulsifer, Geo. A. Madill, Charles Christensen, G. W. Chadbourne, W. H. Thompson, Geo. O. Carpenter, Wm. M. Senter, Peter Nicholson, John Wahl, John Whittaker, Chas. F. Gauss.

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ARKANSAS, Little Rock, Ark.—John G. Fletcher, John D. Adams, Logan H. Roots, Charles F. Penzel, W. H. Wright, Isaac Wolf, C. J. Lincoln, James R. Miller, Eben W. Kimball.

The company operates in Arkansas only.

ARLINGTON, Washington, D. C.—Walter S. Cox, William King, Wm. R. Riley, Chas. Edmon-

ston, Wm. Galt, S. Thos. Brown, Dr. J. W. H. Lovejoy, Dr. W. W. Johnston, F. L. Moore.

The company's operations are confined to the District of Columbia.

ARMENIA, Pittsburgh, Pa.—Edward O'Neill, Frank E. Heath, W. S. McKinney, I. N. Patterson, W. D. McGill, W. W. Speer, F. Gwinner, Jr., Henry Lenz, Jos. P. McIntire, John H. Stotz, P. H. Ittel, S. S. D. Thompson, John D. Scully, A. S. M. Morgan, J. C. Lewis, John Heath, Wm. T. Dunn, Jas. S. McCord, Andrew Miller, M. G. Clark, J. F. Diefenbacher.

ARMSTRONG, New York.—P. B. Armstrong, Oscar R. Meyer, Joseph Fox, J. Spence Turner, Emil Calman, John Dickson, Otto Von Hein, J. W. Mack, David Calman, Samson Lachman, Aaron Carter, C. S. Braisted, A. F. Troesch.

ARTISANS, Pittsburgh, Pa.—A. J. Borr, John Dunlap, A. Garrison, Jos. H. Borland, E. A. Myers, Sullivan Johnson, J. B. D. Meeds, D. McKee, E. Z. Smith, H. H. Smith, J. J. Donnell, A. L. Bailey.

The company operates in Pennsylvania and Michigan.

ASSOCIATED FIREMENS, Baltimore, Md.—Jas. C. Wheeden, Jas. W. Flack, S. H. Caughy, Edward Connolly, Frank Frick, Wm. F. Buras, Clinton P. Paine, Michael Jenkins, John Cushing, Benj. F. Bennett, James Young, Isaac S. George, Wm. J. Hooper, Jos. H. Rieman, Alonzo Lilly, Jr., Wm. Baker, Jr., Sol. Grinsfelder, A. I. Dalrymple, G. W. S. Williams, Charles Hilgenberg.

ATLANTA HOME, Atlanta, Ga.—S. M. Inman, M. C. Kiser, R. J. Lowery, Geo. Winship, T. G. Healey, Henry Jackson, T. L. Langston, J. H. Porter, Joel Hurt.

AURORA FIRE AND MARINE, Cincinnati, O.—C. J. Krehbiel, Jacob Rothweiler, Charles Frank, R. A. W. Bruehl, J. W. Lauterbach, Henry Duis, G. A. A. Voige, P. C. Fisher, Werner Kolbe, P. F. Schneider, Jacob Haeussler, Louis Schneek, John Crable, Henry Dornbusch, Henry Bushing.

BEN FRANKLIN, Allegheny, Pa.—J. S. Slagle, James McCutcheon, C. F. Inglesham, C. P. Campbell, John A. Herman, Albert Pitcairn, F. D. Eshelman, Alfred Bungey, Fred. Laog, Henry Buhl, Jr., John Ogden, J. W. Hall, Hay Walker, Joseph W. Craig, George D. Riddle.

The company operates principally in Pennsylvania.

BIRMINGHAM, Pittsburgh, Pa.—John P. Schneider, Nic. Toerge, Jacob Roth, Joseph Ploeger, Chas. Melling, Chas. Jutte, Adam Diehl, Barthele Erbe, John B. Lutz, Leonhard Kaufman, Fred. Schutte, Wm. Ruske.

The company does business in Pennsylvania, New York, New Jersey, Massachusetts, Ohio and Maryland.

BLUFF CITY, Memphis, Tenn.—J. C. Neely, W. A. Gage, J. F. Frank, H. M. James, J. W. Falls, M. Gavin, D. P. Hadden.

The company's operations are local.

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The company operates only in Pennsylvania.

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The company operates in Maine, Massachusetts, New York, Maryland, California, Virginia, Missouri and Louisiana.

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BRITISH AMERICA, Toronto, Ont.—John Morrison, governor; John Leys, deputy-governor; John Y. Reid, A. Myers, G. M. Kinghorn, Geo. H. Smith, Thos. Long, Dr. H. Robertson.

BROADWAY, New York.—Bernard Smyth, Wilson G. Hunt, Alexander Masterton, James L. Stewart, James E. Hedges, George Forrester, William H. Stiles, William H. Albrow, Henry Hannah, Crowell Hadden, Stephen H. Thayer, Harvey P. Farrington, Amos C. Sherwood, Alfred W. White, Jesse G. Keys, John M. Crane, Theodore F. Vail, John W. Aitken, Harvey Farrington, Eugene B. Magnus, George H. Dayton, George H. Southard, Charles T. Van Santvoord, Stephen Valentine, Jr., Charles R. Dusenberry, Albert T. Albrow, Henry Demarest, Joseph S. Stout, Edgar B. Van Winkle, Theodore Magnus.

BUFFALO GERMAN, Buffalo, N. Y.—L. P. Adolff, P. Becker, C. Boller, A. Cornelius, J. P. Diehl, J. Dold, E. B. Eggers, M. Hansauer, F. A. George, G. Goetz, E. G. Grey, J. Hauenstein, J. Hiemenz, M. Mesmer, H. C. Persch, J. F. Schoelkopf, H. Breitweiser, W. Hellriegel, P. Houck, A. Ziegele, Jr.

BURLINGTON, Burlington, Ia.—John G. Miller, Jacob Alter, N. Lease, M. H. Rogers, H. C. Seymour.

CALIFORNIA, San Francisco, Cal.—L. L. Bromwell, John Bermingham, Hy. Wadsworth, Samuel Merriett, Daniel Meyer, A. W. Scholle, S. C. Bigelow, W. J. Bryan, E. J. Le Breton.

CAMDEN FIRE INSURANCE ASSOCIATION, Camden, N. J.—Henry B. Wilson, Jonathan Burr, Edmund E. Read, Sr., William P. Tatem, Christopher J. Mines, William W. Bozarth, William S. Scull, John Burr, Frank J. Burr, Rudolph W. Birdsell, Edmund E. Read, Jr., George W. Gilbert, John Campbell, Jr.

The association operates in New Jersey only.

CAPITAL CITY, Montgomery, Ala.—S. C. Marks, J. R. Warren, E. B. Joseph, Joseph Goetter, M. Kahn, W. D. Brown, J. Greil, B. L. Holt, Fred. Lillenthal.

The company operates only in Alabama.

CAPITAL, Concord, N. H.—A. B. Thompson, Henry McFarland, W. B. Durgin, J. H. Chase, W. P. Fiske, James Minot, J. Frank Hoyt, J. E. Fernald, D. E. Willard, Luther S. Morrill, Ben. C. White, Lyman Jackman, J. B. Tennant, E. J. Copp, Edson J. Hill, John F. Jones, F. K. Jones, Frank Coffin, Thos. M. Lang, H. J. Crippen, D. F. Brown, J. H. Cutler, Everett Fletcher, Edward G. Leach, J. W. Patterson, W. L. Melcher, Plummer Fox, H. A. Tuttle, Alonzo Messer, E. A. Crawford, C. O. Eastman, Milton S. Jackson, William N. Johnson, George H. Tilden, Fred. S. Hall, N. A. Frost, S. W. Rollins.

The company operates only in New Hampshire.

CAPITAL, Des Moines, Ia.—W. W. Lyons, J. K. Gilcrest, F. T. Campbell, W. H. Gilcrest, J. A. T. Hull, William D. Lucas, W. F. Conrad, C. L. Gilcrest, W. L. Read, George Lendrum, C. E. Campbell.

CAROLINA, Wilmington, N. C.—G. W. Williams, D. L. Gore, Donald MacRae, D. G. Worth, Clayton Giles, S. Solomon, L. Vollers.

CASCADE FIRE AND MARINE, Seattle, Wash.—A. Mackintosh, W. R. Ballard, J. A. Gould, Eben Smith, George Donworth, F. H. Whitworth, F. J. Grant.

CASE, Pittsburgh, Pa.—Robert H. King, Alexander King, E. McKnight, James M. Bailey, Adam M. Brown, James H. Willock, Alex. Bradley, Jas. R. Smith, James B. D. Meeds, Lewis Irwin, Wm. D. King, Frank E. Moore.

The company's business is confined to home State and the city of Chicago.

CENTRAL CITY, Selma, Ala.—Daniel Partridge, Wm. E. Wailes, H. A. Haralson, E. W. Pettus, E. H. Jones, A. W. Cawthon, E. Gillman, Jr.

CINCINNATI, Cincinnati, O.—Matthew Addy, Geo. W. McAlpin, Jos. O. Rogers, Briggs Swift, E. G. Webster, Peter R. Neff, Louis E. Miller, John F. Hazen, Wm. Resor, Jr., J. Burnet, Jr., R. B. Bowler, Frank Ellis, Thos. A. Wren, J. W. Biles, Wm. H. Harrison.

The company operates throughout the United States.

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GERMAN-AMERICAN, St. Paul, Minn.—Mahlon D. Miller, Frank P. Blair, Newton R. Frost, Joseph Hoag, Charles A. Parker.

GERMAN-AMERICAN, Washington, D. C.—Geo. F. Schafer, F. J. Heiberger, C. G. Lederer, Herman Gasch, W. E. Edmonston, C. B. Pearson, Conrad Schaefer, Philip May, H. Kottmann.

The company operates in the District of Columbia, placing surplus lines in States through licensed agents.

GERMAN INSURANCE AND SAVINGS INSTITUTION, Quincy, Ill.—Martin Heiderich, H. F. J. Ricker, F. W. Heckenkamp, Edw. Sohm, Henry Durholt, H. C. Bastert, Wm. Kolker, A. Oenning, A. Henry Heine.

The company operates in Illinois and Minnesota.

GERMAN NATIONAL, Louisville, Ky.—Adolph Reutinger, Gottlieb Layer, H. W. Bohmer, G. A. Schuster, Joseph Gotthardt, M. Schwartz, H. Darlinghaus, William Rosenburg, C. W. Kelly.

The company operates in Kentucky only.

GERMAN SECURITY, Louisville, Ky.—John H. Ditchen, W. F. Rubel, C. Tafel, J. B. Stoll, James O'Connor.

The company confines its operations to the limits of Louisville.

GERMANIA, New Orleans, La.—H. Zuberbier, J. J. Weckerling, J. Hassinger, P. W. Dielmann, Louis Grunewald, Frank Vatter, Herm. Curtius, J. J. Langles, J. E. Merilh, John Thorn, J. B. Meyers, A. G. Ricks, D. Bernhardt, Geo. Liedelich, John G. Moll, Frank J. Lewis.

GERMANIA, New York.—Rudolph Carrigue, Fr. Von Bernuth, Francis Boetting, F. A. Boker, Thos. Chatterton, Steffen Dieckmann, H. G. Eilshemius, Earnest Hall, F. J. Kaldenberg, Henry Kloppenberg, P. H. Leonard, Michael Lieneau, John Moller, Oswald Ottendorfer, G. Ramsberger, E. Schefflin, Hugo Schumann, A. Sonders, Carl Victor, Marcus L. Ward, C. A. Zoebisch.

GERMANIA, Cincinnati, O.—Frederick Raul, James Lowman, P. Poland, A. J. Friedlaender, Henry Stix, William McAlpin, Julius Freiburg, Christian Boss, Briggs S. Cunningham.

The company operates in Ohio and Michigan.

GIRARD FIRE AND MARINE, Philadelphia, Pa.—Alfred S. Gillett, Jas. B. Alvord, Furman Sheppard, Henry F. Kenney, John Supplee, Silas Yerkes, Jr., Chas. M. Sloan, Thos. MacKellar, Chas. P. Turner, M. D., John C. Lowry, Simon Gratz, Anthony M. Zane.

GLENS FALLS, Glens Falls, N. Y.—Daniel H. Cowles, Frederick A. Johnson, Jerome Lapham, Wm. McEchron, Fred O. Burhans, Russell M. Little, Stephen Brown, Melville A. Sheldon, Thos. S. Coolidge, L. M. Brown, Meredith B. Little, Joseph Fowler, Joseph E. King, William A. Wait, Alton B. Abbott, Orange Ferris, J. L. Cunningham, G. W. Wyatt, R. A. Little.

GLOBE, Cincinnati, O.—J. W. Parker, Sam. J. Hale, Louis S. Levi, James Cullen, H. L. Stiles, Henry Stix, H. Morgenthau, Simon Hirsch, John V. Maescher, D. B. Gamble, Christian Boss, Jacob Ottenheimer.

The company operates in Ohio only.

GLOBE, New York.—John Castree, Wilson G. Hunt, T. G. Mathews, John J. Morris, Jas. C. Gulick, Thos. Reed, Samuel T. Knapp, Edwin R. Livermore, John Keyser, Francis Jenkins, Aaron Clafin, C. H. Ludington, L. A. Jacobus, Washington L. Cooper, Valentine Kirby, James S. Eadie.

The company operates in New York only.

GRAND RAPIDS, Grand Rapids, Mich.—Julius Houseman, George W. Gay, Martin L. Sweet, I. M. Weston, H. Widdicombe, J. W. Champlin, D. A. Blodgett, S. F. Aspinwall, James Blair, T. Stewart White, Philo C. Fuller, E. Crofton Fox, A. J. Browne, Thos. M. Peck, Francis Letellier, Grand Rapids; C. T. Hills, Muskegon; R. A. Alger, Detroit; Dwight Cutler, Grand Haven; F. B. Stockbridge, Kalamazoo; O. M. Barnes, Lansing; W. R. Burt, East Saginaw.

GRANITE STATE, Portsmouth, N. H.—Frank Jones, John W. Sanborn, Ezra H. Winchester, Edwin Wallace, John Hatch, Alva W. Sulloway, Dexter Richards, Frank A. McKean, George A. Stowell, Charles B. Gafney, Thomas G. Jameson, Joseph C. Moore, J. Albert Walker, Edward H. Giman, Henry O. Kent, Wallace Hackett, Charles A. Sinclair, John S. Collins, Charles H. Amsden, Justin V. Hanscomb.

GREENWICH, New York.—Clinton Gilbert, William H. S. Elting, Samuel C. Harriot, William J. Haddock, Quentin McAdam, Solomon W. Albrow, James A. Roosevelt, George Gordon, Mason A. Stone, Allen S. Appgar, Abiel A. Low, Augustus C. Brown, William P. Douglas, Samuel W. Harriot, Jas. M. Brookfield, William Brookfield, Alexander T. Van Nest, Hugh Taylor, John L. Riker, Robert B. Suckley.

The company operates in Connecticut, Massachusetts, New Jersey, Texas, Kansas, Illinois, Michigan, Ohio, Vermont, Iowa, Minnesota, Pennsylvania, Wisconsin, Louisiana, Missouri, Tennessee, Maine.

GUARDIAN, New York.—Bryce Gray, John I. Lawrence, Walter K. Paye, Wilson G. Hunt, Theodore Timpson, Samuel A. Patterson, William King, A. T. Van Nest, Chas. F. Pond, David Crocker, J. F. Plummer, Eugene F. O'Connor, M. N. Packard, J. B. Woodward, Wm. Barbour, James K. Murphy, James C. Stevens, John J. E. Robbery, Edward Smith.

The company operates in Massachusetts, Pennsylvania, Missouri, Maryland, Rhode Island, Illinois and Minnesota.

HAMILTON, New York.—D. D. Whitney, J. M. Whitney, H. David, W. Miles, C. Jenkins, W. H. Montange, J. B. Blydenburgh, H. J. Baringer, N. Seagrist, D. Mahany, Frederick E. Willits, D. D. Leeds, F. L. B. Mayhew.

The company operates in New York State only.

HANOVER, New York.—Benjamin S. Walcott, James P. Wallace, William H. Lee, Henry Adams, Paul Worth, William A. Brown, Addison F. Roberts, E. L. Corning, Arthur B. Graves, Salem H. Wales, Isaac T. Smith, Samuel E. Howard, R. H. Hoadley, Chas. G. Landon, William D. Walcott, John L. Riker, I. Remsen Lane, Aretas Blood, Albert Mathews, C. F. Moulton, David S. Eggleston, Samuel Thorne, George A. Crocker, David B. Flint, Wm. D. Sloane, Samuel Shethar, Chas. K. Wallace, Henry E. Hawley, William L. Strong, Joseph Haslehurst, William B. Leonard, Joseph T. Low, A. D. Juillard.

HARTFORD, Hartford, Conn.—Henry Keney, Geo. L. Chase, Jonathan B. Bunce, James J. Goodwin, Jacob L. Greene, Theodore Lyman, George Roberts, John C. Day, William C. Skinner.

HAWKEYE, Des Moines, Ia.—E. J. Ingersoll, James Callanan, A. Howell, A. Swift, J. B. Tiffin, W. D. Skinner, W. C. Cole.

HOME, Baltimore, Md.—Hiram Woods, James L. Barbour, Charles Markell, G. Harlan Williams, William H. Perkins, Ferdinand Meyer, Jackson C. Gott, Thomas Shields, Simon I. Kemp, Moses Kahn, John Brown.

The company operates in Maryland only.

HERNANDO, Memphis, Tenn.—S. H. Dunscumb, J. H. McDavitt, W. B. Mallory, F. M. Nelson, John T. Willis, N. Fontaine, A. Vaccaro, Joseph Bruce, J. R. Pepper, W. W. Schofield, J. F. Graham.

HOME, New York.—Isaac H. Frothingham, Levi P. Morton, Henry A. Hurlbut, William Sturgis, John R. Ford, Wm. R. Fosdick, Wm. H. Townsend, Oliver S. Carter, Henry M. Taber, D. A. Heald, D. H. McAlpin, Andrew C. Armstrong, Cornelius N. Bliss, Edmund F. Holbrook, John H. Washburn, John H. Inman, Walter H. Lewis, Francis H. Leggett, Benjamin Perkins, Henry E. Beguelin, George W. Smith, J. Harsen Rhoades, George C. White, Jr., E. G. Snow, Jr.

HOME FIRE, Omaha, Neb.—S. H. H. Clark, C. W. Hamilton, Frederick Krug, Charles J. Barber, Jas. L. Lovett, L. A. Harmon, D. D. Cooley, J. A. Woodman, E. L. Bierlower, Alvin Saunders, Allen Root, O. M. Carter, G. W. D. Reynolds, W. A. McAllister, J. P. Latta, D. Martin, Alex McGavock.

HOME MUTUAL, San Francisco, Cal.—L. L. Baker, H. L. Dodge, J. L. N. Shepard, C. Waterhouse, Isaac L. Requa, Chauncy Taylor, John Currey, J. F. Houghton, S. Huff, A. K. P. Harmon, C. T. Ryland.

HOME, Nashville, Tenn.—B. J. McCarthy, Jas. H. Collins, W. J. Wallace, J. H. Bruce, W. H. McLean, L. Rosenheim, Dr. R. R. Freeman, W. A. Wray, P. G. Breen, W. D. Mayo, R. A. Brown, A. Howell, J. Cooney, W. T. Harrison, P. H. Manlove.

HOME, Salt Lake City, Utah.—Henry Dinwoodey, John Henry Smith, George Romney, John C. Cutler, Thos. G. Webber, David Eccles, P. T. Farnsworth, George W. Thatcher, William H. Rowe, Frank W. Jennings, Charles S. Burton.

The company operates only in Utah.

HUMBOLDT, Allegheny City, Pa.—P. J. Urting, Henry Landgraff, C. Steffen, Jr., Simon Brahm, John Berger, John Seiling, Fred Gwinner, Sr., Edward Fried, E. Hoeveler, Henry Temme, John A. Verner, James P. McKinney.

The company operates in Pennsylvania only.

INDIANA, Indianapolis, Ind.—Vinson Carter, R. H. McCrea, M. D. Butler, Chas. E. Dark, M. V. McGilliard, John F. Wallick.

INSURANCE COMPANY OF NORTH AMERICA, Philadelphia, Pa.—Charles Platt, Francis R.

Cope, Edward S. Clarke, T. Charlton Henry, Clement A. Griscom, William Brockie, William H. Trotter, Samuel Field, Thomas McKean, John A. Brown, Edward S. Buckley, Robert M. Lewis, Edward H. Coates, John S. Jenks, Chas. C. Harrison, Joseph S. Harris, Edward Hopkinson, Emanuel Strauss, George H. McFadden, William D. Winsor.

INSURANCE COMPANY OF STATE OF PENNSYLVANIA, Philadelphia, Pa.—Geo. G. Crowell, George H. Stuart, Thos. B. Wattson, George H. Colkett, Edward P. Borden, Benj. S. Janney, Jr.; William Massey, Edward H. Rowley, Lincoln Godfrey, Caleb J. Milne, James C. Brooks, Chas. Patt, Jr., John B. Morgan.

JEFFERSON, New York.—Samuel E. Belcher, Nehemiah Tunis, Robert P. Lee, Henry S. Terbell, Samuel T. Hubbard, Edward A. Hall, Thomas L. Smith, John N. Quirk, Albert J. Millbank, Robert B. Roosevelt, Walter N. DeGraw, Jr., Amos F. Eno, Robert P. Lee, Jr.

The company operates in New York, Massachusetts, Pennsylvania, Maryland, Illinois and Missouri.

JEFFERSON, Philadelphia, Pa.—William McDaniel, William D. Gardner, Jonas Bowman, H. Crawford Coates, Fred. W. Troemner, George W. Spiess, Eugene I. Santee, Charles Santee, Jacob Schandeln, Philip E. Coleman, B. Mitchell Simpson, Edward A. Landell, William McClary, Charles Hart, Jesse Lee.

The company operates in Philadelphia only.

JEFFERSON, Wheeling, W. Va.—Earl W. Oglebay, John D. Culbertson, Dr. R. W. Hazlett, S. S. Bloch, J. J. Jones.

The company operates in West Virginia only.

JERSEY CITY, Jersey City, N. J.—Nathaniel Foote, A. A. Lutkins, M. D., Joseph D. Bedle, E. F. C. Young, Geo. F. Perkins, William Hogenkamp, Thomas H. Williams, Lyman B. Brainerd, William Hustace, John E. Cronham, Edward R. Wilbur, Jacob R. Shotwell, William R. Drayton, J. D. Carscallen, Garrett M. Patterson.

KENTON, Covington, Ky.—John F. Fisk, Amos Shinkle, W. M. Fehley, John P. Ernst, W. Craig, Jr., J. D. Shutt, Geo. W. Howell, C. G. Wallace, H. R. Deglow.

The company operates in Kentucky, Ohio, Pennsylvania and Illinois.

KNOXVILLE, Knoxville, Tenn.—D. A. Carpenter, Jno. E. Chapman, W. W. Woodruff, S. B. Luttrell, M. L. Ross, J. M. Meek, R. C. Jackson, C. M. McGhee, J. T. McTeer, W. P. Washburn, C. M. McClung.

KINGS COUNTY, New York.—Wm. E. Horwill, G. W. Griffith, John N. Hayward, Samuel S. Frce, Daniel Smith, Lewis Hurst, Edward North, Chas. F. Pope, A. M. Suydam, Robert Irwin, Samuel Longman, William H. Male, Charles Longman, James M. Brookfield, Martin Joost, Ezra B. Tuttle, Wm. Brookfield.

The company operates in New York, Maryland, Pennsylvania, Illinois and Michigan.

LAFAYETTE, New Orleans, La.—J. H. Keller, Frank Varenholt, Dr. J. H. Maoney, Philip Pfeffer, G. F. Bauman, H. Wilke, J. R. Jaeger, Henry Bense, Jr., Robert Jackson, Francis Leibbrook, Henry Mumme, Henry Ellerman, John F. Kranz, Henry Rice, Henry Donnenfelder, H. T. Venpard, H. P. Walter, E. H. Burton, Henry P. Dart, Mathias Huber, E. L. Bower, James Wilson, D. A. Harris, Louis Mathis, John G. Herberth.

LAFAYETTE, New York.—Samuel Van Wyck, Harkort Napier, Isaac Carhart, Wm. H. Male, Jos. F. Sanxay, John J. Vanderbilt, Fred. L. Du

Bois, David F. Manning, James M. Leavitt, Albert P. Wells, James Raymond, James S. Suydam.

The company operates in New York State only.

LIBERTY, New York.—George A. Morrison, Horace J. Fairchild, E. R. Kennedy, Samuel R. Weed, Julien T. Davies, John Clafin, James McCreery, John W. Aitken, George F. Victor, Otto K. Krause, John Herriman, O. G. Walbridge, S. R. Leshner, John Sloane, Eugene Higgins, Edward D. Adams, Louis Fitzgerald, T. W. Evans, Hon. John A. McCall, Joseph F. Knapp, John H. Inman, Marcellus Hartley, Edward M. Field, Edward Holbrook, H. L. Judd, Gustave A. Jahn, Charles W. Gould, Eduardo Gogorza, Thomas Birkin, Hon. Oliver Ames, Jas. Stokes.

LONG ISLAND, Brooklyn, N. Y.—Jonathan Ogden, John S. Van Cleef, E. G. Burgess, F. E. Pinto, Stephen R. Post, Henry L. Wardwell, Frederick F. Lockwood, Henry Blatchford, G. H. Hope, R. Emery Warfield, I. D. Velsor, Edwin H. Mairs, William Harvey Mott.

The company operates in New York, Pennsylvania, Connecticut, Rhode Island, Massachusetts, Minnesota, Maryland, Missouri, Illinois, Iowa, Colorado, Kansas, Nebraska, Michigan and Ohio.

LOUISVILLE, Louisville, Ky.—W. H. Dillingham, Theodore Harris, H. Verhoeff, George Wolf, R. A. Newhouse, George A. Owen, James E. Hardy, L. W. F. Hart, C. P. Moorman, S. J. Grauman, Julius Bamberger, Chas. T. Dearing, R. C. Hewett, J. G. Roach.

The company operates in Kentucky only.

LOUISVILLE GERMANIA, Louisville, Ky.—P. Vignini, J. L. Deppen, H. Bishop, L. C. Wolfolk, John Frantzmann, J. B. Sp-ed, George Wolf.

The company operates in Kentucky only.

LUMBERMENS, Philadelphia, Penn.—Lewis Davis, Thomas Williams, Jr., Benjamin H. Brown, Jas. R. Gates, Edward Hoopes, William S. Taylor, George Watson, J. Gibson McIlvain, William C. Smyth, Edmund Webster, John S. Stevens, Aaron Fries.

The company operates in Massachusetts, Illinois, Pennsylvania, Maryland, Missouri and Minnesota.

MACON, Macon, Ga.—S. S. Dunlap, R. H. Plant, J. S. Baxter, J. W. Cabanniss, R. E. Park, H. T. Johnson, H. J. Lamar, Jr., M. Nussbaum, E. S. Wilson.

MANUFACTURERS AND BUILDERS, New York.—Edward V. Loew, John Englis, M. Coleman, H. Schumacher, A. G. Nason, Thomas Goadby, F. V. Loew, J. Jay Nestell, R. Wynan, Wm. Burns, W. L. Loew, P. Mager, George W. Quintard, Jacob Lorillard.

The company operates in New York, New Jersey, Michigan, Missouri, Minnesota, Maine, Maryland, Massachusetts, Ohio, Illinois, Wisconsin, Colorado, Nebraska, South Carolina, Louisiana, Texas, California, District of Columbia, Pennsylvania and Washington.

MANUFACTURERS AND MERCHANTS, Pittsburgh, Pa.—C. W. Batchelor, John W. Chalian, A. E. W. Painter, Robert Lea, M. W. Watson, John Wilson, Joseph Walton, William G. Park, A. M. Byers, G. E. Painter, Jas. J. Donnell, John Thompson.

The company operates in Massachusetts, New York, Pennsylvania, Ohio, Illinois, Michigan and Missouri.

MANUFACTURERS AND MERCHANTS MUTUAL, Rockford, Ill.—Henry W. Price, Levi Rhoades, John G. Chick, Peter Sames, S. B. Wilkins, S. A. Johnson, W. H. McCutchan, W. O. Wormwood, George S. Rooper.

The company operates in Ohio, Wisconsin, Missouri, Minnesota and Georgia.

MARINE, St. Louis.—C. S. Greeley, R. P. Hankamp, John T. Davis, H. W. Hough, James A. Bartlett, W. H. Chick, Hugh Rogers, Conrad Faith, E. C. Meacham, Geo. S. Edgell, Joseph W. Goddard, Samuel G. Kennedy, Amedee B. Cole.

The company operates in New York, Massachusetts, Pennsylvania, Illinois, Missouri, Colorado and Texas.

MARYLAND, Baltimore, Md.—Richard J. Baker, Solomon King, Wm. H. Milkin, E. W. Robinson, Samuel Snowden, Washington Booth, Henry Wilcox, James E. Tyson, Pierre C. Dugan, John H. Brinkley, A. L. Gorter, R. Tynes Smith.

The company operates in Maryland and the District of Columbia.

MECHANICS, Philadelphia, Pa.—Edward T. Maguire, James F. Sullivan, William Foley, Chas. T. Quin, Robert Laughlin, Peter Carrigan, M. P. Heraty, Francis J. Crilly, Alex. L. Crawford, Chas. A. McManus, Francis Falls, Patrick McHugh, Chas. G. Hookey, Edward H. Flood, John Mirkil, B. F. McFillin, Peter S. Dooner, Chas. J. Gallagher, John P. McGrath, Simon J. Martin.

The company operates in Missouri, Nebraska, Pennsylvania, Minnesota, Michigan, Rhode Island, New Jersey, Massachusetts, Illinois and Maryland.

MECHANICS AND TRADERS, New Orleans, La.—Robert Maxwell, Geo. W. Sentell, I. L. Lyons, T. L. Macon, N. Landry, Chas. Holloway, F. J. Odendahl, W. G. Wheeler, J. M. Frankenbush, Simon E. Marx, P. J. Cockburn, H. T. Cottam, J. A. Braselein, W. B. Thompson, Walter C. Flower, Jos. Vignes, A. Xiques, J. M. Walsh, T. S. Waterman, Frederick Wing, P. Werlein, A. M. Silbernagel, Lloyd R. Coleman, C. Hernandez, A. M. Delavallade, James M. Connell, C. M. Soria, G. A. Baldwin, W. A. Roy.

MERCANTILE, Boston, Mass.—Geo. R. Rogers, T. M. Devens, I. G. Whitney, B. F. Field, W. G. Weld, R. C. Nichols, Geo. S. Cushing, T. K. Cummings, Gorham Rogers, Geo. R. Minot, James G. Freeman.

MERCANTILE, Cleveland, O.—Wm. J. Gordon, Solon Burgess, Amos Townsend, E. B. Hale, W. J. McKinnie, W. H. Haywood, Chas. O. Scott, Lester A. Cobb, J. C. Lockwood, Ralph Worthington, Geo. A. Tisdale, O. M. Burke, Samuel E. Wilhamson.

"THE MERCHANTS," Newark, N. J.—Henry Powles, Jerome Taylor, David C. Dodd, Jr., G. Lee Stout, Matthias M. Dodd, Samuel Atwater, Thos. W. Adams, L. Spencer Goble, William H. Baldwin, William H. Curtis, Silas C. Halsey, John D. Harrison, Lewis J. Lyons, Robert Drake, Aaron P. Mitchell.

MERCHANTS, Providence, R. I.—Edward A. Greene, Christopher Lippitt, Wm. T. Barton, John S. Palmer, Robert E. Northam, Jas. S. Phetteplace, John Waterman, William P. Goodwin, Edwin A. Burgess, Isaac M. Potter, Benjamin F. Thurston.

MERCHANTS AND MANUFACTURERS, Cincinnati, O.—Robert Hosea, Wm. Henry Davis, Richard Dymond, B. B. Whiteman, A. D. Bullock, W. H. Calvert, H. Muhlhauser, Gardner E. Phipps, Robert Allison, Charles C. Murdock, Henry W. Andrews, Stephen R. Burton, James B. Wilson, H. P. Lloyd, William C. Bare.

The company operates in Ohio only.

MERIDEN, Meriden, Conn.—A. Chamberlain, H. C. Wilcox, I. C. Lewis, R. A. Neal, E. J. Doonle, N. L. Bradley, J. L. Billard, E. B. Cowies, Chas. Parker, G. W. Lyon, John Tait, D. B. Hamilton, Geo. R. Curtis, C. N. Winslow, J. C. Bixbee.

The company operates in Maine, Massachusetts, Rhode Island, Connecticut, New York, Pennsylvania, Maryland, District of Columbia and Illinois.

MIAMI VALLEY, Dayton, O.—Alexander Gebhart, Jos. R. Gebhart, John K. McIntyre, W. R. S. Ayers, D. K. Boyer, Wm. Craighead, F. C. Trebein, A. Gerlaugh, J. H. Harbine.

MICHIGAN FIRE AND MARINE, Detroit, Mich.—D. Whitney, Jr., D. M. Ferry, R. A. Alger, M. W. O'Brien, M. S. Smith, Christian Mack, Allan Shelden, Wm. C. Colburn, Simon J. Murphy, Wm. L. Smith, A. H. Wilkinson, Waldo M. Johnson, H. Kirke White, H. P. Baldwin, Traugott Schmidt, Wilhelm Boeing, Geo. H. Minchener, F. E. Driggs, C. H. Buhl, Wm. S. Wilcox, Hiram Walker, Collins B. Hubbard, James D. Standish, H. W. Sage, M. B. Mills, John Belknap, A. W. Wright, Geo. H. Barbour, S. G. Caskey, Chas. Snitchfield, Francis F. Palms, William C. Yawkey, Hervey C. Parke, Samuel R. Mumford, James McMillan.

MILWAUKEE MECHANICS, Milwaukee, Wis.—Seb. Brand, Fred Vogel, John C. Dick, Henry Stern, A. J. Cramer, Chr. Preusser, Geo. J. Obermann, R. Nunnemacher, Ferd. Kuehn, J. P. Kissinger, D. Schultz, Fred. Pabst, A. Meinecke, R. Puchner.

MISSISSIPPI HOME, Vicksburg, Miss.—John B. Mattingly, T. M. Smedes, G. W. Hutcheson, M. Darney, Vincent Piazza, F. M. Andrews, H. H. Biederharn, E. C. Carroll, P. M. Harding, George S. Irving, J. J. Mulligan, James P. Roach, A. Warner, C. G. Wright, W. H. Bruser, N. Piazza, W. M. Vosburg, W. H. Fitzhugh, H. C. McCabe, R. F. Beck, P. L. Williams, Julius Hoerner, W. O. Worrell, W. L. Trowbridge.

The company operates in Mississippi only.

MONONGAHELA, Pittsburgh, Pa.—William A. Caldwell, George A. Berry, Geo. W. Dilworth, Charles Atwell, Henry Hays, James A. M'Devitt, Charles H. Spang, J. W. Dalzell, Jno. G. Stephenson, William Thaw, Jr., Charles H. Shinkle, A. D. Smith, Nathaniel Holmes, H. L. Mason, John Caldwell, Jr.

The company does only a local business.

MOUNT HOLLY, Mount Holly, N. J.—Amos Gibbs, Emmor Roberts, Zebedee R. Wills, Caleb D. Shreve, Charles E. Merritt, Joseph Powell, Alfred L. Black, B. P. Wills, Mark R. Sooy, B. F. H. Shreve, George B. Wills, Howard Parry, John R. Howell.

The company operates in New Jersey only.

MUTUAL, New York.—Trustees: P. B. Armstrong, Oscar R. Meyer, Joseph Fox, John Dickson, A. F. Troescher, Otto Von Hein, Aaron Carter, Emil Calman, W. E. Lowe, R. A. Loewenthal, C. S. Braisted, J. W. Mack, J. H. Loewentstine, William Eggert, F. A. Von Bernuth, David Calman, Samson Lachman, Nathan D. Bill, J. Spencer Turner, Ferdinand Forsch.

NASHVILLE FIRE AND MARINE, Nashville, Tenn.—J. M. Dickinson, Thos. D. Fite, Robt. B. Lea, Wm. Litterer, Jos. H. Thompson, Wm. A. Goodwyn, R. H. Dudley, W. Leickhardt, Jas. H. Yarbrough, J. W. Manier, H. B. Stubblefield.

The company operates in Tennessee only.

NASSAU, Brooklyn, N. Y.—A. A. Low, John T. Martin, L. M. Sheldon, James A. H. Bell, H. Zabriskie, John J. Vanderbilt, H. D. Polhemus, John W. Hunter, Rufus Litchfield, Foster Pettit, John French, Silas Ludlam, Elias Lewis, Jr., Thomas Stratton, Daniel Underhill, Wm. T. Lane.

The business of the company is chiefly local.

NATIONAL, Allegheny, Pa.—H. M. Boyle, John Thompson, John A. Myler, Jas. Richey, Jr., John Porterfield, W. S. Huselton, M. D. H. Handel, E. Grootzinger, G. Eisenbeis, James Graham, Chas. F. Stifel, Chas. P. Lockhart.

The company operates in Pennsylvania and District of Columbia.

NATIONAL, Baltimore, Md.—William Woodward, John N. Foss, Decatur H. Miller, Joseph A. Bolgiano, Philip T. Dawson, Charles G. Kriel, William H. Weaver, Gabriel D. Clark, Charles C. Homer, John S. Gilman, R. P. Thomas, George W. B. Bartlett.

The company operates in Maryland, Virginia and the District of Columbia.

NATIONAL, Cincinnati, O.—J. H. Rogers, Benj. F. Evans, John L. Stettinius, James M. Glenn, S. W. Smith, Joseph Rawson, T. J. Duncan, W. P. Anderson, Henry Stix, David B. Gamble, H. C. Urner, Perin Langdon.

The company operates in Ohio only.

NATIONAL, Hartford, Conn.—James Nichols, Homer Blanchard, James Bolter, Ebenezer Roberts, Wm. B. Franklin, Wm. H. Lee, Frank W. Cheney, Benjamin Bliss, Henry A. Whitman, John R. Buck, John F. Morris, John L. Houston, Henry C. Judd, Geo. Maxwell.

NATIONAL, New York.—Chas. F. Southmayd, Henry T. Drowne, Chas. Watrous, Wm. G. Ward, Henry E. Nesmith, Warren Ackerman, James M. Thorburn, Joseph Park, John Watson, John A. Stewart, Jr., George A. Barker, Robert S. Holt, Thomas W. Thorn.

NATIONAL FIRE AND MARINE, Elizabeth, N. J.—Amos Clark, Jr., William P. Thompson, Jacob Davis, Moses F. Cory, William H. Luster, John P. Norton, Moses O. Winans, John Kean, Joseph Cory, James H. Cory, J. F. Spinning, J. Williams Crane, S. S. Thompson, Joseph Cross, A. S. Denman, Henry R. Cannon, E. N. Marsh, William McKinlay, Joseph E. Dunham, Ed. J. Cleveland, Robert S. Williams, Thomas C. Lathrop.

The business of the company is local, being confined to New York and New Jersey principally.

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STATE MUTUAL ASSURANCE COMPANY, Worcester, Mass.—A. G. Bullock, P. L. Moen, Thomas H. Gage, E. B. Stoddard, T. N. Hammond, S. Salisbury, William E. Starr, Aug. N. Currier, Charles A. Denny, W. H. Jourdan, George F. Hoar, Albert Wood, Henry M. Witter, Thoms L. Nelson, Josiah H. Clarke, Frank A. Gaskill.

The company operates in New Hampshire, Vermont, Massachusetts, Rhode Island, New York, New Jersey, Pennsylvania, Maryland, District of

Columbia, Ohio, Illinois, Kentucky, Michigan, Minnesota and Connecticut.

THE STANDARD LIFE AND ACCIDENT, Detroit, Mich.—Simon J. Murphy, D. M. Ferry, James McMillan, W. C. Yawkey, F. W. Hayes, C. C. Bowen, M. W. O'Brien, D. Whitney, Jr., R. W. Gillett, Wm. A. Moore, George H. Hopkins, E. W. Meddaugh, J. T. Keena, F. F. Palms, E. A. Leonard, Wm. L. Smith, W. Boeing, J. F. Eddy, Alex. Folsom, Wm. L. Webber, W. R. Burt, Edwin F. Eddy, Ezra Rust, John Canfield, Chas. H. Hackley, D. A. Blodgett, George L. Maltz, A. W. Wright, Dwight Cutler.

The company operates in Alabama, Arkansas, Colorado, Connecticut, North and South Dakota, Delaware, District of Columbia, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Mexico, New York, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Vermont, West Virginia, Wisconsin, Wyoming and Washington.

For list of agents, see miscellaneous companies.

TRAVELERS, Hartford, Conn.—James G. Batterson, James L. Howard, Gustavus F. Davis, Ebeneser Roberts, Hugh Harbison, George M. Pullman, Caleb M. Holbrook, Nathaniel Shipman, Rodney Dennis, Henry P. Stearns, William B. Clark, Austin C. Dunham, Pliny Jewell, George Roberts, A. W. Jillson, Charles G. Beach.

The company operates in all States and Territories of the United States and in the Dominion of Canada.

For list of agents, see miscellaneous companies.

UNION CENTRAL, Cincinnati, O.—John Davis, M. D., R. S. Rust, L. L. D., William B. Davis, M. D., Prof. W. G. Williams, William M. Ramsey, John M. Pattison, J. R. Clark, Peter Murphy, E. P. Marshall, Richard Dymond, Sanford Hunt, D. D.

The company operates in Ohio, Pennsylvania, New York, New Jersey, Connecticut, Maryland, Virginia, West Virginia, Kentucky, Indiana, District of Columbia, Michigan, Illinois, Wisconsin, Minnesota, Iowa, Nebraska, Kansas, Missouri, Tennessee, Georgia, North Carolina, Alabama, Arkansas, Texas, California, Colorado, Oregon, Washington, Montana and North and South Dakota.

UNION MUTUAL, Portland, Me.—John E. De Witt, Henry C. Hutchins, Hon. Josiah H. Drummond, Hon. Percival Bonney, Hon. Marquis F. King, Thomas A. Foster, M. D., Hon. Fred. E. Richards, Hon. Frederick Robie, Edward A. Noyes, Frank E. Allen, James Yereance, Hon. Seldon Connor.

The company operates in Arizona, California, Colorado, Connecticut, Delaware, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Montana,

North and South Dakota, New Mexico, Nebraska, New Hampshire, New Jersey, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Tennessee, Texas, Vermont, Virginia, West Virginia, Wisconsin, Wyoming, Utah and Canada.

UNITED STATES, New York.—Clinton Gilbert, Henry W. Ford, Nathan F. Graves, H. K. Thurber, Julius Catlin, Henry C. Hulbert, James R. Plumb, George G. Williams, A. Wallach, Oliver P. Buel, Henry L. Clapp, E. Van Volkenburgh, Chas. P. Fraelich, John P. Munn, M. D., George H. Burford, Alfred S. Heidelbach, Alfred Wheelwright, Joseph M. DeVeau, Francis L. Leland, E. H. Perkins, Jr., A. S. Frissell, John J. Tucker, D. H. Houghtaling, Thomas Russell, Orson D. Munn.

The company operates in Alabama, Colorado, Canada, Connecticut, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, Tennessee, Texas, Vermont and West Virginia.

UNITED STATES INDUSTRIAL, Newark, N. J.—Edward N. Crane, Charles A. Lighthipe, F. B. Mandeville, M. D., John H. Ballantine, William Clark, Hon. George A. Halsey, J. C. Smith, M. T. Gay, Alexander Canfield, Gottfried Krueger, George B. Jenkinson, E. Luther Joy, Edwin M. Douglas, Lawrence T. Fell, Frederic W. Ward, William T. Rae, George B. Swain, George Spottiswoode, Elias O. Doremus, James H. Hart.

The company operates only in New Jersey.

VERMONT, Burlington, Vt.—Torrey E. Wales, Samuel Huntington, James A. Shed, Russell S. Taft, Jo D. Hatch, F. C. Kennedy, Daniel Roberts, W. W. Henry, William Crombie, Edward Barlow, Joel H. Gates, C. M. Spaulding, Elihu B. Taft, Edwin Wheelock, William H. Hart, C. W. Carter, D. W. Robinson, George H. Morse, Robert Roberts, Walter Carpenter.

The company operates in Vermont, Massachusetts, Connecticut, Rhode Island, New Hampshire, Pennsylvania and Illinois.

WASHINGTON, New York.—W. A. Brewer, Jr., William Haxtun, George N. Lawrence, Levi P. Morton, Abiel A. Low, Merritt Trimble, George A. Robbins, Thomas Hope, James Thomson, Wilson G. Hunt, Charles H. Ludington, Robert Bowne, Francis Speir, Frederic R. Coudert, George Newbold, Benjamin Haxtun, Edwin H. Mead, Henry F. Hitch, Charles P. Britton, Francis G. Adams, Benjamin W. McCready, M. D., David Thomson, Harold A. Sanderson.

WESTERN AND SOUTHERN, Cincinnati, O.—Frank Caldwell, John R. Davey, Thomas H. C. Allen, William W. Innes, J. William Johnson, P. T. Swaine, S. M. McKenzie, William J. Williams.

The company operates in Kentucky and Ohio.

FOREIGN COMPANIES.

TRUSTEES IN THE UNITED STATES.

BRITISH AMERICA, Toronto, Can.—Directors: John Morison, John Leys, J. Y. Reid, A. Myers, G. M. Kinghorn, G. H. Smith, Thomas Long, Dr. H. Robertson.

CITY OF LONDON FIRE INSURANCE Co. (limited), London.—Trustees in Boston: Charles F. Choate, Oliver Ames, Reuben E. Demmon.

COMMERCIAL UNION ASSURANCE Co., London.—Geo. S. Bowdoin, S. V. R. Cruger, John T. Terry, David A. Wells.

GUARDIAN ASSURANCE Co., London.—James A. Roosevelt, James Mansell Constable, Alfred Miller Hoyt, Richard Irvin, Jr., Adrian Iselin, Jr.

HAMBURG-BREMEN FIRE INSURANCE Co., Hamburg.—Gustave H. Schwab, Henry R. Kunhardt, New York.

IMPERIAL FIRE INSURANCE Co., London.—Edward King, Thomas Maitland, Cornelius D. Wood, New York City.

LANCASHIRE INSURANCE CO., Manchester, Eng.—Daniel McKay, Cornelius N. Bliss, Horace J. Fairchild.

LION FIRE INSURANCE CO., London.—Julius Catlin, Jr., Francis B. Cooley, Rodney Dennis.

LIVERPOOL AND LONDON AND GLOBE, Liverpool.—John A. Stewart, Charles H. Marshall, John Crosby Brown.

LONDON ASSURANCE CORPORATION, London.—Charles M. Frey, G. Mosle, Charles D. Dickey, Jr., Gustave Amwick.

LONDON AND LANCASHIRE FIRE INSURANCE CO., Liverpool.—David Stewart, William H. Slocum; Arthur B. Graves, Henry A. Oakley.

NORTHERN ASSURANCE CO., London.—Edward King, Cornelius D. Wood, chairman board of reference; Wm. Lane Booker, H. B. M., consul general.

NORWICH UNION, Norwich, Eng.—James A. Hewlet, Anson W. Hard, E. W. Corlies.

PHENIX ASSURANCE CO., London.—Joseph A. Dean, George C. Magoun, John Duer.

PRUSSIAN NATIONAL, Stettin, Prussia.—Principal representatives in the U. S., Herschfeld & Jacoby, San Francisco, Cal.

QUEEN, Liverpool.—Samuel Sloan, Roswell G. Rolston, W. W. Astor.

ROYAL INSURANCE CO., Liverpool.—Jacob D. Vermilye, chairman; Henry Parish, Osgood Welsh.

SCOTTISH UNION AND NATIONAL INSURANCE CO., Edinburgh.—Alexander Taylor, Henry C. Robinson, John R. Redfield.

SOUTH BRITISH FIRE AND MARINE OF NEW ZEALAND.—California Title Insurance and Trust Co. hold \$113,000 actual value U. S. 4 per cent bonds in trust for security of policyholders in United States.

SUN FIRE OFFICE, London.—G. D. Morgan, H. M. Alexander, J. J. McCook.

TRANSATLANTIC FIRE INSURANCE CO., Hamburg.—Charles F. Frey, James Seligman, Paul Lichtenstein.

UNITED FIRE REINSURANCE CO., Manchester, Eng.—Joseph Stuart, Ashbel Green, Louis Fitzgerald.

WESTERN, Toronto, Ont.—A. M. Smith, Hon. S. C. Wood, Robt. Beatty, A. T. Fulton, Geo. A. Cox, Geo. McMurich, H. N. Baird, W. Brock.

MISCELLANEOUS COMPANIES.

AMERICAN BANK DEPOSIT, Newark, N. J.—Edward Schickhaus, Gottfried Krueger, Henry Lang, S. S. Sargeant, James Smith, Jr., Edward Karouse, H. C. Harold, M. D., Julius Stapff, Henry J. Yates, James F. Connelly, William Sheerer, Levi Maybaum, William Beers, Dr. James.

AMERICAN EMPLOYERS LIABILITY, New York.—John S. Beggs, John Cooper, J. H. Crane, N. B. Cushing, Marc Eidlitz, W. N. Flynt, H. Hermann, Henry Seibert, P. S. Ross, A. Spadone, John J. Tucker, Hamilton Wallis, A. T. Wing, Edward F. Wright, Charles T. Willis.

AMERICAN MUTUAL LIABILITY, Boston, Mass.—Thomas J. Borden, T. Quincy Browne, William F. Draper, Thomas S. Edmands, Henry Lippitt, William C. Lovering, Andrew G. Pierce, William A. Russell, John E. Sanford, Lucius M. Sargent, Harcourt Amory.

AMERICAN STEAM BOILER, New York.—Hon. Felix Campbell, George P. Sheldon, Hon. William Brinckerhoff, John H. Flagler, E. E. Gedney, Albin K. Bolan, William H. Jackson, E. H. Appar, D. R. Satterlee, William K. Lothrop, William E. Midgley, R. K. Sheldon, Vincent R. Schenck, Thomas F. Powers.

AMERICAN SURETY CO., New York.—Trustees: William A. Wheelock, F. W. Vanderbilt, William B. Leonard, John J. Knox, C. N. Bliss, Henry H. Cook, William B. Kendall, John A. McCall, John H. Inman, Henry B. Plant, Thomas C. Platt, George M. Pullman, William Dowd, Henry D. Welsh, John C. Bullitt, Charles J. Harrah, Jesse Spalding, Daniel M. Fox, Joen De Koven, Thomas S. Kirkwood, John N. Hutchinson, Robert Pitcairn, George S. Drake, Carlos S. Greeley, J. P. Spaulding, George W. Blabon, Charles F. Berwind, D. W. Caldwell, W. G. Deshier, Patrick Barry, G. P. Pomroy, George B. Sloan, J. D. Ripley, E. K. Sibley, E. F. Browning, C. L. Tiffany, J. W. Pinchot, George F. Viotor, L. W. Winchester, W. S. Gurnee, James A. Hayden, John J. McCook, M. W. Cooper, William L. Trenholm, C. H. Ludwigton, Joel B. Erhardt, Walter S. Johnston, George S. Edgell, Edward N. Gibbs, Henry D. Lyman.

CONVEYANCERS TITLE, Boston, Mass.—Francis V. Balch, F. C. Bowditch, Robert Codman, Moses Williams, James R. Carret, Henry W. Bragg, H. W. Chaplin, Joseph S. Fay, Jr., G. H. Norcross, A. F. Wadsworth, Uriel H. Crocker, George A. Fisher, W. C. Williamson, Phineas B. Smith, J. M. Meredith, Robert S. Minot, C. S. Rackemann.

DELAWARE LIVE STOCK, Wilmington, Del.—Henry C. Curad, Joseph H. Gould, Joseph L. Cavender, Winfield S. Quigley, Jonathan S. Willis, Nathaniel B. Culbert, Reuben Satterwaite, Alonzo Newlin, Jason Davis.

The company operates only in Delaware.

EMPLOYERS LIABILITY ASSURANCE CORPORATION (limited), London.—Oliver W. Peabody, Chauncey M. Depew, Samuel Sloan, William A. French, Hon. John Lowell.

EQUITABLE ACCIDENT, Denver, Col.—John L. Routt, Dennis Sullivan, Isaac E. Blake, A. A. Denman, R. S. Morrison, James H. Platt, Seth Ashby Keeney, Charles R. Fish, George W. Hall, James Rice.

EQUITABLE ACCIDENT, Cincinnati, O.—Levi C. Goodale, J. R. Murdoch, J. W. Wayne, George Fisher, H. P. Piper, David Gibson, Howard Ferris, J. H. Rhodes, W. C. Rankin.

FIDELITY AND CASUALTY CO., New York.—George S. Coe, J. S. T. Stranahan, A. E. Orr, G. G. Williams, A. B. Hull, H. A. Hurlbut, J. D. Vermilye, John L. Riker, Wm. H. Male, J. G. McCullough, T. S. Moore, J. Roger Maxwell, William M. Richard, George F. Seward.

GUARANTEE CO. of N. A., Montreal, Can.—Directors: Sir Alexander T. Galt, W. J. Buchanan, Hon. J. Gregory Smith, William Wainwright, George Hague, Hartland S. Macdougall, William Withall, T. G. Shaughnessy, Edward Rawlings. Local Boards of Directors in the following cities: New York, Philadelphia, Baltimore, Pittsburgh, Nashville, Boston, Chicago, Louisville, Richmond, St. Louis and Detroit.

HARTFORD STEAM BOILER INSPECTION AND INS. CO.—Hartford, Conn.—J. M. Allen, Frank W. Cheney, Charles M. Beach, Daniel Phillips, Richard W. H. Jarvis, Thomas O. Enders, Leverett Brainard, Gen. Wm. B. Franklin, Newton Case, Nelson Hollister, Hon. Henry C. Robinson, Hon. Francis B. Cooley, A. W. Jilison, Edmund A. Stedman, Clapp Spooner, George Burnham, Hon. Nathaniel Shipman.

LAWYERS TITLE, New York.—Edwin W. Coggshall, Henry Day, William P. Dixon, John Duer, Henry E. Howland, John T. Lockman, J. Lawrence Marcellus, David B. Ogden, John H. Riker, Charles E. Strong, Herbert E. Turner, James M. Varnum, John Weber.

The company operates only in New York State.

LLOYDS PLATE GLASS, New York.—James C. Beemer, Daniel B. Halstead, Thomas W. Strong, James S. Oakley, Charles Jones, John H. Seed, George M. Olcott, Samuel A. Warner, Henry Coffin, Wm. D. Chase, Benjamin J. Sturges, Wm. A. Nash, Frederick A. Guild, John J. Drake, H. B. Hall, Thos. S. Thorp.

MASSACHUSETTS TITLE, Boston, Mass.—Henry H. Sprague, Alonzo N. Burbank, Samuel Wells, John C. Haynes, Thomas Hill, George H. Richards, James Longley, F. V. B. Kern, Thomas Hills, H. W. Suter, Alfred D. Foster, Martin E. Bradford, J. Thomas Baldwin, William Trantwine, Charles Matlock, Arnold A. Rand, Charles Hopkins.

METROPOLITAN PLATE GLASS, New York.—Henry Harteus, Cyrus B. Davenport, George C. Reynolds, Rufus Litchfield, Joseph S. Spinney, Theodore E. Smith, Felix Campbell, Charles Kellogg, Samuel H. Cornell, Alfred C. Barnes, James M. Leavitt, Matthew P. Robbins, Daniel D. Whitney, Charles T. Corwin, Calvin E. Pratt, Thomas D. Carmen, Robert Porterfield, Clement Lockitt, Foster Pettit, Peter Wyckoff, James L. Brumley.

MINNESOTA TITLE INS. AND TRUST CO., Minneapolis, Minn.—John M. Shaw, Eugene A. Merrill, Frank W. Forman, David C. Bell, Edmund J. Phelps, Arthur M. Keith, F. A. Chamberlain, Mark B. Koon, Stanley R. Kitchel, Charles M. Loring, Joseph W. Mauck, Charles C. Leland, Putnam D. McMillen, Joseph U. Barnes, Daniel Fish, George Huhn, Austin F. Kelley, Charles H. Woods.

The company operates only in Minnesota.

MUTUAL BOILER, Boston, Mass.—J. H. Nichols, George W. Wheelwright, T. F. Patterson, Henry F. Coe, William B. Whiting, A. C. Houghton, Louis Robson, F. E. Blake, A. B. Silsbee, R. W. Toppan, W. H. H. Whiting, David W. Lane.

The company operates only in New England.

MUTUAL PLATE GLASS INS. ASSN., Shelby, O.—Dr. W. R. Bricker, W. A. Shaw, T. H. Wiggins, Abraham Bushey, Erastus S. Close, H. W. Hilderbrant, H. M. Dick, Henry Wentz, L. E. Mackey.

NORTHWESTERN LIVE STOCK, Des Moines, Ia.—B. F. Kauffman, G. W. Marquardt, E. A. Weston, M. A. Lumhard, J. W. Reed, N. T. Guernsey, B. R. Field.

PACIFIC LIVE STOCK, Seattle, Wash.—J. R. K. Irvin, J. B. Metzler, G. V. I. Holbrook, J. Wallace, J. J. Metzler.

The company is authorized in Washington and Oregon.

PACIFIC MUTUAL LIFE, San Francisco, Cal.—

Robert Sherwood, George W. Beaver, L. S. Adams, Columbus Waterhouse, W. H. Crocker, W. R. Clunes, Samuel Lavensen, George A. Moore, J. F. Houghton, Hugh M. La Rue, D. W. Earl, Charles N. Fox, James Carolan, Henry T. Scott, L. P. Drexler.

PACIFIC SURETY CO., San Francisco, Cal.—George C. Perkins, John Birmingham, Albert Miller, J. L. Moody, H. S. Crocker, J. N. Knowles, J. J. Valentine, Wm. Clift, H. L. Davis, Wallace Everson, A. P. Redding.

The company operates west of the Rocky Mountains.

PENNSYLVANIA BOILER, Philadelphia, Pa.—Henry S. Eckert, Robert E. Pattison, Henry Rawle, Thomas Bradley, Harry Rogers, Charles S. Greene, William E. Midgley, George P. Sheldon, V. R. Schenck, Charles U. Locher, Silas W. Pettit, Daniel H. Wingerd.

ROCHESTER TITLE, Rochester, N. Y.—Frederick Cook, George E. Mumford, Frank S. Upton, Eugene H. Satterlee, Maurice Leydon, Henry Michaels, Alexander M. Lindsay, Albrecht Vogt, Frederick Goetzmann.

The company operates only in Monroe County, New York.

ST. PAUL TITLE INSURANCE AND TRUST CO., St. Paul, Minn.—Frederick Driscoll, Arnold Kalman, William R. Merriam, Emerson W. Peet, Crawford Livingston, Daniel R. Noyes, William Dawson, Patrick H. Kelly, John J. Watson, Robert Mannheimer, Thomas Cochran, Francis B. Clarke, Lane K. Stone, F. G. Ingersoll, William J. McLaughlin.

The company's operations are almost wholly local.

THE STANDARD LIFE AND ACCIDENT, Detroit, Mich.—Simon J. Murphy, D. M. Ferry, James McMillan, W. C. Yawkey, F. W. Hayes, C. C. Bowen, M. W. O'Brien, D. Whitney, Jr., R. W. Gillett, William A. Moore, George H. Hopkins, E. W. Meddaugh, J. T. Keena, F. F. Palms, E. A. Leonard, W. L. Smith, W. Boeing, J. F. Eddy, Alex. Folsom, Wm. L. Webber, W. R. Burt, Edwin F. Eddy, Ezra Rust, John Canfield, Chas. H. Hackley, D. A. Blodgett, George L. Maltz, A. W. Wright, Dwight Cutler.

TRAVELERS, Hartford, Conn.—James G. Batterson, James L. Howard, Gustavus F. Davis, Ebenezer Roberts, Hugh Harbison, George M. Pullman, Caleb M. Holbrook, Nathaniel Shipman, Rodney Dennis, Henry P. Stearns, William B. Clark, Austin C. Dunham, Pliny Jewell, George Roberts, A. W. Jillson, Charles C. Beach.

UNITED STATES GUARANTEE CO., New York.—H. W. Cannon, Geo. Coppel, W. Butler Duncan, Chas. M. Fry, W. J. Hancock, Morris K. Jessup, Geo. J. Magee, L. C. Murray, John Paton, Horace Porter, Russell Sage, Geo. S. Scott, Philip D. Armour, Thos. L. Barrett, Calvin S. Brice, Sir A. T. Galt, E. M. Morsman, Asa P. Potter, Edward Rawlings, Geo. M. Troutman, L. C. Weir.

The company is licensed in New Jersey, New York, Illinois, Massachusetts, Pennsylvania, Missouri, Ohio and Indiana.

For agents, see Guarantee Company of North America.

WASHINGTON PLATE GLASS AND CASUALTY, Seattle, Wash.—E. O. Graves, John K. Brown, George G. Lyon, V. Hugo Smith, W. J. Clark.

The company operates in Washington only.

THE FIELD MEN.

GENERAL AND SPECIAL AGENTS OF FIRE INSURANCE COMPANIES.

The following information regarding the field organization of general agency fire and fire-marine insurance companies operating in the United States, embraces the names and addresses of general and State agents, the territorial jurisdiction of each general agency, the special jurisdiction of the home or main office, the names of special agents, and lists of States and Territories in which the company operates. Companies having prominent local agencies in various States are also included, the names of such agents being given. For names of officers or managers of companies, see Statistics of Fire and Marine Insurance Companies in America.

ETNA, Hartford, Conn.—F. C. Bennett, general agent, and Wm. H. Wyman, assistant general agent, of the Western Department, embracing the Western and Southwestern States, with headquarters at Cincinnati; George C. Boardman, general agent of the Pacific Coast Department, T. E. Pope, assistant general agent, San Francisco; Jas. S. Gadsden, general agent, and Louis O. Kohrt, assistant general agent, Chicago. Special jurisdiction of the home office extends over the New England, Middle and South Atlantic States. E. J. Bassett, general agent at headquarters. Special agents, J. C. Hilliard, Boston, Mass.; T. P. Stowell, Rochester, N. Y.; E. O. Weeks, Philadelphia, Pa.; Cha. H. Hollister, Albany, N. Y.; F. H. Jenness, Corning, N. Y.; Henry E. Rees, Atlanta, Ga.; W. A. Warburton, Brooklyn; J. B. Hughes, Waterloo, Canada. The company operates in all of the United States; also in Canada.

AGRICULTURAL, Watertown, N. Y.—C. Patterson & Son, 71 Wall street, New York, general agents for Eastern New York, Eastern Pennsylvania, Connecticut, New Jersey, Massachusetts; D. A. Clark, Baltimore, Md., general agent for Southern Pennsylvania, Maryland, West Virginia, Delaware and the District of Columbia; Geo. D. Pleasants & Son, Richmond, Va., State agents for Virginia; A. H. Darrow, Chicago, Ill., general agent for Illinois, Michigan, Indiana, Iowa, Kansas, Nebraska, Colorado, Missouri, Wisconsin and Minnesota; J. R. Hawthorne, Cleveland, O., general agent for Ohio and Kentucky; Hutchinson & Mann, San Francisco, Cal., general agents for California, Oregon, Washington Territory, Utah and Montana; J. Flynn, Toronto, chief agent for Western Canada; Dewey & Brockman, Brockville, general agents for Eastern Canada. Special jurisdiction of home office extends over New York (except Hudson river counties) and Northern Pennsylvania. Special agents, H. D. Cornell, New York; J. W. Kinney, J. G. S. Best, Chicago; George R. Welch, Rochester, N. Y.; H. Barnum, Binghamton, N. Y.; D. G. Torrence, Baltimore, Md.

ALAMO, San Antonio, Tex.—W. B. Smith, superintendent of agencies.

ALBANY, New York.—Dwight O. Judd, special agent for Massachusetts and Connecticut. The company operates in New York, Massachusetts, Connecticut and District of Columbia.

ALLEMANNA, Pittsburgh, Pa.—Chas. P. Keilerman, special agent, Pittsburgh, Pa. The company operates in Pennsylvania, Illinois, Wisconsin, Missouri and Ohio.

ALTA, Stockton, Cal.—Charles W. Dohrmann, Stockton, Cal., general agent, supervises entire territory covered by operations of company. Field men: L. J. Fonteurose, in California; C. D. Hampton, in Washington. The company operates in Utah, California, Washington, Colorado, Idaho and Montana.

AMAZON, Cincinnati, O.—N. R. Walker, State agent for Ohio; John C. Whitner & Co., Atlanta, Ga., managers for Kentucky, Tennessee, Georgia, Louisiana and Alabama. Henry O. Morris, general agent, Pueblo, Col., for Colorado and New Mexico. Gustav Wollaege, Milwaukee, State agent for Wisconsin. Rollo V. Watt, general agent, San Francisco, Cal., for California. N. R. Walker and Joe O. Dye, special agents. The company operates in Ohio, Illinois, Michigan, Wisconsin, Minnesota, Iowa, Missouri, Nebraska, Colorado, California, Kentucky, Tennessee, Alabama, Georgia, Louisiana and New Mexico.

AMERICAN, Baltimore, Md.—General agent for District of Columbia, Washington Danenhower. The company operates in Maryland and District of Columbia.

AMERICAN, Boston, Mass.—Henry N. Baker, Boston, Mass., general agent for New England States; T. Clark Alexander, Albany, N. Y., general agent for New York State; Charles Platt, Philadelphia, Pa., agent for Pennsylvania; Maury & Donnelly, Baltimore, Md., agents for Maryland; R. W. Hosmer, Chicago, Ill., general agent for Western States; Ed. E. Potter, San Francisco, Cal., general agent for Pacific Coast.

AMERICAN, Newark, N. J.—Balfour, Guthrie & Co., San Francisco, Cal., general agents for Pacific Coast; Geo. W. Spencer, manager; Geo. E. Crater, Denver, State agent for Colorado. Special agents, J. N. Tinkham, St. Louis, special for Missouri, Kansas, Nebraska, Iowa and Illinois; S. H. Southwick, Chicago, special for Wisconsin, Minnesota, Michigan, Indiana and Ohio; Samuel J. Whyte, Boston, Mass., special for Maine, Massachusetts, Rhode Island, Connecticut and New York; D. A. Clark, Baltimore, Md., general agent for Maryland, District of Columbia, West Virginia, Delaware and Southern Pennsylvania; P. L. Hoadley, secretary agency department. The company operates in Maine, Massachusetts, Connecticut, Rhode Island, New York, New Jersey, Pennsylvania, Delaware, District of Columbia, Maryland, Ohio, Kentucky, Indiana, Michigan, Illinois, Wisconsin, Minnesota, Iowa, Missouri, Kansas, Nebraska, Colorado, California, Indian Territory,

New Hampshire, West Virginia, Washington and Montana.

AMERICAN, New York.—Martin Collins, St. Louis, general agent for Missouri, Kansas, Nebraska and Colorado. Home office has jurisdiction of the remainder of the territory. Walter L. Wilcox, special agent for New England States; Charles F. Hawkins, special agent for Middle States; W. F. Shummel, special agent for Minnesota, Wisconsin, Iowa and Northern Illinois; Butler & Haldan, general agents, Pacific States. The company operates in Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Ohio, Indiana, Illinois, Michigan, Colorado, Minnesota, Wisconsin, South Carolina, Missouri, Delaware, Kentucky, Iowa, Kansas, Nebraska and California. E. S. Walker, general agent for Ohio, Indiana, Northern Illinois, Kentucky, Tennessee, Michigan, Wisconsin, Minnesota and Ohio.

AMERICAN, Philadelphia, Pa.—Charles P. Frame, New York, general agent of Eastern Department; Brown, Craig & Co., San Francisco, general agents of Pacific Coast; Chas. E. Bliven, Chicago, general manager of Western Department; D. C. Campbell, special agent for the Southern Department; Dargan & Trezevant, Dallas, Texas, general agents of Southwestern Department; Wm. B. Kelly, Philadelphia, general agent of Middle and Southern Departments; J. Hugh Middleton, London, manager of London Branch. Special agents: Wm. J. Dawson, Southern New Jersey; Wm. E. Ash, Pennsylvania; Daniel Prentice, Geo. P. Peck and A. K. Slade, Jr., Eastern Department; M. R. McGill, Central Department; B. Pribbenow, A. F. Miller, E. M. Hitchcock, Wm. M. Wright, Anthony Sweeney, J. M. Wheelock, N. B. Jones, C. N. Miller and W. F. Valette, Western Department.

AMERICAN CENTRAL, St. Louis, Mo.—George O. Carpenter & Son, Boston, general agents for Massachusetts and Maine. Special jurisdiction of home office, Michigan, Wisconsin, Minnesota, Dakota, Ohio, Indiana, Illinois, Iowa, Kansas, Arkansas, Texas, New Mexico, Kentucky, Tennessee, Nebraska, Colorado, Wyoming, Indian Territory and Missouri; Van Valkenburgh & Hall, general agents, 71 Wall St., N. Y., Eastern Department, including New York, Pennsylvania, New Jersey, Maryland, District of Columbia and Connecticut. Special agents: J. C. Ragsdale, St. Louis; Erwin Ellis, Lebanon, Mo.; Robert Gray, Flora, Ill.; John H. Adams, Marshalltown, Ia.; J. T. Ashbrook, Indianapolis, Ind. Eastern Department: C. W. Van Valkenburgh and R. A. Race. Rolla V. Watt, general agent, 317 California St., San Francisco, Cal.; jurisdiction: California, Washington, Montana and Utah. The company operates in Arkansas, California, Colorado, Connecticut, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Missouri, Minnesota, Montana, New York, New Mexico, New Jersey, Nebraska, North Dakota, Ohio, Pennsylvania, South Dakota, Tennessee, Texas, Utah, Washington, Wisconsin, Wyoming and District of Columbia.

ANGLO-NEVADA ASSURANCE CORPORATION, San Francisco, Cal.—Ford, Rowell & Hone, New York, agents for Metropolitan District; David L. Kirby, New York, manager for New York, Pennsylvania, New Jersey, Delaware, Maryland and District of Columbia; N. Foster, Jr., & Wise, Boston, general agents for New England States; S. T. Collins, Chicago, manager Western Branch—Ohio, Indiana, Illinois, Michigan, Wisconsin, Iowa, Minnesota, Dakota, Missouri, Kentucky, Tennessee, West Virginia, Kansas and Nebraska; Adams & Boyle, Little Rock, general agents for Arkansas. Special jurisdiction of home office: California, Nevada, Utah, Arizona, Montana, Oregon, Washington, Idaho, Colorado, New Mexico, Wyoming,

Texas and Louisiana. Special agents: V. C. Diefeld, W. R. Heath, and W. B. Hopkins, for Pacific coast; H. Brownson Smith, for Southwestern territory, and Edwin G. Seibels for Southeastern territory. The company operates in all States and Territories, except Mississippi, Virginia, Georgia and Florida.

ARMENIA, Pittsburgh, Penn.—W. D. McGill, agent. The company operates in New York, Illinois, Colorado and Pennsylvania.

ARMSTRONG, New York.—General agents: E. W. S. Van Slyke, for California; North & Vedder for Buffalo; H. J. Straight & Co., Chicago, Ill. for Cook County; T. W. Griffith, Newark, for New Jersey; Anthony Sweeney, Denver, for Colorado; M. Collins, St. Louis, for Missouri; A. A. Woods & Co., New Orleans, for Louisiana; Arbuckle & Sons, Dallas, for Texas; James T. Catlin, Danville, for Virginia.

AURORA FIRE AND MARINE, Cincinnati, O.—C. A. Bainter, special agent. The company operates in Ohio and Michigan, and in Chicago, Ill.

BOSTON UNDERWRITERS, Boston, Mass.—Agency combination composed of Eliot, Firemens and Neptune, all of Boston.

BOYLSTON, Boston, Mass.—Geo. C. Clark & Co., agents at Chicago, Ill.; E. C. Lewis, general agent for Western Department, at Chicago, Ill.; H. M. Newhall & Co., managers for Pacific coast. Special jurisdiction of home office, New England. Special agents at home office, Charles D. Palmer, for New York and Middle Department; D. W. Redfield, Western Department. The company operates in New York, New England States, Ohio, Kentucky, Utah, Colorado, Wisconsin, Iowa, Nebraska, Kansas, Missouri, Michigan, Illinois, Maryland, Minnesota and California.

BUFFALO GERMAN, Buffalo, N. Y.—Agents at headquarters: George A. Reinhardt, general agent, and Charles A. Georger, special agent. The company operates in Connecticut, District of Columbia, Indiana, Iowa, Illinois, Kentucky, Michigan, Massachusetts, Maine, Minnesota, Missouri, New York, Nebraska, Ohio, Pennsylvania, California and Wisconsin.

BURLINGTON, Burlington, Ia.—Seth Eggleston, Topeka, Kan.; M. S. Moore, Chicago, Ill.; W. H. Sheldon, Burlington, Ia.; John C. Hail & Bro., St. Louis, Mo. The company operates in Iowa, Illinois, Kansas, Minnesota, Nebraska, Colorado, Missouri, Texas and Arkansas.

CALIFORNIA, San Francisco, Cal.—Bament & Burnet, Cincinnati, O., supts. for Central Department, including Ohio, Indiana, Illinois, Wisconsin, Michigan, Minnesota, Missouri, Kentucky, Iowa, Nebraska, Tennessee, Kansas and Alabama. George W. Eastman, special agent for Atlantic States; J. H. De Veuve, special agent, Dallas, Tex. Special agents: Mercer Otey, Portland, Ore.; S. I. Allard, George W. Neff, Denver, Colo. The company operates in Ohio, Indiana, Illinois, Kentucky, Texas, Nebraska, New York, Pennsylvania, Maryland, Massachusetts, Oregon, Wyoming, New Mexico, Washington, Arizona, California, Montana, Nevada, Utah, Idaho, Colorado, Iowa, Missouri, Minnesota, Michigan, Wisconsin, Tennessee, Arkansas, Louisiana, District of Columbia, Connecticut, Rhode Island, Maine, Kansas, Alabama, New Hampshire and New Jersey.

CAPITAL, Des Moines, Ia.—W. W. Birdsall, New Hampton, Ia., special agent for Northern Iowa; J. R. Gentry, Oskaloosa, Ia., for Southern Iowa. The company operates in Iowa only.

CAROLINA, Wilmington, N. C.—The company operates only in North Carolina, M. S. Willard, secretary, having charge of the field work.

CASCADE FIRE AND MARINE, Seattle, Wash.—W. T. Ivey, agent. Company operates in Washington only.

CENTRAL CITY, Selma, Ala.—Wm. F. Prioleau, Atlanta, Ga., special agent for Alabama and Georgia, the company operating in those States only.

CITIZENS, Cincinnati, O.—Mann & Wilson, general agents, San Francisco, Cal.; Jordan, Lovett & Co., Boston, Mass.; A. D. Kennedy, Chicago, Ill.; Gus. A. Wollaeger, Milwaukee, Wis.; Charles L. Crane, St. Louis, Mo.; M. W. Bennett, Kansas City, Mo.; Edward A. Robraste, Pittsburgh, Penn.; Runnells & Manchester, Cleveland, O. The company operates in Ohio, Pennsylvania, Wisconsin, California, Massachusetts, Missouri and Illinois.

CITIZENS, New York.—Alexander Stoddart, general agent, Western and Southern States; John H. Stoddart, assistant general agent. State agents: Howard P. Gray and John W. Maginn for Illinois and Missouri; William M. Monroe for Ohio, Kentucky and West Virginia; William E. Page for Iowa, Northern Michigan, Minnesota and Wisconsin; Charles E. Babcock for Nebraska; Frank Ritchie for Indiana; William R. Foster for Michigan; Cesar Berthean, manager for California. Special agents: E. R. Mulford for Northern Michigan; F. D. Gill for Kansas; R. V. Manston for Arkansas, Louisiana, Mississippi, Tennessee and Texas; H. Y. Chatterley for Alabama, North and South Carolina, Georgia and Virginia; J. O. Wright, for Chicago.

CITIZENS, Pittsburgh, Penn.—J. H. Herman, special agent New York and New England field. E. V. Goodchild, special agent New Jersey and Pennsylvania. W. D. Kellogg, special agent Iowa, Wisconsin, Illinois, Nebraska, Minnesota and Missouri. T. L. Parsons, Cleveland, O., special agent Ohio, Michigan and Kentucky. The company operates in Maine, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Ohio, Michigan, Kentucky, Wisconsin, Minnesota, Iowa, Nebraska, Missouri and Illinois.

CITIZENS, St. Louis, Mo.—Jacobs & Easton, San Francisco, general agents for California. Special jurisdiction of home office, all territory other than above. The company operates in Massachusetts, New York, Ohio, Indiana, Illinois, Missouri, Arkansas, Colorado, Montana, Minnesota, Texas and California.

CITY, Pittsburgh, Penn.—J. C. Reilly, general agent, State of Pennsylvania.

COLUMBIA, Dayton, O.—W. H. Fuller, Columbus, O., and P. E. Norris, Cambridge, special agents. The company operates in Ohio only.

COLUMBIA FIRE AND MARINE, Portland, Ore.—Capt. J. A. Sladen and John Andrew, special agents for Pacific coast in Oregon and Washington.

COMMERCE, Albany, N. Y.—No general or State agents. Addison J. Hinman, special agent, Albany, N. Y. The company operates in Maine, Massachusetts, Connecticut, Rhode Island, New York, Pennsylvania, New Jersey, Maryland, Ohio, Wisconsin, Michigan, Kentucky, Missouri and Minnesota.

COMMERCIAL, Montgomery, Ala.—W. H. McBride, general agent for Texas and Arkansas, Tyler, Texas; W. E. Dodsworth, State agent, Louisiana, New Orleans, La. Wm. Douglas, special agent, Charleston, S. C. The company transacts agency business in the States of Alabama, Louisiana, Arkansas, and North and South Carolina, supervised from home office.

COMMERCIAL, San Francisco, Cal.—David L. Kirby, manager for New York, New Jersey, Maryland and Pennsylvania; R. J. Smith, Chicago, general agent for Illinois, Wisconsin, Minnesota, Michigan, Iowa, Ohio, North and South Virginia, West Virginia and Dakota; Martin Collins, St. Louis, general agent for Missouri, Nebraska and Kansas; Hann & Gaylord, Denver, Col., general agents for Colorado; William Bowen, Austin, Tex., general agent for Texas, Arkansas and Louisiana; Fuller & Young, Salt Lake City, general agents for Utah; Henry Hewett & Co., Portland, Ore., general agents for Oregon and Washington Territory. Special jurisdiction of home office: California, Nevada, Arizona, Utah and portions of Oregon, Montana, Idaho and Washington. The company operates in California, Nevada, Oregon, Utah, Nebraska, Kansas, Missouri, Colorado, Texas, Louisiana, Illinois, Pennsylvania, Maryland, New York, Massachusetts, Connecticut, New Jersey, Minnesota, Wisconsin, Arkansas, Michigan, Iowa, Ohio, Washington, Idaho, Montana, Arizona and Hawaiian Islands.

CONCORDIA, Milwaukee, Wis.—Jacobs & Easton, San Francisco, general agents for California; E. Patchin, Chardon, O., State agent for Ohio and Indiana; C. E. Norbeck, Lacrosse, Wis., State agent for Iowa, Minnesota and Wisconsin; Madison Nelson, Kansas City, Mo., State agent for Missouri and Kansas; Charles A. Hilton, Grand Rapids, Mich., State agent for Illinois and Michigan; Knowles & Russell, Albany, N. Y., general agents for New York. Company operates in Wisconsin, New York, Ohio, Michigan, Indiana, Illinois, Missouri, Kansas, Iowa, Minnesota, Colorado, California and Pacific coast.

CONNECTICUT, Hartford, Conn.—A. Williams, manager, W. J. Littlejohn, assistant manager, Western department, Rookery Building, Chicago, Ill.; Robert Dickson, manager, Pacific department, San Francisco, Cal. Special jurisdiction of home office extends over New England, Middle and Southern States and Canada. Special agents: Henry E. Hess, Boston, Mass.; W. T. Howe, Glen Ridge, N. J.; W. J. Dallas, St. Joseph, Mo.; R. L. Reynolds, Lincoln, Neb.; H. F. Webber, Cincinnati, O.; C. L. Whittemore, Chicago, Ill.; N. E. Briggs, Chicago, Ill.; M. H. N. Raymond, Grand Rapids, Mich.; Howard de Mott, Minneapolis, Minn.; B. J. Smith, San Francisco, Cal.; C. A. Stuart, San Francisco, Cal.

CONTINENTAL, New York.—Bentley & Taylor, Chicago, Ill., general managers for Western department; J. T. McCurdy, Dansville, N. Y., general agent for New York, Western Pennsylvania and West Virginia. Special agents: T. E. Gallagher, Dansville, N. Y., for New York; A. S. Douglas, Middletown, N. Y., for New York and New Jersey; J. W. Grover, Boston, Mass., for New England; W. A. Holman, Philadelphia, Pa., for Eastern Pennsylvania, Maryland, Delaware and District of Columbia; William G. Whilden, Sr., Greenville, S. C., for North and South Carolina, Alabama, Georgia, Florida and Virginia; George W. Jalonick, Dallas, Tex., for Texas, Arkansas and Louisiana; J. J. McDonald, San Francisco, Cal., for Pacific coast; George E. Craier, Denver, Col., for Colorado; D. W. Graves, Moberly, Mo., for Missouri; S. B. Graham, Crawfordsville, Ind., Indiana; D. D. Daly, St. Paul, Minn., for Minnesota; C. H. Willard, Concordia, Kan., for Kansas; G. S. Morean, Sanborn, Ia., J. L. Morris, Council Bluffs, Ia., M. M. Welton, Osceola, Ia., Harley Day, Sanborn, Ia., and A. M. Shilito, Independence, Ia., for Iowa; C. L. Van Vleet, Lincoln, Neb., and G. S. Mann, Omaha, Neb., for Nebraska; G. G. Meeker, Sycamore, Ill., and A. E. Lillie, Avon, Ill., for Illinois; Willi m. G. Whilden, Jr., assistant special agent, 100 Broadway, New York, for New York and Pennsylvania; Charles C.

Carnes, assistant special agent, Macon, Ga., for Southern States. State agents: J. D. Fleming, Kansas City, Mo., for Missouri; E. N. Lessey, Chicago, Ill., for Indiana; T. J. Lilly, St. Paul, Minn., for Minnesota; R. S. Odell, Topeka, Kan., for Kansas; Henry Paine, Decorah, Ia., for Iowa; William Feiler, St. Louis, Mo., for Illinois; John F. Murray, Detroit, Mich., for Michigan; J. A. Weinland, Westerville, O., for Ohio.

COOPER, Dayton, O.—J. A. Moore, Plymouth, O., general agents; O. F. Kemmer, Lima, O., special agent. Company operates in Ohio and Michigan.

COUNCIL BLUFFS, Council Bluffs, Ia.—A. L. Tufts, general agent. Special agents: S. S. Rose, W. G. Nason, L. J. Smith, Del. Lake.

CRESCENT, New Orleans, La.—E. S. Walton, Sardia, Miss., for Mississippi; L. B. Leigh, Little Rock, for Arkansas. Special jurisdiction of home office, Louisiana. Company operates in Louisiana, Mississippi, Arkansas.

DAKOTA FIRE AND MARINE, Mitchell, So. Dakota.—Walter H. Cobban, special agent and adjuster; J. T. Searns, general agent. The company operates only in North and South Dakota.

DAYTON, Dayton, O.—Captain Geo. T. Brown, Ohio.

DELAWARE MUTUAL SAFETY, Philadelphia, Pa.—W. R. Truman, general agent. The company operates in Pennsylvania, New York, Maine, Massachusetts, Rhode Island, Ohio, Illinois, Wisconsin, Missouri, Maryland and Kentucky.

DELTA, Greenville, Miss.—John F. Warren, Jr., agent for Mississippi.

DENVER, Denver, Col.—Macdonald & Clarke, general agents, San Francisco, Cal., California, Washington, Idaho, Nevada and Arizona; S. O. Cotton & Bro., general agents, Houston, Tex., Texas; Judd & Parsons, general agents, Holyoke, Mass., Massachusetts, Rhode Island, Connecticut and Maine; W. H. Daniels, special agent, Des Moines, Ia., Iowa and Nebraska; R. Hynes, State agent, Topeka, Kan., Kansas; J. G. Young, special agent, Pueblo, Col., Southern Colorado. The company operates in Colorado, California, Washington, Idaho, Nevada, Montana, Utah, Texas, Kansas, Nebraska, Iowa, Wisconsin, Illinois, New York, Massachusetts, Maine, Connecticut and Rhode Island.

DETROIT FIRE AND MARINE, Detroit, Mich.—Special agents: C. L. Andrews, Detroit, Mich., for Michigan, Ohio, Indiana and Kentucky; John Mulville, Detroit, Mich., for Illinois, Minnesota, Wisconsin, Iowa, Nebraska, Colorado and Missouri. The company operates in Michigan, Minnesota, Wisconsin, Ohio, Indiana, Kentucky, New York, Iowa, Missouri, Illinois, Nebraska, Colorado and Massachusetts.

DUBUQUE FIRE AND MARINE, Dubuque, Ia.—John Palen, Southern Iowa; James A. Hayes, Northwestern Iowa; P. F. McCullough, Northeastern Iowa. The company operates only in Iowa.

DUTCHESS COUNTY MUTUAL, Poughkeepsie, N. Y.—Sidney Scofield, general agent, Fishkill-on-Hudson, N. Y.; Walter Selva, special agent, Brooklyn, N. Y. Company operates in New York and New Jersey.

DWELLING HOUSE, Boston, Mass.—P. G. Gardner, Chicago, Ill., Illinois; Ira Smith, Chicago, Ill., Iowa and Missouri; W. M. Melchert, Boston, Mass., Ohio, Pennsylvania and New Jersey. The company operates in Maine, New Hampshire, Ohio, Massachusetts, Pennsylvania, New Jersey, Illinois, Michigan, Wisconsin, Iowa, Nebraska and Missouri.

EAST TENNESSEE, Knoxville, Tenn.—W. L. McSpadden, agent for Tennessee, in which State only the company operates.

EAST TEXAS, Tyler, Tex.—Dargan & Trezevant, Dallas, Tex., general agents for North Texas and Arkansas. Special jurisdiction of home office, all of Texas, except North Texas. The company operates in Texas and Arkansas; also writes reinsurance in Louisiana and Mississippi, and on a small scale in Florida, Georgia, Kentucky and Tennessee, but is admitted only in Texas and Arkansas.

ELIOT INSURANCE CO., Boston, Mass.—Charles H. Post, manager for Middle Department, embracing New York, Connecticut, New Jersey and Pennsylvania. Special jurisdiction of home office, the New England States. The company operates in Maine, Massachusetts, Rhode Island, New York, Pennsylvania, Illinois, Connecticut and Missouri.

EMPIRE STATE, Rochester, N. Y.—George E. Robins, 185 La Salle street, Chicago, Western general agent for Ohio, Michigan, Wisconsin, Minnesota, Illinois, Iowa, Nebraska, Missouri, Kentucky and Colorado; Parks & Shumard, Dallas, Tex., general agents for Texas; Philip M. Kendig, special agent, New York and Pennsylvania. The company operates in New York, Massachusetts, Pennsylvania, Ohio, Kentucky, Illinois, Michigan, Missouri, Wisconsin, Texas, Minnesota, Iowa, Nebraska and Colorado.

EQUITABLE, Nashville, Tenn.—John C. Lucas is in charge of the Tennessee field work, in which State only the company operates.

EQUITABLE FIRE AND MARINE, Providence, R. I.—R. M. Buckman, 166 La Salle street, Chicago, general agent, and J. J. Hayes, special agent, for Western States, in connection with the Rhode Island Underwriters Association. Special jurisdiction of home office, New England and Middle States. Special agents at headquarters, S. P. Fisk, W. H. Boutelle and S. G. Howe, Providence. The company operates in New England, New York, New Jersey, Pennsylvania, Maryland, District of Columbia, Ohio, Illinois, Michigan, Minnesota, Wisconsin, Iowa, Kentucky, Missouri, Colorado and Nebraska.

FARMERS, Cedar Rapids, Ia.—Special agents at headquarters, J. K. Powers, J. W. Stahl, J. J. Clements and M. L. Pierson; adjusters, S. T. Berry and W. P. Henderson. Company operates in Iowa only.

FARMERS, York, Pa.—T. Derr & Bro., Wilkes-barre, Pa., general agents for Luzerne, Susquehanna, Wyoming, Lackawanna, Carbon, Montour, Columbia, Northumberland, Union and Snyder counties in Pennsylvania. Special jurisdiction of home office, entire field. Special agents: John T. Williams and E. T. Elgabroadt, York, Pa., Pennsylvania, Maryland, New Jersey and New York; Edw. F. De Forest, Chicago, Ill., for Indiana, Illinois, Missouri, Michigan and Wisconsin; H. L. Richardson, Oskaloosa, Iowa, for Iowa and Minnesota. Company operates in Maryland, Pennsylvania, New Jersey, New York, Minnesota, Wisconsin, Indiana, Illinois, Missouri, Michigan and Iowa.

FARMERS NATIONAL, Plankinton, So. Dak.—F. H. Frea: general agent and adjuster for the Territory of Dakota. G. L. Crandall, general agent for Arkansas, Louisiana and South Carolina. The company operates in South Dakota, North Dakota, Arkansas, Louisiana and South Carolina.

FIDELITY, Huron, So. Dak.—H. P. Packard, Redfield, Dak., special agent, Dakota; Leslie Dureley, Little Rock, Ark., general agent, Arkansas; G. L. Crandall, New Orleans, general agent, Louisiana; H. M. Matthis, Brewton, Ala., special agent, Alabama; W. A. Black, Columbia, S. C.,

special agent, South Carolina; J. F. Fisk, Oakesdale, Wash., general agent, Washington and Idaho. The company operates in South and North Dakota, Alabama, Washington, Arkansas, Idaho, Louisiana and South Carolina.

FIRE ASSOCIATION, New York.—H. J. Straight & Co., Chicago, Ill., general agents for Cook county; L. W. Griffith, Newark, for New Jersey; W. H. Brewster, Jr., Boston, for Massachusetts; North & Vedder, for Buffalo; E. W. S. Van Slyke, for California. The association operates in Massachusetts, Maryland, New Jersey, Pennsylvania, Minnesota, Illinois, Missouri, California, Tennessee, Ohio and New York.

FIRE ASSOCIATION, Philadelphia, Pa.—William H. Cunningham, Chicago, Ill., general agent for Illinois, Iowa, Wisconsin, Minnesota, Michigan and Dakota; Martin Collins, St. Louis, Mo., general agent for Missouri, Kansas, Colorado, Utah, Nebraska and Wyoming Territory; Dargan & Trezvant, Dallas, general agents for Texas, Arkansas, New Mexico and Louisiana; Chas. A. Laton, San Francisco, general agent for Pacific Coast States and Montana. Special jurisdiction of home office, New England, New York, Middle and Southern States (except above mentioned), Ohio, Indiana, Kentucky and Tennessee. Special agents: S. G. Parsons, Boston, for New England; J. H. Lindsey, Syracuse, for New York State; William Muir, Philadelphia, for Pennsylvania, Maryland and Virginia; Lloyd Bailly, Trenton, N. J., for States of New Jersey and Delaware; Jacob Peetrey, London, O., for Ohio and Indiana; John D. Bradford, Atlanta, Ga., for Southern States. The association operates in all States except Mississippi, Idaho, Oregon, Florida, New Hampshire and Arizona.

FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA, Philadelphia, Pa.—Edgar A. Law, general special agent. The company operates in Pennsylvania, New York, Massachusetts, Rhode Island, Maryland, Ohio, Illinois, Wisconsin, Minnesota, Missouri, Michigan, Delaware and New Jersey.

FIREMANS FUND, San Francisco, Cal.—Eastern Department: C. W. Kellogg, Boston, Mass., manager; A. K. Simpson, C. L. Hedge, H. O. Klue, agents. Central Department: Thomas S. Chard, Chicago, Ill., manager; G. C. Cooper, W. H. Fulton, S. G. Chard, C. L. Seelye, A. E. Pinkney, T. K. Alexander, T. A. Fisher, A. W. Westgate, agents. Pacific Coast Department: Louis Weinmann, Stephen D. Joes, Frank W. Young, T. R. Harris, agents. The company operates in Arizona, California, Colorado, Connecticut, District of Columbia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Montana, Michigan, Minnesota, Missouri, Maine, Maryland, Massachusetts, Nevada, New York, New Jersey, New Hampshire, Nebraska, New Mexico, Oregon, Ohio, Rhode Island, Pennsylvania, Tennessee, Texas, Utah, Washington, Wisconsin and West Virginia.

FIREMENS, Baltimore, Md.—Alliance Insurance Association, New York, for the Metropolitan District of New York; Tyler & Rutherford, 1307 F street, Washington, D. C., for District of Columbia; R. A. Waller & Co., 164 La Salle street, Chicago, Ill., for city of Chicago and Cook county; Freeman & Vinton, Boston, Mass.; L. C. Madeira & Son, Philadelphia, Penn.; Morris & Fleming, Pittsburgh, Penn.; Bauer & Hermann, Bradford, Penn.; Frank R. Lieb, Harrisburg, Penn.; M. Beas, Kansas City, Mo.; Peugnet & Hemenway, St. Louis, Mo.; Mann & Wilson, Sansome and California streets, San Francisco, Cal., for City of San Francisco, Oakland, Los Angeles, Sacramento, San Jose and Stockton. Company operates in Maryland, New York, Illinois, California, Mis-

souri, Pennsylvania, New Jersey, District of Columbia and Massachusetts.

FIREMENS, Dayton, O.—Ellison, Coolidge & Co., general agents, Boston, for Massachusetts. Special agents: Wm. H. Clemons and Ira W. Canfield. The company operates in Ohio, Indiana, Kentucky, Missouri, Illinois, Michigan, Massachusetts, Pennsylvania, Minnesota, Wisconsin, Nebraska and Kansas.

FIREMENS, New York.—Local agents at the following places: M. W. Hanchett, Syracuse, N. Y.; Stearns Bros., Boston.

FOREST CITY FIRE, Rockford, Ill.—General agent, J. J. Marshal, Rockford, Ill.; J. A. Parsons, Jacksonville, Ill., adjuster. The company operates in Illinois alone.

FRANKLIN, Columbus, O.—Special agents: D. E. Julian, Northern Ohio; R. S. Brock, Southern Ohio; G. E. Meeks, Michigan and Indiana. The company operates in Massachusetts, Rhode Island, New York, Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin, Minnesota, Nebraska and Missouri.

FRANKLIN, Philadelphia, Pa.—George F. Regar, Philadelphia, Pa., manager of the agency department; Thompson Derr & Bro., Wilkesbarre, Penn., Pennsylvania State agents. Special agents: O. W. Palmer, Elmira, N. Y., for New York and New Jersey; C. B. Fowler, special agent, Boston, Mass., for New England States; L. D. Moody, W. T. Clarke, Isaac C. Hayes and E. P. Foreman, special agents, department of the West; Wm. M. Shoemaker, Pennsylvania. Special jurisdiction of home office, Philadelphia and Norristown, all of Pennsylvania. The company operates in California, Colorado, Connecticut, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont, West Virginia and Wisconsin.

GEORGIA HOME, Columbus, Ga.—J. B. Kimbell, Louisiana, Alabama, Georgia (part), Mississippi, Tennessee. R. P. Spencer, Georgia (part), North Carolina, South Carolina, Virginia, Washington, D. C. The company operates in Alabama, Georgia, Louisiana, Mississippi, North and South Carolina, Tennessee, Virginia and Washington, D. C.

GERMAN, Freeport, Ill.—General and State agents: John F. Gunther, Chicago, Ill., Illinois; A. H. Kuhlemaier, Burlington, Ia., Iowa and Nebraska; R. R. Briggs, Sioux Falls, Dak., Minnesota and Dakota Ter.; F. E. Hoffman, Sedalia, Mo.; Colorado, Kansas and Missouri; Calhoun & Harrison, Carthage, Mo., Missouri; E. C. Johnson, Lexington, Ky., Kentucky; E. C. Johnson & Co., Tennessee; L. S. Smothers, Little Rock, Ark., Arkansas; Jacobs & Easton, San Francisco, Cal., Pacific coast; D. A. Rudy, Hagerstown, Ind., Indiana; H. F. Cornell, Kalamazoo, Mich., Michigan; Gus Hebben, Milwaukee, Wis., Wisconsin; Home office has jurisdiction over all. Special agents at headquarters and of each general agency: John F. Gunther, Freeport, Ill.; George C. Ross, Sedalia, Mo.; U. H. Sikkema, Belleville, Ill.; J. D. Flintzer, Topeka, Kan.; Scott E. Winne, Hutchinson, Kan.; Wm. E. Wiehe, Lansing, Ia.; Jos. Weinman, Centralia, Ill.; Jas. R. Wash, State agent, Lincoln, Neb. Company operates in Illinois, Iowa, Kansas, Nebraska, Missouri, Wisconsin, Minnesota, Dakota, Colorado, Kentucky, Tennessee, Arkansas, California, Ohio, Indiana, Michigan and West Virginia.

GERMAN, Louisville, Ky.—George A. Ehrmann, agent at Louisville, Ky. Company's operations are confined to Louisville.

GERMAN, Peoria, Ill.—Harry Robinson, State agent, Concordia, Kan.; R. D. Harvey, State agent, Chicago, Ill.; Harry Robinson, Kansas, Missouri and Nebraska; R. D. Harvey, Indiana, Wisconsin, Ohio, Michigan and Minnesota; J. A. Raines, State agent for Iowa, headquarters at Fairfield, Ia. The company operates in Illinois, Indiana, Wisconsin, Minnesota, Iowa, Missouri, Kansas, Nebraska, Ohio, Michigan and Colorado.

GERMAN, Philadelphia, Pa.—John F. Roberts, special agent; Milton A. Nobles, superintendent of agents. The operations of the company are strictly local.

GERMAN, Pittsburgh, Pa.—General agent for Middle Pennsylvania, H. J. Shearer, Harrisburg, Pa. Special jurisdiction of home office, Allegheny county, Pa., A. H. Eckert, special agent at Pittsburgh. The company operates in New York, Massachusetts, Pennsylvania, Ohio, Indiana, Illinois, Missouri, Colorado, Minnesota, Wisconsin and Michigan.

GERMAN, Wheeling, W. Va.—F. Reister, secretary, is in charge of field work. The company operates in Ohio and West Virginia.

GERMAN AMERICAN, New York.—General agents: James M. Fobbish, Natick, Mass., for New England; L. L. Barney, Elmira, N. Y., for New York; James A. Thomas, Nashville, Tennessee, Kentucky, Tennessee, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana and Arkansas; William N. Kremer, Philadelphia, Pa., for Pennsylvania, New Jersey, Maryland, Delaware and West Virginia; G. F. Grant, associate general agent, San Francisco, Calif., for California, Oregon, Arizona, Utah, Washington, and Nevada, with W. M. Speyer, Portland, Ore., and W. H. Lowden, San Francisco, Calif., as special agents. Other special agents: H. L. Hiscock, Boston, Mass., for New England; F. A. Hoyt, New York office for New York; Edmund May, Camden, N. J., for West New Jersey; J. S. Wilkinson, Philadelphia, Pa., for Pennsylvania; Major D. N. Walker, Richmond, Va., for Virginia; J. C. Hunter, Atlanta, Ga., for Georgia, Alabama, South Carolina and Florida; E. D. Deane, Memphis, Tenn., for Kentucky, Tennessee, Mississippi, Louisiana, Arkansas; J. J. Carnes, Dallas, Tex., for Texas; J. M. Neuberger, Indianapolis, Ind., for Indiana; A. A. Cratsenberg, St. Paul, Minn., for Minnesota; George M. Lovejoy, Chicago, Ill., for Illinois; Alexander H. Main, Madison, Wis., for Wisconsin; P. H. Knighton, Hannibal, Mo., for Missouri; Francis Dana, Omaha, Neb., for Nebraska; William C. Fowler, Chicago, Ill., for Michigan; W. W. Eastman, Mt. Vernon, O., for Ohio; Charles Hall, Sioux Falls, S. D., for Dakotas; Robert Swire, Iowa City, Iowa, for Iowa; D. J. Matteson, Lawrence, Kan., for Kansas.

GERMAN AMERICAN, St. Paul, Minn.—L. L. Smith, general agent. The company operates in Minnesota and Alabama.

GERMANIA, New Orleans, La.—Roeslein & Robyn, St. Louis, Mo., general agents; Davis & Requa, Chicago, general agents, Chicago, Ill.; J. C. Jennings & Co., San Francisco, general agents. Company operates in Louisiana, Missouri, Illinois and California.

GERMANIA, New York.—Eastern Department, Eastern and Middle States, Delaware, Maryland and District of Columbia; A. J. Woodworth, 177 and 179 Broadway, New York, general agent. Western Department, E. G. Halle, manager; R. H. Garrigue, assistant manager, 163 La Salle street, Chicago, Ill. Southern Department, Clarence Knowles, manager, Atlanta, Georgia. San Francisco branch of

foe, Gutte & Frank, managers, 303 California street, San Francisco, Cal. Field force: Eastern and Middle States, George B. Edwards, L. F. Goule and H. L. Kreuder, New York. Western States, J. H. Caswell, Chicago, Ill., general adjuster; H. W. Clayton, Dayton, O., State agent for Ohio, Kentucky and West Virginia; Frank W. Armstrong, Indianapolis, Ind., State agent for Indiana; H. W. Lyman, Oskaloosa, Ia., State agent for Illinois, Iowa and Missouri; C. H. Lord, Minneapolis, Minn., State agent for Minnesota, Wisconsin and Dakota; Edward E. Foster, Kalamazoo, Michigan, State agent for Michigan; John R. Williams, Omaha, Neb., State agent for Colorado, Kansas, and Nebraska. Southern States, W. E. Chapin, Richmond, Va. Company operates in all States and Territories except Arizona, Florida, Idaho, New Hampshire, Utah, Vermont, Montana, Wyoming, New Mexico, Oregon and Washington.

GIRARD FIRE AND MARINE, Philadelphia, Pa.—William E. Rollo & Son, managers for Western States, Chicago, Ill.; Chas. M. Sloan, Mount Holly, N. J., general agent for New Jersey; Mann & Wilson, San Francisco, Cal., general agents for Pacific States; A. R. Gillett & Co., Hartford, Conn., general agents for New England States; R. A. Chadwick, Dallas, special agent for Texas. Special jurisdiction of home office, Pennsylvania, Delaware, Maryland and New York. Special agents: Henry M. Gratz, Philadelphia, Pa.; J. B. Hall, Chicago, Ill. The company operates in California, Connecticut, Delaware, Illinois, Iowa, Indiana, Kansas, Maine, Massachusetts, Texas, Michigan, Minnesota, Missouri, Nebraska, New Jersey, Ohio, Pennsylvania, Rhode Island, Wisconsin, Maryland, New York and Colorado.

GLENS FALLS, Glens Falls, N. Y.—J. L. Whitlock, manager, Western Department, 208 La Salle street, Chicago, West of Idaho and East of Rocky Mountains; Jacobs & Easton, general agents for California, 423 California street, San Francisco. Special jurisdiction of home office, the whole field. Special agents at headquarters and of each general agency: Home office, G. B. Greenslet, E. W. West, N. R. Gourley; special agent, G. W. Wyatt, Syracuse, N. Y.; W. B. Durand, Oberlin, O. Western Department: D. T. Devlin, special agent, Chicago, Ill., and F. W. Little, Pleasant Hill, Mo.; A. J. Love, Omaha, Neb. Company operates in New York, New Jersey, Pennsylvania, Massachusetts, Connecticut, Rhode Island, Delaware, Maryland, Ohio, Virginia, South Carolina, Michigan, Indiana, Illinois, Wisconsin, Iowa, Kentucky, Kansas, Nebraska, Minnesota, Colorado, California, Alabama and District of Columbia.

GRAND RAPIDS, Grand Rapids, Mich.—W. T. McBain, special agent, Western States. Company operates in Michigan, Illinois, Minnesota, Missouri, Pennsylvania, Massachusetts, Wisconsin and New York.

GRANITE STATE, Portsmouth, N. H.—Chas. A. Laton, general agent for Pacific Coast. Special agents, Geo. E. Macomber, Augusta, Me., Massachusetts, Rhode Island, Connecticut, Maine and Vermont; J. O. Lee, 179 La Salle street, Chicago, Ill., all Western States. The company operates in New Hampshire, Massachusetts, Rhode Island, Vermont, Maine, Pennsylvania, Illinois, Missouri, Michigan, Wisconsin, Colorado, Nebraska, California and Montana.

HANOVER, New York.—General and State agents: Alex. Stoddard, No. 34 Nassau street, New York city, general agent for Western, Southern and Pacific States. Thomas James, No. 40 Nassau street, New York city, general agent for Eastern and Middle States. Special jurisdiction of home office, New York and vicinity. Special agents, Chas. H.

Hibbs, R. H. Wilson, Jas. S. White, No. 40 Nassau street, New York city, for home office; Geo. M. Elwood, Rochester, N. Y.; George F. Edgar, Boston, Mass.; W. M. Shoemaker, Wilkesbarre, Pa., for Eastern and Middle States; H. P. Gray, St. Louis, Mo.; John W. Maginn, St. Louis, Mo.; W. M. Monroe, Cincinnati, O.; C. E. Babcock, Lincoln, Neb.; Frank Ritchie, Indianapolis, Ind.; W. E. Page and E. R. Mulford, Minneapolis, Minn.; Wm. R. Foster, Grand Rapids, Mich.; J. O. Wright, Chicago, Ill., for the Western States; R. V. Manston, Memphis, Tenn., for the South. Cesar Bertheau and M. Rashen for the Pacific States. Company operates in all of the United States except New Hampshire, Vermont, Oregon, Florida and Nevada.

HARTFORD, Hartford, Conn.—G. F. Bissell, Chicago, Ill., manager of Western Department; Belden & Cofran, San Francisco, Cal., managers of Pacific Department, general agents and adjusters; Eastern and Middle States, J. H. Leighton, A. Newton Locke, J. S. Catanach, Frederic Samson, W. S. Dewey, Geo. S. A. Young; Southern States, J. W. Covington, Dallas, Tex.; Thos. Eggleston, Atlanta, Ga.; Canada, Wm. Henderson, Toronto. The company operates throughout the United States and Canada.

HAWKEYE, Des Moines, Iowa.—A. L. Abbey, Northeastern Iowa; James Cunningham, State of Iowa; W. V. Willcox, Central Iowa; B. T. Hough, Northwestern Iowa. The company operates in Iowa only.

HOME, New York.—Ducat & Lyon, Chicago, Ill., managers for Western Department, embracing Western States (except Ohio) and Territories of New Mexico and Wyoming; H. H. Walker, secretary Western Farm Department, Chicago, Ill.; John W. Pearce, Atlanta, Ga., State agent for Virginia, North Carolina, South Carolina and Georgia; Joseph L. Sullivan, Columbus, Miss., State agent for Alabama and Mississippi; A. E. Magill, San Francisco, Cal., general agent Pacific Department, embracing California, Nevada, Washington and Territories of Oregon, Utah, Idaho, Montana and Arizona; Moses R. Emerson, Boston, Mass., general agent for New England States; C. K. Francis, Philadelphia, Pa., general agent for New Jersey, Pennsylvania, Delaware, Maryland and District of Columbia; Louis S. Morgan, Syracuse, N. Y., State agent for New York; Henry B. Smith, special agent for Eastern New York; Sayres & McDonald, Urbana, O., State agents for Ohio and West Virginia; J. L. Wood, Dallas, Tex., State agent for Texas and Louisiana. Company operates in all States and Territories except New Hampshire, Florida and North and South Dakota.

HOME, Omaha, Neb.—O. W. Clark and Ernest Kera, Omaha; A. C. Hull, Hastings; C. J. Slater, Lincoln; A. G. Sherwood, Central City. The company operates only in Nebraska.

INDIANA, Indianapolis, Ind.—McGilliard & Dark, general agents, Indianapolis, Ind.; A. A. Helfer, special agent and adjuster for Indiana only; Edwin Hill, special agent for Indiana only. Company operates in Indiana and Louisiana, and writes surplus lines in other States.

INSURANCE CO. OF NORTH AMERICA, Philadelphia, Pa.—J. F. Downing, Erie, Pa., general agent for the Western States; C. C. Kimball, Hartford, manager for the New England States; C. R. Knowles, Albany, manager for New York State; Edward S. Gay, Atlanta, Ga., manager for the Southern States; T. A. Mitchell, San Francisco, manager for the Pacific Coast; Robert Hampson, general agent for Canada at Montreal. Special jurisdiction of home office, Pennsylvania, Delaware, Maryland, New Jersey, Virginia, New York City, Long Island and Boston. The company operates

in Canada and in all the States and Territories except the States of Mississippi, Florida and Oregon.

INSURANCE CO. OF THE STATE OF PENNSYLVANIA, Philadelphia, Pa.—C. C. Kimball, manager, and W. B. McCray, assistant manager, Hartford, Conn., for the New England States; R. S. Critchell, Chicago, manager for Western Department, embracing Illinois, Missouri, Ohio, Kentucky, Minnesota, Wisconsin, Michigan, Nebraska, Iowa and Colorado; B. Lockwood, New York, manager for New York city and vicinity; A. H. Bowen, Buffalo, N. Y., agent for New York State, except New York city and vicinity. Special jurisdiction of home office, Pennsylvania, Maryland and California. The company operates in New England States, New York, Pennsylvania, Maryland, Ohio, Illinois, Michigan, Wisconsin, Missouri, Kentucky, California, Minnesota, Nebraska, Iowa and Colorado.

JERSEY CITY, Jersey City, N. J.—R. C. Albright, general agent; H. C. Long, special agent; Minnesota, W. B. McCord, Minneapolis; New York and Pennsylvania, C. L. Stowell, Rochester, N. Y.; Wisconsin, Ohio, Illinois, Michigan, Iowa and Nebraska, Messrs. Pellett & Hunter, Chicago, Ill.; Thomas L. O'Brien, Boston (Mass.) district; Missouri and Kansas, William Bull, St. Louis, Mo.

KNOXVILLE FIRE INS. CO., Knoxville, Tenn.—George K. Jenkins, general agency superintendent, Columbus, O.; W. K. Hall, Dallas, general agent for a portion of Texas. The company operates in Ohio, Iowa, Missouri, Tennessee, Alabama, North and South Dakota, Utah, North and South Carolinas, West Virginia, Louisiana, Arkansas, Montana, Texas, Colorado, California and Washington.

LIBERTY, New York.—Special agents: George A. Dobyne, Henry P. Wood, Sheridan F. Fox; superintendent of agents, H. F. Blackwell; assistant, W. P. Blackman. General agents: Charles E. Van Voorhis, Chicago, Ill.; Clinton T. Baird, Louisville, Ky.; Henry O'Kane, Columbus, O.; E. Harbeck, Detroit, Mich.; Parks & Shumard, Dallas, Tex.; Rolla V. Watt, San Francisco, Cal.

MACON, Macon, Ga.—John J. McKay, special agent; Hereford & Cain, Dallas, general agents for Texas, Arkansas and Indian Territory. The company is authorized in Georgia, South Carolina, Alabama, Texas, Arkansas and Indian Territory.

MECHANICS AND TRADERS, New Orleans, La.—Special agents: F. A. McCarrroll, Montgomery, Ala., for Alabama, Tennessee and Kentucky; E. W. McCewen, Jackson, Miss., for Louisiana and Mississippi; L. B. Leigh, Little Rock, for Arkansas; Judson C. Nichols, New York city, for New England, Middle States and District of Columbia. The company operates in Louisiana, Mississippi, Arkansas, Tennessee, Kentucky and Illinois (Chicago only) managed from home office; Northern Department: Maine, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland and District of Columbia, managed by Howe, Post & Co., 135 and 137 Broadway, New York.

MERCANTILE, Boston, Mass.—R. W. Hosmer & Co., Chicago, general agents for Western States; H. W. Brown, Philadelphia, for Southeastern States; C. L. Stowell, Rochester, N. Y., manager New York State. Company operates in Massachusetts, New York, Pennsylvania, Maryland, District of Columbia, Illinois, Michigan, Wisconsin, Kentucky, Minnesota, Iowa, Nebraska, Ohio and Missouri.

MERCANTILE, Cleveland, O.—The company operates in Illinois, Kentucky, Massachusetts, Michigan, Missouri, Minnesota, New York, Ohio, Pennsylvania and Wisconsin. F. C. Carroll, general agent, with headquarters at home office.

"THE MERCHANTS," Newark, N. J.—Thomas C. Parsons, Cleveland, O., general agent for Ohio and Michigan; Frank D. Rogers, Chicago, manager Western Department, including Illinois, Indiana, Iowa, Wisconsin, Minnesota, Missouri, Kansas, Colorado, Wyoming, North Dakota, South Dakota, New Mexico, Nebraska; J. C. Whitner & Co., Atlanta, general agents for South Carolina, Georgia, Tennessee, Alabama, North Carolina and New Orleans, La.; Jacobs & Easton, San Francisco, general agents for the Pacific coast. Special jurisdiction of home office, Maine, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Delaware, District of Columbia, Kentucky. Special agents: Edward C. North, New England States, Boston, Mass.; H. Freeman Neefus, Delaware, New York and District of Columbia; Fred. Theis, Jr., Pennsylvania; Joseph O. Nichols, New Jersey; O. A. Forbes, Ohio and Michigan, Parson's Department; W. B. Humphrey and D. B. Phelps, Western Department. The company operates in Maine, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Delaware, District of Columbia, Ohio, Indiana, Michigan, Illinois, Iowa, Wisconsin, Minnesota, Missouri, Kansas, Nebraska, Colorado, Kentucky, South and North Carolina, Georgia, Alabama, Tennessee, Louisiana, California, Wyoming, North Dakota, South Dakota, Montana, New Mexico and Pacific coast.

MERCHANTS, Providence, R. I.—R. M. Buckman, Chicago, Ill., general agent for Central and Western States. Special jurisdiction of home office, New England, Middle States, Maryland and District of Columbia. Arthur S. Burrington, special agent at home office. The company operates in all of New England (except New Hampshire) and New York, Pennsylvania, Maryland, District of Columbia, Kentucky, Ohio, Illinois, Michigan, Wisconsin, Minnesota, Iowa, Missouri, Colorado and Nebraska.

MIAMI VALLEY, Dayton, O.—John G. Wetzel, agent for Ohio, in which State only the company operates.

MICHIGAN FIRE AND MARINE, Detroit, Mich.—Michigan, W. J. Weir, L. C. Fletcher; Missouri, Arkansas and Texas, John Hall; Ohio, Indiana, Kentucky and Pennsylvania, T. M. Luce; Illinois, Minnesota, Wisconsin, Iowa, Missouri, N. A. Bloom; Colorado, New Mexico and Wyoming, Packard, Wilson & Piper, general agents; California, Okell & Wooley, general agents; Massachusetts, Geo. H. Binney, special agent. The company operates in Indiana, Illinois, Wisconsin, Minnesota, Missouri, Kentucky, Iowa, Colorado, Massachusetts, Kansas, Nebraska, California, Wyoming and New Mexico.

MILWAUKEE MECHANICS, Milwaukee, Wis.—T. V. Brown, 34 Pine street, New York, N. Y., general agent for New York, Connecticut, Massachusetts, Rhode Island, New Jersey and Pennsylvania; H. A. Morgan, Upper Alton, Ill., State agent for Illinois, Kentucky, Indiana and Tennessee; Lucius E. Parsons, Chardon, O., State agent for Ohio and Michigan; F. H. Tower, Milwaukee, Wis., Superintendent of agencies; S. L. Long, Rich Hill, Mo., State agent for Missouri, Kansas, Nebraska. Special jurisdiction of home office, Wisconsin. Special agents, Theo. L. Spangenberg, Bunker Hill, Ill., for Illinois; J. M. Adams, Sigourney, Ia., State agent for Iowa, Minnesota and North and South Dakota; Geo. B. Walton for Eastern Department; E. S. Rich, Denver, Col., special agent for Colorado. Company operates in Wisconsin, Illinois, Michigan, Indiana, Ohio, Kentucky, Tennessee, Missouri, Kansas, Colorado, Nebraska, Iowa, Minnesota, North Dakota, South Dakota, New York, Connecticut, Massachusetts, Rhode Island, Pennsylvania, New Jersey.

MUTUAL, New York.—General agents: E. W. S. Van Slyke, for California; Clarence Knowles, for Southern department; W. H. Brewster, Jr., Boston, for Massachusetts; North & Vedder, for Buffalo; T. W. Griffith, Newark, for New Jersey.

NATIONAL, Hartford, Conn.—Eastern department: W. A. R. Boothby, for Maine, New Hampshire, Vermont; J. F. Hastings, for Massachusetts, Rhode Island, Connecticut; Milton Clark, for New York; Ross M. Mickham, for New Jersey; John M. Nelson, for Pennsylvania, Maryland, District of Columbia; W. D. Deane, for Virginia, North and South Carolina, Georgia, Alabama, Louisiana, Arkansas; C. M. Mason, for Texas. Western department: Fred. S. James, general agent, George W. Blossom, assistant, office, 174 La Salle street, Chicago, Ill.; W. A. Lyon, for Illinois and Indiana; W. H. Sinder, for Iowa, Missouri, Nebraska; J. M. Wallace, for Ohio, Kentucky, Tennessee; Samuel H. Row, for Michigan; Theodore Gardner, for Kansas; R. E. Daniel, for Minnesota, Wisconsin, North and South Dakota; H. E. Whitney, for Iowa and Nebraska. Pacific department: George D. Dornin, manager, William Sexton, assistant, office, 214 Sansome street, San Francisco, Cal.; H. H. Lee, for Arizona, Colorado, Montana, Nevada, New Mexico, Utah, Wyoming; B. B. Broomell, for California, Idaho, Oregon, Washington. The company operates in Hawaiian Islands also.

NATIONAL, New York.—The company operates in Maine, Massachusetts, Rhode Island, New York, New Jersey, Pennsylvania, Ohio, Missouri, Illinois, Michigan, Minnesota and the Pacific Coast States. Secretary John H. Kattenstroth is in charge of the field work.

NEBRASKA, Omaha, Neb.—D. B. Welpton, adjuster. Special agents for Nebraska: H. F. Benedict, mercantile department; John Morrell, W. C. Sedgwick, C. T. Beerley, farm department. The company operates only in Nebraska.

NEWARK, Newark, N. J.—General agents: Jacobs & Easton, San Francisco, Cal., for Pacific Coast; T. C. Parsons, for Middle department States, Ohio and Indiana; E. S. Wheeler, for Indiana, Illinois, Missouri, Minnesota and Iowa. Special agents: B. B. Whittemore, for Connecticut and Massachusetts; John B. Lee, for New York, New Jersey, Pennsylvania and Maryland. The company operates in California, Colorado, Connecticut, Illinois, Indiana, Iowa, Maryland, Massachusetts, Michigan, Missouri, Minnesota, New York, New Jersey, Ohio, Pennsylvania, Utah, Washington and Wisconsin.

NEW ENGLAND, Rutland, Vt.—Leon G. Bagley, general agent. The company operates only in Vermont.

NEW HAMPSHIRE, Manchester, N. H.—Special agent for home office, embracing New England States, Frank A. Colley, for New Hampshire, Frank W. Sargeant, for Middle States, embracing New York, New Jersey, Pennsylvania and Maryland, Henry Norden, Rochester, N. Y.; for Ohio, Wisconsin, Illinois, Indiana, Kentucky and Michigan, H. M. Russell, Chicago, Ill.; for Iowa, Minnesota, Nebraska, Missouri, Kansas and Colorado, Frederick W. Lee, Omaha, Neb.; for Cook county, Ill., E. D. Kinney, Chicago; for California and Pacific coast, Jacobs & Easton, San Francisco, Cal. The company operates in Maine, New Hampshire, Rhode Island, Vermont, Connecticut, Massachusetts, New York, Pennsylvania, Maryland, New Jersey, Ohio, Michigan, Illinois, Indiana, Kentucky, Missouri, Kansas, Iowa, Minnesota, Wisconsin, Nebraska, Colorado, California, Vermont, South Dakota, Wyoming and District of Columbia.

NEW ORLEANS, New Orleans, La.—No State agents except Marburge & Tabor of Shreveport,

La., agents for North Louisiana. The company operates only in Louisiana.

NEW ORLEANS INSURANCE ASSOCIATION, New Orleans, La.—W. M. Gillaspie, Jackson, general agent for Mississippi; Beers, Kennison & Co., Galveston, general agents for Texas; Adams & Boyle, Little Rock, general agents for Arkansas. Special jurisdiction of home office, Louisiana and all parts not included in above agency fields. The company operates in Arkansas, Mississippi, Texas and Louisiana.

NEW YORK BOWERY, New York.—P. S. Brown, special agent, Kansas City, Mo.; B. B. Law, special agent for Ohio, Indiana, Kentucky and Michigan; S. A. Merriam, special agent for Missouri, Kansas and Iowa; Everett J. Carlisle, special agent for New York State; George W. Goodsell, special agent for New England; Edward Van Houton, special agent for New Jersey, New York and Pennsylvania; J. Frank Patterson, superintendent of agencies.

NEW YORK UNDERWRITERS AGENCY, New York.—Alexander Stoddart, general agent; John H. Stoddart, assistant general agent. Special agents: W. M. Monroe, H. P. Gray, W. E. Page, E. R. Mulford, Wm. R. Foster, Frank Ritchie, C. E. Babcock, John W. Maginn, J. O. Wright, for the Western States, R. V. Manston for the Southern States. [The New York Underwriters Agency is an agency combination of the Hanover and Citizens companies.]

NIAGARA, New York.—I. S. Blackwelder, Chicago, Ill., manager of Western Department; Geo. A. Holloway, assistant manager of Western Department, embracing Colorado, Dakota, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, Ohio, Tennessee, Utah, West Virginia, Wisconsin and Wyoming; Richard C. Christopher, general agent for Pennsylvania, Delaware, Maryland and District of Columbia; George W. Dewey, special agent for North Carolina, South Carolina, Georgia, Florida, Alabama and Virginia; J. George Stanfill, Dallas, Tex., special agent for Texas, Louisiana and Arkansas; N. A. McNeil, State agent for Connecticut; Rudolph Herold, Jr., San Francisco, Cal., manager of Pacific Department, including California, Nevada, Oregon, Arizona, Idaho and Washington; Henry R. Turner, Boston, Mass., general agent for New England States; A. P. Howes, Utica, N. Y., general agent for New York State. Special jurisdiction of home office, Middle, Southern and Eastern States. Special agents: Charles Salvage, for New Jersey; Jas. T. Howes, for New York; C. A. Van Anden, S. J. Wilson, P. R. Goodrich, W. O. Chamberlin, W. C. Phipps, L. S. McMillan, B. G. Stark, J. B. Singleton, for Western Department. The company operates in all the States of the Union except New Hampshire and Mississippi, including Utah and Indian Territories.

NORTH AMERICAN, Boston, Mass.—Arthur A. Clarke, agent for New England. Special jurisdiction of home office, the whole field. The company operates in Massachusetts, New York, Pennsylvania, Maryland, Ohio, Rhode Island, Missouri, Minnesota, Michigan, Wisconsin, Colorado, Nebraska, Maine, Vermont, Connecticut and Illinois.

NORTHWESTERN NATIONAL, Milwaukee, Wis.—Special agents at home office: Geo. W. Russel, for Michigan, Ohio, Indiana, Kentucky and Tennessee; Jos. Hainsworth, for Iowa and Illinois; J. D. McCune, for Missouri, Kansas and Nebraska; Cornelius Wheeler, for Wisconsin, Minnesota and Dakota. Company operates in Wisconsin, Illinois, Michigan, Minnesota, Iowa, Ohio, Indiana, New York, Missouri, Kentucky, Massachusetts, Pennsylvania, Connecticut, Maryland, Kansas, Nebraska, Maine, California, Tennessee, Colorado, Dakota, Rhode Island, Washington and District of Columbia.

OAKLAND HOME, Oakland, Cal.—T. E. Griffith, Kansas City, Mo., Kansas and Missouri; W. L. Fairbrother, Lincoln, Neb., Nebraska; J. H. Skaggs, Iowa; H. W. Cole, superintendent of agencies, Illinois, Minnesota and Wisconsin; Moore, Fillman & McAtee, general agents, Kentucky and Tennessee. The company operates in California, Oregon, Washington, Montana, Colorado, Texas, Kansas, Nebraska, Iowa, Missouri, Illinois, Wisconsin, Minnesota, North and South Dakota, Kentucky, Tennessee and Idaho and Utah Territories.

OHIO, Dayton, O.—John Hoover, special agent at home office. Company operates in Ohio and Michigan.

OHIO FARMERS, Le Roy, O.—John H. Beecher, Cleveland, O., general agent for Northern Ohio; Jas. A. McCoy, Leroy, O., general agent for Southern Ohio; E. A. Hough, Jackson, Mich., Manager for Michigan; O. S. Wells, general agent for Indiana; M. L. Benham, special agent at home office; E. M. Condit, Chicago, Ill., No. 208 La Salle street, manager for Iowa, Illinois, Wisconsin, Minnesota and Missouri. Special jurisdiction of home office, Ohio and West Virginia. Company operates in Ohio, West Virginia, Indiana, Michigan, Iowa, Illinois, Wisconsin, Missouri and Minnesota.

OMAHA, Omaha, Neb.—S. H. Robb, general agent, Nebraska; C. W. Hicks, H. C. Rowntree, A. S. Ostrom, special agents. The company operates in Nebraska and Washington.

OREGON FIRE AND MARINE, Portland, Ore.—Elliott Habersham for Oregon, Washington and Idaho. Company operates in Oregon, California, Washington, Idaho, Colorado and Montana.

ORIENT, Hartford, Conn.—Byron W. French, Chicago, Ill., general agent; Charles B. French, assistant general agent Western Department; George F. Dornin, San Francisco, Cal., manager Pacific Department; Dargan & Trezevant, Dallas, Tex., general agents, Southwestern Department. Home office and Eastern Department cover Eastern States, Middle States, Maryland, District of Columbia, Virginia, North Carolina, Louisiana, South Carolina, Georgia, Florida and Alabama; Western Department covers Western States and Territories, Kentucky and Tennessee; Pacific Department covers Pacific slope west of Rocky Mountains and Sandwich Islands; Southwestern Department covers Texas, Arkansas and Northern Louisiana. Special agents: Alfred Kemp, Hartford, Conn.; S. E. Locke, Syracuse, N. Y.; Sullivan S. Child, Harrisburg, Pa.; Horace B. Clapp, Boston, Mass.; Western Department, J. H. Stevison, F. J. McEntee, Ralph Crable, C. L. Kingsley, A. M. Hinsdale, J. F. McSweeney; Pacific Department, William Sexton, assistant manager. The company operates in all the States and Territories except Delaware, West Virginia, Mississippi and Oregon and in the Sandwich Islands.

PACIFIC, New York.—G. W. Goodsell, special agent at Bridgeport, Conn. The company operates in California, Connecticut, Illinois, Iowa, Kentucky, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, South Carolina and Wisconsin.

PACKERS AND PROVISION DEALERS, Chicago, Ill.—Special agents: C. C. Judd, Holyoke, Mass., for New York State, except Metropolitan District; George P. Theobald, Louisville, Ky., for Indiana and Kentucky; J. C. Dietz, Chicago, Ill., for Iowa and Minnesota; H. S. Seage, Lansing, Mich., for Michigan; W. M. Gregory, Topeka, Kan., for Kansas and Eastern Nebraska; R. C. Meade, Atchison, Kan., for Missouri; J. M. Swager, Warren, O., for Ohio. Company operates in Illinois,

Massachusetts, Michigan, Minnesota, Missouri, New York, Ohio and Wisconsin.

PENNSYLVANIA, Philadelphia, Pa.—J. F. Downing, manager of the Western Department; George Talcott, assistant manager, Erie, Pa.; L. J. Bonar, Mansfield, O., State agent for Ohio and West Virginia; J. A. Kelsey, State agent, Indianapolis, Ind.; D. W. Burrows, State agent, Chicago, Ill.; J. H. Lenehan, special agent, Chicago, Ill.; Chas. H. Barry, State agent, Detroit, Mich.; J. H. Warner, State agent, Milwaukee, Wis.; J. C. Johnston, State agent, Louisville, Ky., for Kentucky and Tennessee; H. C. Alverson, State agent, Des Moines, Ia.; J. N. Coudrey, State agent, St. Louis, Mo.; J. R. Bliss, special agent, St. Louis, Mo.; J. M. Richards, State agent for Kansas, Nebraska and South Dakota, Omaha, Neb.; A. L. Metzel, special agent, Omaha, Neb.; J. C. Meyers, State agent for Minnesota and North Dakota, Minneapolis, Minn.; A. T. Fowler, special agent, Minneapolis, Minn.; M. V. B. Benson, State agent for Colorado, Wyoming and New Mexico, Pueblo, Col.; Scull & Bradley, Boston, Mass., managers for New England States; Stephen E. Barton and John J. Downey, Boston, Mass., and George Neilly, Hartford, Conn., special agents; Charles R. Knowles, Albany, N.Y., manager New York State agency; John H. Scotland, Albany, special agent for Eastern New York; M. O. Dennis, Batavia, N. Y., special agent for Western New York; Frame & Shade, New York agents for Metropolitan District; Charles P. Frame, New York, general agent for Northern New Jersey; Richard R. Miller, Camden, N. J., general agent for New Jersey; Thompson, Derr & Bro., Wilkesbarre, Penn., State agents for Pennsylvania; William L. Jones, agent, Pittsburgh, Penn.; E. J. Richardson & Sons, agents, Baltimore, Md.; Brown, Craig & Co., San Francisco, Cal., managers Pacific Coast; Frank C. Case, St. Louis, Mo., manager for States of Texas and Arkansas; F. H. McElhone, special agent, St. Louis, Mo. The company operates in New York, New Jersey, Pennsylvania, Delaware, Maryland, West Virginia, California, Nevada, Texas, Arkansas, Maine, Vermont, Massachusetts, Rhode Island, Washington, Connecticut, Ohio, Indiana, Michigan, Illinois, Wisconsin, Montana, Kentucky, Tennessee, Missouri, Kansas, Iowa, Nebraska, Utah, North and South Dakota, Minnesota, Colorado, Wyoming, New Mexico, Idaho and District of Columbia.

PEOPLES, Manchester, N. H.—H. F. Whitney, special agent for Massachusetts, Rhode Island, Connecticut and New York; M. M. Pratt, special agent for Western Department, including Colorado, Missouri, Kansas, Southern Illinois, Ohio, Indiana and Kentucky; special jurisdiction of home office, Northwestern Department, including Dakota, Wisconsin, Northern Illinois, Minnesota, Michigan, Iowa and Nebraska; also, New Hampshire, Vermont, New Jersey, Maryland, Maine and Pennsylvania. Company operates in Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Kentucky, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Ohio, Wisconsin, California, Colorado and Dakota.

PEOPLES, Pittsburgh, Pa.—G. M. Alexander, general agent. The company operates in Massachusetts, New York, New Jersey, Maryland, Pennsylvania, Ohio, Indiana, Illinois, Missouri, Michigan and Colorado.

PEOPLES, Washington, D. C.—Clarence L. Alexander and William H. Clum, agents for District of Columbia.

PETERSBURG SAVINGS AND INS. CO., Petersburg, Va.—The company operates in Virginia only. Edward W. Butcher, secretary; William H. Scott,

assistant secretary, and W. A. Witherspoon having charge of the field work.

PHENIX, Brooklyn, N. Y.—T. R. Burch, Chicago, Ill., general agent for the Western States and Territories, and Tennessee, Louisiana, Texas, Mississippi and Arkansas; Jonathan W. Barley, general agent, Eastern and Middle States, at New York office; H. C. Stockdell, general agent of Southeastern Department, Atlanta, Ga. Special jurisdiction of home office, Metropolitan District; D. Ostrander, general adjuster. Special agents: Judge W. H. England, Kansas City, Mo.; J. W. O'Brien, Grand Haven, Mich.; George B. Bailey, Topeka, Kan.; R. B. Moore, Cambridge, O.; J. Irving Riddle, Terre Haute, Ind.; H. M. Street, Meridian, Miss.; B. T. Wise, Fort Madison, Ia.; J. T. Murphy, Dallas, Tex.; George Banta, Menasha, Wis.; Otto E. Greeley, Minneapolis, Minn.; A. A. Clark, Des Moines, Ia.; Samuel J. Johnson, Minneapolis, Minn.; L. S. Hazen, Huron, South Dakota; H. B. Coryell, Omaha, Neb. N. C. Crosby and J. B. Cornish, special agents for New England; J. M. Hodges, New York State; J. W. Stephens, New Jersey and Long Island; A. N. Stewart and J. T. Ryan, for Pennsylvania, Delaware, Maryland and District of Columbia; L. C. Camp, for Ontario; S. Y. Tupper, Charleston, S.C., for West Virginia; Virginia, North and South Carolina; Charles E. Dox, Atlanta, Ga., for Georgia, Alabama and Florida.

PHENIX, Hartford, Conn.—H. M. Magill, Cincinnati, O., general agent for Western Department, embracing Western, Northwestern and Southwestern States and Territories; Theo. F. Spear, Cincinnati, O., assistant general agent for Western Department; A. E. Magill, San Francisco, Cal., general agent Pacific Department. Special jurisdiction of home office, New England, Middle and Southern States. General agent: W. C. Goodrich, Philadelphia, Penn. Special agents: Wm. P. Lamb, Rochester, N. Y.; Geo. W. Hinkley, Boston, Mass.; J. M. Carothers, Albany, N. Y.; John B. Knox, Hartford, Conn.; J. S. Raine, Atlanta, Ga.; Edward Milligan, Philadelphia, Penn. Company operates in all States except Virginia, New Hampshire and Delaware.

PLANTERS AND MERCHANTS, Mobile, Ala.—Henry Goldthwaite, Mobile, Ala., special agent in Alabama. The company operates in Louisiana and Alabama.

PROVIDENCE-WASHINGTON, Providence, R. I.—Holger de Roode, Chicago, Ill., manager for Ohio, Illinois, Kentucky, Missouri, Iowa, Minnesota, Wisconsin, Michigan and West Virginia. Charles F. Watson, Denver, Col., manager for Colorado, Kansas, Nebraska, New Mexico and Wyoming; J. H. Norton, Jacksonville, Fla., general agent for Florida, Tennessee, North Carolina, South Carolina and Alabama. Special jurisdiction of home office, Maine, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, District of Columbia, Delaware, Louisiana. Special agents: William H. Smith, Boston, and F. D. Cross, Providence, R. I., for New England; J. W. Little, Glenside, Penn., for New Jersey, Pennsylvania, Delaware and Maryland; J. B. Swett, San Francisco, Cal., Pacific Coast; F. E. Norton, Syracuse, N. Y., for New York State; Samuel Gillespie, J. G. Milligan, E. W. Dreher, Peyton Wyeth, Chicago, Ill., for Western Department; J. C. Seymour, Atlanta, Ga., for Southern Department; Archie Martin, C. B. Colby, Denver, Col., for Mountain Department; W. B. Wilson, San Francisco, Cal., manager Pacific Coast Department. Company operates in West Virginia, Kansas, Nebraska, Maine, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Delaware, District of Columbia, North Carolina, Tennessee, South Carolina, Florida, Alabama, Louisiana, Ohio, Michigan, Wisconsin, Minnesota,

Iowa, Missouri, Illinois, Kentucky, Colorado, New Mexico, Wyoming, California, Oregon, Idaho, Arizona, Montana, Utah and Washington.

PRUDENTIAL, Boston, Mass.—Special agent and adjuster for New England States and New York, Charles C. Walker. The company operates in Massachusetts, New York, Pennsylvania, Michigan, Maryland, Illinois, Minnesota, Ohio and Kentucky.

PRUDENTIAL FIRE ASSOCIATION, New York.—Field men: William G. Hall, Samuel T. Sudlow, C. E. Willet. The association operates in New York, Pennsylvania, Ohio, Illinois, Minnesota, Missouri, Michigan, Massachusetts and Maryland.

READING, Reading, Pa.—G. W. Cleaver, Superintendent of agencies; T. C. Ascona, special agent for Pennsylvania. The company operates in Pennsylvania, Massachusetts, West Virginia, Indiana, Kentucky, New York, New Jersey, Ohio, Michigan, California, Connecticut, Maryland, Illinois, Minnesota, Washington, Rhode Island, District of Columbia, Missouri, Colorado and Utah.

RELIANCE, Philadelphia, Pa.—Thomas L. O'Brien, Boston, Mass., general agent for New England. The company operates in Pennsylvania, Maryland, New York, Rhode Island, Connecticut, Massachusetts, Maine, Ohio, Illinois and Minnesota.

RHODE ISLAND UNDERWRITERS ASSOCIATION, Providence, R. I.—Fred W. Arnold, manager, Providence, R. I.; R. M. Buckman, 169 La Salle street, Chicago, Ill., general agent; J. J. Hayes, special agent, 169 La Salle street, Chicago, Ill. The association is an agency combination of the Equitable and Merchants Insurance Companies of Providence, for transaction of business in Western States. The association operates in Ohio, Illinois, Michigan, Iowa, Minnesota, Nebraska, Wisconsin, Missouri and Kentucky.

ROCHESTER GERMAN, Rochester, N. Y.—T. T. Hay, Raleigh, general agent for Southern Department, including North Carolina, South Carolina and Georgia; Uriah R. Wilson, general agent for Utah, California, Montana and Washington; O. C. Kemp, Chicago, general agent for Western Department, including Illinois, Iowa, Indiana, Michigan, Minnesota, Wisconsin, Ohio, Missouri, Nebraska, Kentucky, Kansas and Colorado. Special jurisdiction of home office, New York, Pennsylvania, Connecticut, Massachusetts, Maine, Virginia and Maryland. Special agents at home office, J. F. Camp, L. E. Loewengute and Chas. G. Miller. The company operates in New York, Pennsylvania, Connecticut, Massachusetts, Maine, Illinois, Iowa, Indiana, Michigan, Minnesota, Wisconsin, Ohio, Missouri, Nebraska, Maryland, Kansas, Kentucky, North Carolina, South Carolina, Georgia, Virginia, Colorado, California, Montana, Utah and Washington.

ROCKFORD, Rockford, Ill.—Special agents: Richard Jackson, James Dolan, Wm. Engebretson, Charles A. Cummings, S. K. Hatfield and F. T. M. Wenie. The company operates in Illinois, Wisconsin, Iowa, Kansas, Nebraska, Missouri and Minnesota.

ROME, Rome, Ga.—H. W. Young, agent for Georgia, in which State only the company operates.

SECURITY, Davenport, Ia.—P. H. Hinsch, Davenport, Ia., special agent for Eastern Iowa; Fred. Haller, Ida Grove, Ia., special agent for Northwestern Iowa; M. G. Webb, Davenport, Ia., special agent for Southwestern Iowa. The company operates only in Iowa.

SECURITY, New Haven, Conn.—General agents: Thompson, Derr & Bro., Wilkesbarre, Pa., State agents for Pennsylvania; Charles F. Wilson,

Denver, general agent for Colorado, Kansas and Nebraska; Charles E. Sheldon, Rockford, Ill., general agent for Minnesota, Iowa, Michigan, Illinois, Missouri and Wisconsin; U. B. Wilson, San Francisco, general agent for Pacific Coast; J. H. Norton, Jacksonville, Fla., general agent for Florida, Georgia, North and South Carolina, Tennessee and Alabama. Special agents: A. Martin, Kansas and Nebraska; Simon E. Tift, Wilkesbarre, Pa.; F. H. Swett, Pacific Coast; A. J. Pembroke, Ohio; F. T. M. Weine, Missouri and Illinois; William Engebretson, Michigan and Wisconsin. Company operates in Maine, Nebraska, Tennessee, Massachusetts, Rhode Island, Connecticut, New York, Pennsylvania, Ohio, Kentucky, Illinois, Missouri, Kansas, Michigan, Wisconsin, Minnesota, Colorado, California, District of Columbia, Montana, Utah, Washington, Iowa, Louisiana, North and South Carolina, Florida, Alabama, Arizona, Indian Territory and West Virginia.

SOUTHERN CALIFORNIA, Los Angeles, Cal.—H. M. D. Spencer and A. B. Vogel, agents for Pacific Coast; Lewis S. Higgins, for Nebraska; A. W. Hart, general agent, Kentucky, Tennessee and Missouri; Parks & Shumard, general agents, Texas. The company operates in California, Nebraska, Illinois, Utah, Colorado, Texas, Indian Territory, Arkansas, Kentucky, Missouri and Tennessee.

SPRING GARDEN, Philadelphia, Pa.—Thompson, Derr & Bro., Wilkesbarre, Pa., district agents for Northern and Northeastern Pennsylvania; Chas. E. Macular, Boston, Mass., for a portion of New England. Company operates in Pennsylvania, New York, Delaware, Maryland, Massachusetts, Rhode Island, Connecticut, Ohio, Indiana, Michigan, Illinois, Wisconsin, Minnesota, Missouri, Kansas, Nebraska, District of Columbia, Maine, New Jersey, Colorado and Utah.

SPRINGFIELD FIRE AND MARINE, Springfield, Mass.—A. J. Harding, manager, and A. F. Dean, assistant manager of Western Department, Chicago, Ill.; John J. Babcock, Binghamton, N. Y., general agent. Special agents: A. W. Damon, Boston, Mass.; S. J. Whyte, Philadelphia, Pa.; F. G. Rorr, Lansing, Mich.; W. J. Mackay, Niagara Falls, N. Y.; Geo. W. Adams, Meadville, Pa.; J. B. Esell, Columbia, S. C.; J. H. Hellekson, Indiana; C. F. Persch, Illinois; H. P. Hubbell, Minnesota; W. L. King, North and South Dakota; C. W. Fracker, Iowa; N. S. Harding, Nebraska; W. Fulton, general adjuster; Wm. Drumhiller, Kansas; Edwin Fulton, Missouri; W. A. Childress, Texas and Arkansas; W. H. Linger, Kansas; H. E. Pitkin, Wisconsin; C. L. French, Illinois; Charles G. Wade, Colorado. Company operates in all States excepting those in which deposits are required.

ST. PAUL FIRE AND MARINE, St. Paul, Minn.—General agents: Benj. Marot, Dayton, O., for Ohio, Kentucky, Michigan, Indiana, West Virginia, Pennsylvania and New York; Texas, S. O. Cotton & Bro., Houston, Tex.; Colorado and New Mexico, Cobb, Wilson & Benedict, Denver, Col.; Mann & Wilson, San Francisco, for California; E. J. Richardson & Sons, Baltimore, for Maryland and District of Columbia; A. Dumont & Co., Mobile, Ala., for Alabama and Florida; Thos. H. Houghton, Charlotte, N. C., for North Carolina; Geo. O. Carpenter & Son, Boston, for Massachusetts; John M. Whiton, New York city, for New York city and vicinity and New Jersey. Special jurisdiction of home office: Minnesota, Dakota, Wisconsin, Illinois, Iowa, Kansas, Tennessee, Missouri, Nebraska, Montana, Wyoming, Washington Territory, Utah, Louisiana and Arkansas. Special agents: A. W. Perry, for Minnesota; R. A. Overpeck, for Minnesota; George C. Mott, for Dakota; John McClure, Wisconsin, at St. Paul; Thos. L. Maitland, Chicago, for Illinois and Iowa; C. R.

Virgin, Kansas City, Mo., for Nebraska, Kansas and Missouri. Company operates in Alabama, Arkansas, California, Colorado, District of Columbia, Florida, Illinois, Indiana, Iowa, Kentucky, Kansas, Louisiana, Michigan, Massachusetts, Minnesota, Missouri, Montana, Maryland, Nebraska, New York, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, West Virginia, Utah, Wisconsin, Wyoming and Washington.

ST. PAUL GERMAN, St. Paul, Minn.—W. C. Bredenhagen, general manager. K. O. Rice, St. Paul, superintendent of agencies, Minnesota and North and South Dakota; Cannon, Mariner & Co., Kansas City, Mo., Missouri; J. H. Nelson, Black River Falls, Wis., Wisconsin. The company operates in Minnesota, North and South Dakota, Montana, Washington, Wisconsin, Illinois, Missouri, Kentucky, Alabama, Nebraska, Louisiana, Arkansas and Texas.

STANDARD, Kansas City, Mo.—W. E. Marriner, special agent for Kansas; J. H. Carr, for Missouri; W. H. Bromley, for Ohio, Indiana, Illinois and Wisconsin. The company is authorized to do business in Wisconsin, Kansas, Nebraska, Arkansas, Minnesota, Colorado, Utah, Ohio, Indiana, Illinois, Wisconsin and Kentucky.

STATE, Des Moines, Ia.—Special agents: Joel P. Davis, Des Moines, Ia.; J. A. Smith, Des Moines, Ia.; I. N. Corbet, Des Moines, Ia.; L. H. Waterbury, Charles City, Ia. State agents: J. W. Gonic, Salina, Kan., for Kansas and part of Missouri; C. E. Tebbetts, Fremont, Neb., for Nebraska and Colorado; C. T. Hardy, Sioux City, Ia., for South Dakota and part of Iowa; E. L. Manter, Anoka, Minn., for Minnesota. Adjusters: W. M. Black, Fairfield, Ia.; M. Walker, A. M. Walker, Des Moines, Ia. Company operates in Iowa, Minnesota, Missouri, Kansas, Nebraska, Colorado and South Dakota.

SUN, San Francisco, Cal.—Special agent, B. C. Dick. The company operates in New York, Ohio, Michigan, Indiana, Kentucky, Illinois, Wisconsin, Iowa, Minnesota, Missouri, Nebraska, Colorado, Texas, Montana Territory, Wyoming, Idaho, Utah, Nevada, Washington, Oregon, Tennessee, Louisiana and California.

SYNDICATE, Minneapolis, Minn.—N. S. Head, special agent. The company operates in Minnesota, Illinois, North and South Dakota, Ohio, New York, Kentucky, Massachusetts, Nebraska, Iowa, Colorado, Utah and Wisconsin.

TEUTONIA FIRE AND MARINE INSURANCE CO., Dayton, O.—Special agents, George Neibert and J. W. Reams. Special jurisdiction of home office: Ohio, Indiana, Michigan and West Virginia. The company operates in Ohio, Indiana, Southern Michigan and West Virginia.

TRADERS, Chicago, Ill.—Judd & Parsons, Holyoke, Mass., general agents for New England; Cobb, Nilson & Benedict, Denver, Col., general agents for Colorado, Wyoming, New Mexico, Utah, Montana, Idaho, Western Nebraska and Dakota west of Missouri River, W. F. Blood, Oakland, Cal., general agent for California. George A. Steele & Co., Portland, Oregon, general agents for Washington and Oregon. Special jurisdiction of home office, all territory not covered by above, Wyoming and Colorado. Special agents: C. C. Judd, Holyoke, Mass., for New York State, except Metropolitan District. George P. Theobald, Louisville, Ky., for Indiana and Kentucky; J. C. Dietz, Chicago, Ill., for Iowa and Minnesota; H. S. Seage, Lansing, Mich., for Michigan; W. M. Gregory, Topeka, Kan., for Kansas and Eastern Nebraska; R. C. Meade, Atchison, Kan., for Missouri; J. M. Swager, Warren, O., for Ohio; J. J. Berne, gen-

eral adjuster at large, Chicago. Company operates in California, Connecticut, Colorado, Dakota, Illinois, Indiana, Iowa, Kansas, Kentucky, Maine, Massachusetts, Michigan, Minnesota, Missouri, Montana, Maryland, Nebraska, New York, Ohio, Rhode Island, Wisconsin, Oregon, Washington, Wyoming, Utah and New Mexico.

UNION, Philadelphia, Pa.—General agents, Jacobs & Easton, San Francisco, Cal., for California; A. W. Sewall, Boston, Mass., for New England Department, including Massachusetts, Connecticut, Rhode Island and Maine; W. D. Bradshaw, Chicago, for Western Department, including Illinois, Iowa, Missouri, Minnesota and Wisconsin; C. N. Grover, Philadelphia, Penn., for Home Department, comprising Pennsylvania, New Jersey, Delaware, Maryland and District of Columbia. Special jurisdiction of home office, Maine to California; all business reported direct to home office.

UNION, San Francisco, Cal.—Roosevelt & Boughton, general agents Eastern Department, 44 Pine street, New York, embracing States of New York, Pennsylvania, Maryland, Connecticut, Massachusetts, New Jersey, Rhode Island, Delaware, District of Columbia and West Virginia; Thomas & W. A. Goodman, general agents Western Department, 142 La Salle street, Chicago, embracing Iowa, Minnesota, Missouri, Wisconsin, Ohio, Indiana, Illinois, Kentucky, Tennessee, Michigan and Dakota Territory. T. W. Letton, Chicago, Ill., for Kansas and Nebraska; J. S. Reed, general agent for Oregon and Washington Territory; H. Anderson, Salt Lake City, general agent for Utah; Trezevant & Cochran, Dallas, Texas, general agents for Texas and Arkansas. Special jurisdiction of home office, California, Nevada, Arizona, British Columbia, Mexico, Hawaiian Islands, Alaska, Montana, China, Japan and Australia. Special agents at headquarters, Whitney Palache, E. Niles, Geo. F. Ashton, S. A. Eldridge, Wm. Henderson, Geo. T. Boehn, J. Adler. The company operates in all States except Virginia, North Carolina, South Carolina, Georgia, Mississippi, Florida and Louisiana.

UNITED FIREMENS, Philadelphia, Pa.—Special jurisdiction of home office, all agencies. Special agents, Henry A. Knabe, Philadelphia; Cecil A. Hall, Chicago, A. M. Hinsdale, Kansas City, Mo. The company operates in Maine, Rhode Island, Massachusetts, Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland, Iowa, Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, Missouri, Nebraska, Kentucky and the District of Columbia.

VERNON INS. AND TRUST CO., Indianapolis, Ind.—M. Gilliard & Dark, general agents, Indianapolis, Ind.; A. A. Helfer, adjuster and special agent; Edwin Hill and C. S. Cray, special agents for Indiana only. Company operates in Indiana; also writes surplus lives in other States.

VIRGINIA FIRE AND MARINE, Richmond, Va.—General and State agents: T. T. Hay, Raleigh, N. C., general agent for the State of North Carolina; F. J. Stainback, agent at Weidon, N. C.; J. R. Triplett, St. Louis, Mo., general agent for Missouri; O. W. Barrett, Chicago, Ill., general agent for Chicago and Illinois; Charles K. Youngman, Philadelphia, Penn., general agent for Pennsylvania; A. S. Pratt & Sons, Washington, D. C., general agents for Washington, D. C. Special jurisdiction of home office, State of Virginia. The company operates in Virginia, North Carolina, Missouri, Illinois, Pennsylvania and District of Columbia.

WATERTOWN, Watertown, So. Dak.—C. H. Huntington, general agent. The company operates in North and South Dakota.

WESTCHESTER, New York.—Wm. H. Van Every, Troy, N. Y., general agent; M. O. Brown, Chicago, Ill., general agent Western Department, embracing all the Western States; James N. Reynolds, San Francisco, Cal., general agent for Pacific coast; special jurisdiction of home office, all the territory except that embraced in Western Department. Special agents, Western Department: George W. Reynolds, Quincy, Ill.; H. C. Keller, Leavenworth, Kan.; J. W. Lumell, Jr., Boston, Mass., for New England; E. M. McChesney, Syracuse, N. Y., for Western New York; Charles Matthews, Jr., Atlanta, Ga., for Southern States; H. B. Hobbins, Madison, Wis. The company operates in Maine, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland, Virginia, South Carolina, Georgia, Ohio, Indiana, Illinois, Michigan, Kentucky, Tennessee, Wisconsin, Minnesota, Missouri, Nebraska, North Carolina, Louisiana, Alabama, Texas, Kansas, Colorado and California.

WESTERN, Pittsburgh, Pa.—Special direction of secretary of company over whole field. Company operates only in large cities in the States of Ohio, Illinois, Michigan, Minnesota, Pennsylvania, Massachusetts, New York, Maryland, Missouri, Colorado and District of Columbia. Chas. P. Frame of New York, being special agent for New York and Massachusetts, with exception of Buffalo and Boston; also operates in Baltimore, Washing-

ton city, Philadelphia, Scranton, Detroit, Cleveland, Columbus, Dayton, Cincinnati, Chicago, St. Louis, Denver, Minneapolis and St. Paul.

WESTERN HOME, Sioux City, Ia.—Matt Goodwin, general adjuster; T. C. Griffith, Mitchell, D. T., special agent for Dakota and Northern Minnesota; Clifford E. Angell, Galveston, Tex., special agent for Texas; J. A. Perkins & Co., Denver, Col., special agents for Colorado. The company operates in Iowa, Nebraska, Missouri, North and South Dakota, Colorado, Texas, Minnesota, Wisconsin and Illinois.

WILLIAMSBURG CITY, Brooklyn, N. Y.—Jesse Watson, general agent, 150 Broadway, N. Y.; general agency has jurisdiction of all agency business of the company; one State agency covering Pacific slope; home office has jurisdiction of all States and Territories. Company operates in Alabama, California, Colorado, Connecticut, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin and District of Columbia.

YANKTON, Yankton, So. Dak.—N. Warrington, agent; F. D. Gay, special adjuster. The company operates only in South Dakota.

FOREIGN COMPANIES.

BRITISH AMERICA, Toronto, Can.—Special agents: H. T. Lamey, St. Louis, Mo., for Colorado, North and South Dakota, Iowa, Kansas, Kentucky, Minnesota, Missouri, Nebraska, Utah, Wyoming, Tennessee, Georgia and Texas; I. W. Holman, Chicago, Ill., for Illinois, Ohio, Michigan, Wisconsin and Indiana; C. H. Wilkins, Boston, Mass., for Connecticut, Maine, Massachusetts and Rhode Island; I. B. Partridge, Philadelphia, Pa., for Pennsylvania, New Jersey, Virginia, West Virginia, District of Columbia, Delaware and Maryland; George P. Germain, Buffalo, N. Y., for Western New York; F. K. Locke, Gen's Falls, N. Y., for Eastern New York; Theodore S. Arnold, Benheim, Ont., for Canada.

CITY OF LONDON FIRE INSURANCE CO. (limited), London.—John C. Paige, 20 Kilby street, Boston, Mass., resident manager in United States. Territorial jurisdiction of United States head office, the United States, excepting Texas and the Pacific coast. W. J. Callingham, San Francisco, Cal., general agent for Pacific coast; Beers, Kennison & Co., Galveston, Tex., State agents for Texas. William R. Gray, general agent, Boston. Special agents: G. R. Kearley, Boston; A. P. Spencer, Chicago.

COMMERCIAL UNION ASSURANCE CO., London.—Chas. Sewall, New York, manager; W. T. Kaufman and A. H. Wray, New York, assistant managers. Jurisdiction embraces all the United States east of the Rocky Mountains. H. C. Eddy, Chicago, Ill., resident secretary, and S. S. Frowe, assistant resident secretary Western Department; C. J. Holman, Denver, Col., resident secretary Northwestern Department. Special agents: R. B. Carson, Illinois; W. E. Hawxhurst, Michigan; J. J. Underwood, Nebraska, Dakota, Iowa and Missouri; G. G. Williams, Wisconsin and Minnesota; E. W. Allabach, Iowa; C. D. Dunlop, Colorado, Wyoming, New Mexico and Kansas; P. B. Martin, Ohio; E. C. McCauley, Indiana and Kentucky; C. W. Du Bois, New York; A. W. Selkirk, New York; E. C. Brush and C. B. Burgess, New England States; C. E. Beers, Pennsylvania; F. C. Martino, New Jersey and Connecticut; John Keegan,

Southern States; J. R. Polak, Texas and Arkansas; E. B. Hopwood, at large; C. F. Mullins, San Francisco, Cal., manager Pacific Coast Branch. Jurisdiction embraces Oregon, California, Nevada, Utah, Washington and Arizona.

GUARDIAN ASSURANCE CO., London. All business reported direct to head office. H. E. Bowers, 50 Pine street, New York, manager in United States; assistant manager, N. W. Meserole; William N. Green, secretary of local department. General agents: W. J. Landers, San Francisco, for Pacific department; George E. Kendall, Worcester, Mass., for Massachusetts, Connecticut, Rhode Island, Vermont and Maine; E. E. Griffiths, Brooklyn, N. Y. Special agents: John L. Kendig, Waterloo, N. Y., for New York; John D. Henry, Idlewood, Pa., for Pennsylvania; Theodore D. Foljambé, Chicago, Ill., for Illinois and Wisconsin; J. T. Follette, Cincinnati, O., for Ohio, Indiana, West Virginia, Tennessee and Kentucky; S. E. Cate, Des Moines, Ia., for Iowa, Missouri, Minnesota, Nebraska and Kansas; T. G. Peyton, Richmond, Va., for Virginia, North and South Carolina, Georgia and Alabama. Company operates in Maine, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, District of Columbia, Maryland, Kentucky, South Carolina, Tennessee, West Virginia, Georgia, Illinois, Indiana, Iowa, Michigan, Missouri, Ohio, Wisconsin, Minnesota, California, Nevada, Oregon, Utah, Washington, Nebraska, Colorado, Alabama, Virginia, North Carolina and Louisiana.

HAMBURG-BREMEN FIRE INSURANCE CO., Hamburg.—F. O. Affeld, 22 Pine street, New York, manager in United States; H. C. Buchenberger, associate manager in United States. Territorial jurisdiction of United States head office, entire United States. Rudolph Herold, Jr., San Francisco, general agent for the Pacific Coast; Witkowski & Affeld, Chicago, general agents for the Western States; Nath. Foster, Jr., & Wise, Boston, general agents for Massachusetts; J. P. Vance, Cincinnati, general agent for Ohio and West Virginia; John W. Gordon, Richmond, general agent for Virginia and North Carolina; W. P. Patillo, Atlanta, gen-

eral agent for the South; Starkweather & Shepley, Providence, general agents for Rhode Island; R. L. Hill, special agent, New York city; H. B. Washington, special agent, Chicago; T. J. Munn, special agent, Austin, Tex.

IMPERIAL FIRE INSURANCE CO., London, Eng.—For governmental and statistical purposes, address John C. Paige, 20 Kilby street, Boston. Resident managers: John C. Paige, 20 Kilby street, Boston, Mass.; Chas. M. Peck, 33 Pine street, New York city, N. Y.; Daniel C. Osmun, 240 La Salle street, Chicago, Ill.; George D. Dornin, 215 Sansome street, San Francisco, Cal.; William Sexton, assistant manager; Secretary, J. J. Courtney, 33 Pine street, New York city, N. Y. Special territorial jurisdiction of each resident manager: John C. Paige, Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland, Virginia, West Virginia, North Carolina, South Carolina, District of Columbia; Daniel C. Osmun, Illinois, Michigan, Ohio, Indiana, Kentucky, Tennessee, Arkansas, Missouri, Iowa, Minnesota, Wisconsin, Nebraska, Kansas, Alabama, Louisiana, Florida, Georgia, Texas, Dakota, Indian Territory; Charles M. Peck, Metropolitan District—city of New York, Kings county, Queens county, Suffolk county, Richmond county, Westchester county and Hudson county, and Bergen county, N. J.; George D. Dornin, California, Oregon, Colorado, Nevada, Washington, Idaho, Montana, Wyoming, Utah, New Mexico, Arizona. Special agents: Clinton F. Paige, Binghamton, N. Y.; Willard Welch, Albany, N. Y.; Alfred Rowell, Philadelphia, Pa.; Thomas Ogden Harris, Philadelphia, Pa.; S. B. Clarke, Boston; J. Mabbett Brown, Chicago; Robert J. Foster, Chicago; George W. Mansfield, Omaha; O. H. P. Stem, Chicago; B. B. Broomell, A. H. Lee and V. Horrand, for Pacific Coast department.

LANCASHIRE INSURANCE CO., Manchester, Eng.—E. Litchfield, 40 Pine street, New York city, manager in United States; George Pritchard, sub-manager in United States. Territorial jurisdiction of United States head office, generally the United States, and particularly New York State, Middle States and New England States. General agents in United States: W. G. Ferguson, Chicago, Ill., for Illinois, Wisconsin, Michigan, Iowa, Minnesota, Nebraska, Missouri, Kansas, Colorado, Arkansas, Dakota, Montana and Wyoming Territories; H. K. Lindsey, Cincinnati, O., for Ohio, Kentucky, Indiana, Tennessee and West Virginia; S. O. Cotton & Bro., Houston, Tex., for Texas; Hudson Lee, Charleston, S. C., for North Carolina, South Carolina, Georgia, Alabama, Louisiana; Mann & Wilson, San Francisco, Cal., for Pacific Coast. Special agents: J. H. Willard, Syracuse, N. Y.; J. D. Kinsman, Albany, N. Y., for New York State; J. C. Corbet, Boston, Mass., for New England States; A. E. Moore, New York city, Middle States; J. C. Clir-hugh, Elizabeth, N. J., Metropolitan District. The company operates in all the States and Territories, with the exception of New Hampshire, Florida, Mississippi and Virginia.

LION FIRE INSURANCE CO., London.—M. Bennett, Jr., manager in the United States; J. H. Brewster, assistant manager. Territorial jurisdiction of United States head office, all United States east of Rocky Mountains. John Howley, Chicago, Ill., general agent for Western States. Special agents: Gen. G. A. Washburn, Aiken, S. C., Southern States, Col. T. G. Peyton, Richmond, Va., for Maryland, Virginia and North Carolina; W. F. Rice, Hartford, Conn., for New England and Middle States. George D. Dornin, San Francisco, Cal., resident manager Pacific department; Wm. Sexton, assistant manager. Territorial jurisdiction: California, Oregon, Washington, Montana, Colorado, Utah, Idaho, Wyoming, New

Mexico, Arizona and Hawaiian Kingdom. Hiram Lee, special agent for Colorado, Wyoming, Utah, New Mexico and Arizona; B. B. Broomell, special agent for Oregon, Montana, Washington and Idaho; Volney Howard, special agent for California.

LIVERPOOL AND LONDON AND GLOBE, Liverpool.—Henry W. Eaton, resident manager; G. W. Hoyt, deputy manager. Head office in the United States, No. 45 William street, New York, embraces New York, New England, Pennsylvania, New Jersey, Delaware, Maryland, District of Columbia, Ohio, Indiana, Kentucky, Tennessee, Arkansas, Virginia, West Virginia, North Carolina and South Carolina; J. M. DeCamp, Cincinnati, O., general agent for Ohio, Indiana, Kentucky, Tennessee, Arkansas and West Virginia; Davenport & Co., Richmond, Va., general agents for Virginia and North Carolina. Special agents in territory of head office, A. C. Adams, J. D. W. Churchill, J. B. Kremer, D. J. DeCamp, G. A. Furness, W. B. Seaman, C. D. Thompson, J. C. Ingraham and W. O. Robb; Cooke & Warren, Chicago, Ill., resident managers for Colorado, Illinois, Iowa, Kansas, Michigan, Minnesota, Missouri, Dakota, Montana, Wyoming, New Mexico, Utah, Indian Territory and Nebraska. Special agents, J. V. Thomas, George H. Moore, E. H. Berry, M. S. Woodward, F. O'Leary, Buck, M. W. Van Valkenburg, Joseph J. Windle. Chas. D. Haven, San Francisco, Cal., resident secretary for California, Nevada, Oregon, Idaho, Arizona and Washington; Henry V. Ogden, New Orleans, La., resident secretary, Clarence F. Low, assistant secretary, for Alabama, Florida, Georgia, Louisiana, Mississippi and Texas.

LONDON ASSURANCE CORPORATION, London.—George H. Marks, 69 Wall street, New York, United States manager; E. A. Lilly, manager for Canada. Eastern department, territorial jurisdiction, east of Ohio; J. J. Reid, special agent for New England; E. Cluff, special agent, and T. W. Langstroth, assistant special agent for New York State, Pennsylvania, Maryland, Delaware and District of Columbia; S. H. Walsh, special agent for New Jersey, Virginia, North and South Carolina, Georgia and Louisiana. Western department, Chas. Lyman Case, manager, 208 La Salle street, Chicago, Ill.; Brooks & Manning, Cleveland, O., general agents for Ohio and West Virginia; George M. Fisher, special agent for Indiana, Michigan, Kentucky and Tennessee; Epes J. Calley, special agent for Illinois, Wisconsin, Minnesota and North and South Dakota; Horatio N. Kelsey, special agent for Iowa, Nebraska, Missouri, Kansas and Colorado; Robert Dixon, San Francisco, Cal., manager for Pacific Coast. Company operates in Colorado, Connecticut, North and South Dakota, Delaware, District of Columbia, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Virginia, West Virginia and Wisconsin.

LONDON AND LANCASHIRE FIRE INS. CO., Liverpool.—J. Beavan, manager in the United States. Special agents: George W. Taylor, for the New England States; A. G. McIlwaine, Jr., for Southern States; W. P. Lucas, for Pennsylvania and West Virginia; William Blair, for New Jersey; Frank S. Grenelle, for New York. The company operates in New York, New Jersey, Pennsylvania, Delaware, District of Columbia, Virginia, West Virginia, Maryland, North Carolina, South Carolina, Georgia, Alabama, Arkansas, Louisiana, Texas, Tennessee, Kentucky, Maine, New Hampshire, Vermont, Rhode Island, Massachusetts and Connecticut.

NORTHERN ASSURANCE CO., London.—New York department, George W. Babb, Jr., manager, 38 Pine street. Territorial jurisdiction of New York

department, Middle and Southern States. New England department, Howard S. Wheelock, manager. Territorial jurisdiction of New England department, the New England States. Northwestern department, William D. Crooke, Chicago, manager; territory embraces Michigan, Illinois, Wisconsin, Missouri, Wyoming, Kansas, Nebraska, Iowa, Minnesota, Colorado, New Mexico, North and South Dakota. Central department, W. F. Goodwin, Cincinnati, O., manager; territory embraces Ohio, Indiana, Kentucky, Tennessee, West Virginia and Arkansas. W. H. Sage, Wellington, O., special agent for Ohio and West Virginia; Cyrus Woodbury, Union City, Ind., special agent for Indiana and Kentucky. Pacific Coast department, Robert Dickson, manager, San Francisco. Territorial jurisdiction of San Francisco office, California, Oregon, Nevada, Idaho, Washington, Arizona and Utah; B. J. Smith, C. A. Stuart, John Marshall, Jr., special agents. Company operates in all States and Territories except Florida and Mississippi.

NORWICH UNION FIRE INSURANCE SOCIETY, Norwich, Eng.—Manager in United States, J. Montgomery Hare, 59 and 61 Wall street, New York; branch secretary, A. F. Losee; superintendent of agencies, George W. Wensley; territorial jurisdiction of United States head office, east of Rocky Mountains. Special agents: J. H. Burger, Boston, Mass., for Maine, Vermont, Massachusetts, Rhode Island, Connecticut and New Hampshire; Thomas B. Tuttle, Carthage, for Missouri; F. C. Sturtevant, Utica, for New York; H. B. Anthony, New York City, for New Jersey, Pennsylvania, District of Columbia, Delaware and Maryland; James S. Middleton, Charleston, S. C., for North and South Carolina, Georgia, Louisiana, Alabama, Virginia and Mississippi; S. D. Andrus, Chicago, Ill., for Indiana and Illinois; George W. Reynolds, Cincinnati, O., for Ohio, Kentucky, Tennessee and West Virginia; J. S. Fletcher, Detroit, Mich., for Michigan and Wisconsin; M. E. Lease, Minneapolis, Minn., for Iowa, Minnesota, North and South Dakota; C. C. Martin, Peirce City, Mo., for Nebraska and Kansas; Cobb, Wilson & Benedict, Denver, Col., for Colorado, Wyoming, New Mexico and Montana; Beers, Kenison & Co., Galveston, for Texas. Society operates through New York office in Alabama, Colorado, Connecticut, North and South Dakota, Delaware, District of Columbia, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Missouri, Minnesota, Montana, Mississippi, New York, Nebraska, New Jersey, New Mexico, North Carolina, New Hampshire, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Vermont, Virginia, West Virginia, Wisconsin and Wyoming.

PHOENIX ASSURANCE CO., London.—Manager in United States, A. D. Irving; assistant manager in United States, E. B. Clark; Louis P. Bayard, second assistant manager. Territorial jurisdiction of United States head office, United States. General agents in United States; D. B. Warner, Chicago, Ill., for Western Department; Butler & Haldan, San Francisco, Cal., for Pacific coast; M. F. Driscoll at New York office for Eastern Department; John Marr, general adjuster. Special agents at New York office: T. Kirk White, L. R. Warren, W. Irving, C. M. Slocum, Thomas B. Ebert, at Chicago office, H. N. Williams, D. R. Davenport, C. G. Stewart, D. W. Andrews, A. A. Warren, Charles J. Herbold, M. L. Sears. Special agent for Texas, J. R. Polak. Company operates in all States except Florida, Mississippi and West Virginia.

QUEEN, Liverpool.—J. A. MacDonald, U. S. manager; G. W. Burchell, assistant manager; F. S. Tyler, New York State; C. C. Smith, New England; Ross M. Wickham, Northern New Jersey; J.

W. Shinn, Southern New Jersey; Benj. Bevier, Pennsylvania, Delaware, Maryland and District of Columbia; H. C. Dunn, Texas and Arkansas; W. F. Prioleau, J. D. Ficklen, Georgia, North Carolina, South Carolina, Alabama and Florida; Frank A. Vemor, Michigan; Joseph Stahl, Indiana; Henry C. Welsh, Illinois; W. C. Burleigh, Wisconsin, Minnesota, Dakota and Montana; John A. Kelley, Ohio and West Virginia; C. F. Barnard, Kansas, Nebraska, Wyoming, Colorado and New Mexico; F. S. Brooks, Missouri and Iowa; J. H. Morton Morris, Louisville, Ky.; manager Central and Southern Department, including Kentucky, Tennessee, Mississippi, Georgia, Alabama, North Carolina, South Carolina, Virginia, Florida, Louisiana, Texas and Arkansas. Field staff: E. B. Boyd, special agent and general adjuster; D. N. Walker, Richmond, Va.; R. A. Hancock, Atlanta, Ga.; Jesse Woodruff, Lexington, Ky.; A. C. Goddin, Louisville, Ky.; Milton Dorgan, Dallas, Tex.; and A. A. Wood, New Orleans, La., special agents. Robert Dickson, San Francisco, Cal., manager for Pacific coast.

ROYAL INSURANCE CO., Liverpool.—E. F. Beddell, 50 Wall street, New York, manager in United States; Wm. W. Henshaw, 50 Wall street, New York, assistant manager. Special jurisdiction of United States head office, New York State, E. F. Beddall, manager. Scull & Bradley, 53 Devonshire street, Boston, Mass., managers for Massachusetts, Maine, Connecticut, Rhode Island, Vermont and New Hampshire; Barbee & Castleman, Louisville, Ky., managers for Kentucky, Texas, Florida, Alabama, Georgia, South Carolina, Tennessee and Louisiana; George Wood, 306 Walnut street, Philadelphia, Pa., manager for Pennsylvania, New Jersey and Delaware; New York State, E. V. Hoyt, Frederick W. Day; R. Emory Warfield, 13 South street, Baltimore, manager for Maryland, District of Columbia, Virginia and North Carolina; Charles H. Case & Co., 169 Jackson street, Chicago, manager for Illinois, Minnesota, Missouri, Michigan, Nebraska, Iowa, Wisconsin, Kansas and Colorado; John H. Law & Bro., Cincinnati, O., managers for Ohio, Indiana and West Virginia.

SCOTTISH UNION AND NATIONAL INSURANCE CO., Edinburgh.—Manager in the United States, M. Bennett, Jr.; assistant manager in United States, J. H. Brewster. Territorial jurisdiction of United States head office, all of the United States and the Dominion of Canada. W. J. Callingham, San Francisco, general agent Pacific Department; John Howley, Chicago, Ill., general agent for Western States. Special agents: Gen. G. A. Washburn, Aiken, S. C., for Southern States; Col. T. G. Peyton, Richmond, Va., for Maryland, Virginia and North Carolina; W. F. Rice, Hartford, Conn., for New England and Middle States. Company operates in all the States.

SOUTH BRITISH FIRE AND MARINE, New Zealand.—A. A. Andre and O. N. Hall, San Francisco, special agents. The company operates in Arizona, California, Colorado, Montana, Nebraska, New Mexico, Utah, Washington and Wyoming.

SUN FIRE OFFICE, London.—Manager for United States, J. J. Guile, New York; secretary agency department, Morris Franklin, New York; secretary local department, J. J. Purcell, New York, assistant secretary, W. F. Bingham. General agent for Pacific coast, W. J. Landers, San Francisco; general agents for Colorado, New Mexico and Wyoming, Packard & Piper, Denver, Col.; general agents for Texas, Beers, Kenison & Co., Galveston; general agents for Louisiana, M. J. Smith & Co., New Orleans; general agent for New York State; C. H. Waite, Albany. Special agents: New England, Col. Amos Sherman, Boston; New Jersey, Maryland and District of Columbia, Robert Whitaker, Bayonne, N. J.; Southern States, A. B. Andrews, Atlanta, Ga. State agents: Pennsylvania,

A. D. Lundy, Williamsport; Ohio, Indiana and West Virginia, Edmund Gardner, Columbus, O.; Michigan, L. F. Margah, Detroit; Illinois and Iowa, H. H. Hershey, Chicago; Missouri, Kansas and Nebraska, F. M. Benedict, Lawrence, Kan.; Wisconsin, Minnesota and Dakota, W. D. Fargo, Merriam Park, Minn.

TRANSATLANTIC FIRE INSURANCE CO., Hamburg.—E. Harbers, 62 Liberty street, New York, manager in United States; Harro Ihnen, assistant manager. Territorial jurisdiction of United States head office, all east of Rocky Mountains. State agents in United States: J. M. Menard & Co., Galveston, for Texas. Special agent at headquarters, E. A. Curris; E. C. Ulrich, Chicago, Ill., special agent for Western territory. The company operates in New York, New Jersey, Pennsylvania, Illinois, Missouri, Nebraska, Texas, South Carolina, Colorado, Michigan, Minnesota, Kentucky, Tennessee, Wisconsin, Connecticut, Massachusetts, Maryland, District of Columbia and Rhode Island.

UNITED FIRE REINSURANCE CO., Manchester, Eng.—Manager in United States, Wm. Wood. Territorial jurisdiction of United States head office, United States, Canada, British Columbia and Sandwich Islands. G. T. Belding, superintendent Western Department, including Dakota, Minnesota, Wisconsin, Michigan, Nebraska, Iowa, Illinois, Indiana, Ohio, Colorado, Kansas, Missouri, Kentucky, Tennessee, Wyoming. William M. Ballard, special agent, secretary to the manager at head office, New York. The company operates in the United States, Canada, British Columbia and Sandwich Islands.

WESTERN, Toronto, Ont.—J. J. Kenny, Toronto, manager. E. J. Knowles, Albany, N. Y., general agent for New York State, except New York City and Buffalo; Jas. A. Jones, Detroit, Mich., general agent for Michigan; Geo. W. Hayes, Milwaukee, Wis., general agent for Wisconsin, Minnesota, Iowa, Northern Illinois, Nebraska and North and South Dakota; L. M. Tucker & Co., Columbus, Miss., general agents for Mississippi, Alabama, Louisiana, South Carolina, Georgia and Florida; Cobb, Wilson & Benedict, Denver, Col., general agents for Colorado, New Mexico and Wyoming Territory; Alfred Jones, San Francisco, manager for Pacific coast, Ohio, Kentucky, Tennessee, West Virginia, Indiana, Southern Illinois, Missouri, Kansas, Pennsylvania, New Jersey, Delaware, Maryland, Virginia, North Carolina, Texas, District of Columbia, Arkansas; Maine, Massachusetts, Rhode Island and Connecticut report direct to home office. A. W. Dodd, Toronto, superintendent of agencies; J. D. Moore, Baltimore, special agent for Maryland, Virginia, North Carolina, District of Columbia, Kentucky, Tennessee and West Virginia; J. M. Biggert, Pittsburgh, Pa., special agent for Pennsylvania and Ohio; H. C. Stuart, Des Moines, Ia., special agent for Southern Illinois, Kansas, Missouri, Iowa and Nebraska; Fred. B. Carpenter, Boston, Mass., special agent for Maine, Massachusetts, Rhode Island and Connecticut; A. A. Crandall, Merriam Park, Minn., special agent for Wisconsin, Northern Illinois, Minnesota and North and South Dakota; George J. D. Dexter, special agent Texas and Arkansas, Dallas, Tex. Company operates in all States and Territories except New Hampshire, Vermont and Oregon.

MISCELLANEOUS COMPANIES.

AMERICAN MUTUAL LIABILITY, Boston, Mass.—S. A. Williams, agent. The company operates in the New England States, New York and New Jersey.

AMERICAN STEAM BOILER, New York.—John R. Wilmarth, manager Long Island Department; N. H. Messenger, manager Western New York Department; Laughna & Locher, managers Pennsylvania Department; A. B. Seeley, general manager for New England Department, including Maine, New Hampshire, Vermont, Massachusetts and Rhode Island; R. M. Duncan, general agent for Connecticut State Department; Woolson & Schenck, managers New Jersey Department; Martin Collins, manager Southwestern Department, including Missouri, Arkansas, Southern Illinois and Southern Kansas; Bingham & Douglass, managers Central Department, including Ohio, West Virginia, Tennessee and Kentucky; Thacher & Voight, managers Western Department, including Illinois, Indiana, Michigan, Wisconsin, Minnesota, Nebraska, Montana, Iowa, Kansas, Colorado and Alabama; Maury & Donnelly, managers Atlantic Coast Department, including Maryland and Delaware; Armstrong, Hubbell & Pulis, managers Pacific Coast Department; J. S. Groce, manager Texas State Department; Robert Flaherty, manager Canadian Department.

AMERICAN SURETY CO., New York.—Geo. W. Manning, St. Louis, Mo.; Z. L. Tidball, Chicago, Ill.; B. K. Sharretts, New York, N. Y.; C. A. Pfister, Jersey City, N. J.; John B. Furay, Omaha, Neb.; Thos. P. Shallock, Wheeling, W. Va.; Chas. E. Henry, Dallas, Tex.; G. J. Lund, Marietta, O.; Charles Adams, Denver, Col.; W. T. Henderson, Baltimore, Md.; H. A. Chambers, Loudon, Tenn.; E. F. McQueen, Loudon, Tenn.; W. B. Green, Pocatello, Idaho; George A. Steel,

Portland, Ore.; Wm. Abels, Camden, N. J.; Charles T. Lintor, Denver, Col.

EMPLOYERS LIABILITY ASSURANCE CORPORATION (Limited), London.—Endicott & Macomber, U. S. managers, Boston; Samuel Appleton, Boston, agent for Massachusetts, New Hampshire, Vermont and Rhode Island; W. A. R. Boothby, Waterville, agent for Maine; Kirby & Dwight, New York, agents for State of New York; Col. Tatnall Paulding and J. G. Hooven, Philadelphia, managers for Middle Department, comprising Pennsylvania, New Jersey and Delaware; G. W. S. Hall, Baltimore, agent for Maryland; Chase & Co., Sanford, agents for Florida; C. J. McCarey & Co., Birmingham, agents for Alabama; Peter F. Pescud, New Orleans, agent for Louisiana; Geo. A. Gilbert, Chicago, manager for Illinois, Iowa and Nebraska; Robt. Zener & Co., Indianapolis, agents for Kentucky and Indiana; Col. J. McC. Bell, Milwaukee, agent for Wisconsin; Hughes & Stowe, Galveston, agents for Texas; F. D. Hirschberg & Bro., St. Louis, agents for Missouri; A. A. Engart & Co., Muskogee, agents for Indian Territory; J. H. Harrison, Denver, agent for Colorado; Walter Matheson, Helena, Mont., agent for Montana; C. J. Okell, San Francisco, agent for California; H. M. Crittenden, Detroit, agent for Michigan.

FIDELITY AND CASUALTY CO., New York.—E. B. Tidd, Cleveland, general agent for Ohio, Indiana, Michigan, Kentucky and West Virginia; Geo. W. Montgomery & Co., Chicago, general agents for Illinois, Wisconsin, Minnesota, Iowa and Nebraska; T. L. Drake, Denver, general agent for Colorado, New Mexico and Wyoming Territory; James R. Garniss, San Francisco, general agent for California, Oregon and Utah; W. G. Bentley & Co., St. Louis, general agents for Missouri; Blake, Barrows & Brown, Bangor, general agents

for Maine; A. P. Childs, Springfield, general agent for Vermont and Massachusetts; W. T. Crenshaw, Atlanta, general agent for Georgia, Alabama and Florida; J. B. Moore, Richmond, general agent for Virginia; James Robertson, Charleston, general agent for South Carolina.

GUARANTEE CO. OF N. A., Montreal, Can.—D. J. Tompkins, secretary, New York city; A. F. Sabine, resident secretary, Philadelphia, Pa.; W. S. Wilkinson, agent, Baltimore, Md.; William M. Granger, general agent, Pittsburgh, Pa.; Cooley, Metzger & Keith, general agents, Nashville, Tenn.; George W. Gregerson, agent, Boston, Mass.; James Grant, secretary, Chicago, Ill.; Clinton McCarty, agent, Louisville, Ky.; Pleasants & Co., agents, Richmond, Va.; Charles L. Case & Bro., general agents, St. Louis, Mo.; Francis Graham, general agent, Detroit, Mich. The company is doing a general agency business.

HARTFORD STEAM BOILER INSP. AND INS. CO., Hartford, Conn.—Managers: C. E. Roberts, Boston, Mass., for Massachusetts, Rhode Island, New Hampshire and Maine; L. B. Perkins, Springfield, Mass., for Connecticut and Massachusetts; W. G. Lineburgh & Son, Bridgeport, Conn., for Connecticut; Theodore H. Babcock, New York, for Vermont, New Jersey and New York; Corbin & Goodrich, Philadelphia, for New Jersey and Pennsylvania; Lawford & McKim, Baltimore, for District of Columbia, West Virginia and Maryland; W. S. Hastie & Son, Charleston, for North and South Carolina, Georgia and Florida; Leith & Shober, Birmingham, for Alabama; George P. Burwell, Cleveland, for Ohio, Pennsylvania and West Virginia; H. D. P. Bigelow, Chicago, for Illinois, Indiana, Ohio, Kentucky, Michigan, Wisconsin, Minnesota, Dakota, Nebraska and Iowa; C. C. Gardiner, St. Louis, for Missouri, Kentucky, Kansas, Texas and Tennessee; Zollers & McGraw, Denver, for Colorado and Wyoming; Mann & Wilson, San Francisco, for Oregon and California; A. S. Ferry, Hartford, Conn., general agent. The company operates in all States except Virginia, Mississippi, Louisiana, Arkansas, Washington, Montana and Nevada.

METROPOLITAN PLATE GLASS, New York.—Wm. G. Whitney, Boston, Mass.; Silas Chapman, Jr., Hartford, Conn.; Addison H. White & Co., Providence, R. I.; Wm. T. Plume, Newark, N. J.; Wm. C. O. Neill, Philadelphia, Pa.; Allmund & Gallagher, Baltimore, Md.; E. J. Richardson & Sons, Baltimore, Md.; Law & Ansel, Cincinnati, O.; Coe & Olmstead, Cleveland, O.; F. J. Machin, Columbus, O.; Francis O. Davenport, Detroit, Mich.; John P. Campbell, Chicago, Ill.; S. S. Eaton, St. Paul, Minn.; D. S. Harriman, Kansas City, Mo.; Mann & Wilson, San Francisco, Cal.; Payne & Berry, Frankfort, Ky.; Henry Schachte, Charleston, S. C.; Peter F. Pescud, New Orleans; Alexander Metzger, Indianapolis, Ind.

MUTUAL PLATE GLASS INSURANCE ASSOCIATION, Shelby, O.—The company operates only in Ohio, with Henry Wentz as general manager of field work.

NORTHWESTERN LIVE STOCK, Des Moines, Ia.—Special agents: J. W. Reed, E. A. Weston, M. O'Loughlin, John A. Seaton and W. J. Marsden. Assistants: J. E. Seaton, E. B. Growden and G. A. Griswold. The company solicits in Iowa only.

PACIFIC MUTUAL LIFE, San Francisco, Cal.—General agents: C. H. M. Y. Agramonte, city of Mexico, for Mexico; W. R. Haile, Dallas, Tex., for Texas, Louisiana, Arkansas and Mississippi; W. H. Herrich, Chicago, Ill., for Illinois, Iowa, Indiana and Michigan; Ira B. Jackson, Denver, Col., for Colorado, Kansas, Nebraska, Wyoming

and New Mexico; Mantle & Warren, Butte, Mont., for Montana and Idaho; Campbell B. Shaw, Louisville, Ky., for Kentucky and Tennessee; F. W. Voogt & Bro., San Francisco (accident department) and Portland, Ore., for California, Oregon, Washington, Nevada and Utah; E. C. Frost, Portland, Ore., for Oregon and Washington. State agents; Burke & Maher, Milwaukee, for Wisconsin; John R. Calrey, Cleveland, for Ohio; Condrey & Scott, St. Louis, for Missouri; A. D. Lundy & Co., Williamsport, for Pennsylvania; B. F. Wright & Co. St. Paul, for Minnesota. District agent: James Campbell, Seattle, for Washington.

THE STANDARD LIFE AND ACCIDENT, Detroit, Mich.—Agents and managers: W. H. Mead, Louisville, Ky., for Alabama; John A. Kellar & Co., St. Louis, Mo., for Arkansas; S. E. Hoge, Denver, Col., for Colorado; E. H. Stevens, Bristol, Conn., for Connecticut; L. Hayward, St. Paul, Minn., for North and South Dakota; S. M. Knox, Wilmington, Del., for Delaware; N. T. Tongue, Baltimore, Md., for District of Columbia; C. Angier, Atlanta, Ga., for Georgia; J. T. McAuley, Chicago, Ill., for Illinois; C. M. Russell and F. R. Pumphrey, Cincinnati, O., and Fort Wayne, Ind., for Indiana; J. T. McAuley, Chicago, Ill., for Iowa; F. C. Weed, Kansas City, Mo., for Kansas; W. H. Mead, Louisville, Ky., for Kentucky; Coffin & Co., Portland, Me., for Maine; N. T. Tongue, Baltimore, Md., for Maryland; H. E. Darling, Boston, Mass., for Massachusetts; J. T. Patton, Detroit, Mich., for Michigan; L. Hayward, St. Paul, Minn., for Minnesota; W. H. Mead, Louisville, Ky., for Mississippi; J. A. Kellar & Co., St. Louis, Mo., for Missouri; L. Hayward, St. Paul, Minn., for Montana; Nichols Bros. & Hall, Omaha, Neb., for Nebraska; E. H. Bickford & Co., Concord, N. H., for New Hampshire; J. S. Eddy, Socorro, N. M., for New Mexico; J. A. Jones, Buffalo, N. Y., for New York; J. M. Brown and L. C. McKinnon, Dayton and Cleveland, O., for Ohio; L. Hayward, St. Paul, Minn., for Oregon; F. E. Bodwell, Pittsburgh, Pa., for Pennsylvania; B. F. Padodie, Providence, R. I., for Rhode Island; C. Angier, Atlanta, Ga., for South Carolina; W. H. Mead, Louisville, Ky., for Tennessee; Childress & Taylor, Houston, Tex., for Texas; W. H. S. Whitcomb, Burlington, Vt., for Vermont; W. H. Banks, Huntington, W. Va., for West Virginia; G. Clae, Milwaukee, Wis., for Wisconsin; Nichols Bros. & Hall, Omaha, Neb., for Wyoming; L. Hayward, St. Paul, Minn., for Washington.

TRAVELERS, Hartford, Conn.—State agents: M. M. McLaren, Milwaukee, for Wisconsin; Samuel Lesem, Denver, Col., for Utah, New Mexico, Colorado and Montana; Charles E. Hochstetler, Kansas City, Mo., for Kansas; Arthur A. Mosher, St. Louis, Mo., for Texas, Missouri and Arkansas; J. W. Thompson, Detroit, Mich., for Indiana and Michigan; John L. Way, Omaha, Neb., for Iowa and Nebraska; Horace W. Power, with P. W. Ditto, assistant, Cleveland, for Ohio; George C. Sawyer, Syracuse, for New York; George D. Moore, Philadelphia, for Pennsylvania; John B. Pirtle, Louisville, Ky., for Tennessee, Mississippi, Kentucky, North and South Carolina, Georgia and Alabama; W. G. DeNol, St. Paul, Minn., for Dakota and Minnesota; C. N. Hammon, Chicago, for Illinois; Charles B. Dennis, Boston, for Maine, New Hampshire and Vermont; A. B. Bird, Newark, for New Jersey. General agents: W. W. Haskell, San Francisco, Cal., for Pacific Coast, with J. E. Finnegan, city agent at San Francisco, A. T. Kerr, agent at Oakland, and G. E. Canain, district agent at Portland, Ore.; John H. Nolan, Chicago, Ill.; Hatch & Woodman, Boston, Mass.; R. M. Johnson, general agent, New York city and Brooklyn. The company operates throughout the United States, in Canada and Newfoundland.

RETIRED AMERICAN COMPANIES.

LIFE INSURANCE COMPANIES THAT HAVE FAILED OR RETIRED.

When Retired.	NAME OF COMPANY.
.....	Alabama Gold Life, Mobile; A. P. Bush, Mobile, receiver.
1877	Alliance Mutual, Leavenworth; capital, \$100,000; retired.
1890	American, Philadelphia; in hands of receiver.
1873	American Mutual, New Haven; reinsured in American Life and Trust.
1868	American Mutual, Selma, Ala.; failed.
1875	American National Life and Trust, New Haven; capital, \$100,000; Talcott H. Russell, receiver; balance on hand Jan. 1, 1888, \$2481.
1877	American Popular, New York; capital, \$284,500; E. C. Lawrence, New York, receiver.
1871	American Tontine, New York; reinsured in Empire Mutual; Nathaniel Jarvis, New York, receiver.
1872	Amicable, New York; capital, \$130,000; reinsured in Guardian Mutual.
1872	Anchor, Jersey City; capital, \$130,000; failed.
1873	Asbury, New York; capital, \$180,000; Andrew V. Stout, New York, receiver.
1877	Atlantic Mutual, Albany; capital, \$110,000; Edward Newcomb, Albany, receiver.
1872	Atlas, St. Louis; reinsured in St. Louis Mutual; Edward Newcomb, Albany, receiver.
1877	Baltimore, Maryland; reinsured in Equitable.
1870	Ben Franklin, New York; reinsured in United States.
1872	California Mutual, San Francisco; reinsured in Republic.
1873	Carolina, Memphis; reinsured in Southern Life, Memphis.
1869	Central Life and Accident, Newark; reinsured in New York Life.
1886	Charter Oak, Hartford; capital, \$200,000; Isaac W. Brooks, Edmund A. Stevens, Hartford, receivers.
1877	Chicago, Chicago; in hands of receiver.
1864	Chicago Mutual, Chicago; reinsured in Union Mutual.
1871	Cincinnati Mutual, Cincinnati; reinsured in Union Central.
1876	Columbia, St. Louis; in hands of Superintendent of Insurance; balance on hand Jan. 1, 1888, \$9635.
1873	Commonwealth, New York; capital, \$186,500; Thomas S. Moore, New York, receiver.
1887	Continental, Hartford; in hands of receiver; capital, \$300,000.
1876	Continental, New York; capital, \$100,000; receiver discharged.
.....	Cotton States, Macon, Ga.; retired.
1872	Craftsmen, St. Louis; reinsured in Hope Mutual; Francis W. Worth, New York, appointed receiver at suit of judgment creditors; capital, \$200,000.
1850	Crescent Mutual, New Orleans; failed.
1873	Delaware Mutual, Wilmington; reinsured in National Life of the U. S.
1871	De Soto, St. Louis; reinsured in Republic.
1868	Diamond State Mutual, Wilmington; dissolved by mutual consent of policyholders.

When Retired.	NAME OF COMPANY.
1869	Eagle, Chicago; reinsured in Great Western of Chicago.
1853	Eagle Life and Health, Jersey City; reinsured in Knickerbocker.
1873	Eclectic, New York; capital, \$150,000; receiver discharged.
1873	Economical, Providence; reinsured in Republic; capital, \$100,000.
1869	Empire Mutual, Chicago; reinsured in International.
1872	Empire Mutual, New York; capital, \$100,000; reinsured in Continental, New York; A. R. Hepburn, receiver.
1872	Empire State, Watertown; capital, \$100,000; reinsured in Life Association.
.....	Equality, Richmond.
1852	Equitable Life and Trust, Philadelphia; reinsured in Aetna.
1873	Excelsior, New York; capital, \$125,000; reinsured in National Life of the U. S.
1871	Farmers and Mechanics, New York; capital, \$100,000; James H. Coleman, New York, receiver.
1882	Franklin, Indianapolis; retired.
1870	Georgia Mutual, Macon; reinsured in Cotton States.
1874	Government Security, New York; capital, \$100,000; Henry R. Pierson, Albany, receiver.
1879	Globe Mutual, New York; capital, \$100,000; Alden S. Swan, Brooklyn, receiver.
1870	Great Western, Chicago; reinsured in Republic.
1870	Great Western, New York; capital, \$100,000; receiver discharged.
1865	Greenborough Mutual, Greenborough; failed.
1873	Guardian Mutual, New York; capital, \$100,000; Henry R. Pierson, Albany, receiver.
1872	Hahneman, Cleveland; capital, \$200,000; reinsured in Republic.
1875	Hand-in-Hand, Philadelphia; wound up.
1873	Hercules, Philadelphia; capital, \$150,500; failed; John H. Kitchen, receiver.
1880	Homestead Bank and Life, Pittsburgh; failed.
.....	Homestead, Cincinnati; capital, \$100,000.
1887	Homoeopathic Mutual, New York; capital impaired; ceased doing business.
1872	Hope Mutual, New York; capital, 215,500; reinsured in New Jersey Mutual; James W. Husted, Peekskill, referee.
1852	Hope Mutual, Stamford; failed.
1856	Howard, New York; reinsured in United States.
1887	Industrial, Mobile; retired.
1887	Industrial Life and Accident, Baltimore; retired.
1873	International, Chicago; reinsured in Universal.
1872	International, Jersey City; capital, \$166,235; reinsured in United States.
1889	Iowa Mutual, Cedar Rapids; retired.
1872	Iron City, Pittsburgh.
1856	Jefferson, Cincinnati; reinsured in Ohio Life and Trust.
1856	Kentucky Mutual, Covington; failed.

When Retired.	NAME OF COMPANY.
1870—	Keystone Mutual, Harrisburgh; failed.
1882—	Kaickerbocker, New York; capital, \$100,000; Charles H. Russell, New York, receiver.
1870—	Laboringmans, Kewanee; failed.
1878—	Life Association of America, St. Louis; in hands of Superintendent of Insurance; balance on hand Jan. 1, 1888, \$72,542.
1883—	Lion, London, retired from United States; reinsuring in Equitable, N. Y.
1881—	Louisiana, New Orleans; wound up.
1869—	Masonic Orphans Home, Nashville; reinsured in Nashville Life.
1878—	Massachusetts Hospital, Boston; retired.
1854—	Merchants and Planters, New Orleans; failed.
1875—	Merchants, New York; reinsured in Globe; Edwin L. Alexander, New York, receiver.
1875—	Minnesota Mutual, St. Paul; reinsured in Northwestern Mutual.
1872—	Mississippi Valley, Louisville; reinsured in St. Louis Mutual.
1874—	Missouri Mutual, St. Louis; reinsured in Mound City.
1879—	Missouri Valley, Leavenworth; capital, \$100,000; retired.
1889—	Mobile, Mobile, Ala.; in liquidation.
1875—	Mound City, St. Louis; changed name to St. Louis Life.
1857—	Mutual, Baltimore; reinsured in Union Mut.
1876—	Mutual, Chicago; failed.
1875—	Mutual, Pittsburgh; failed.
1853—	Mutual Benefit, New Orleans; failed.
1872—	Mutual Protection, New York; capital, \$100,000; reinsured in Reserve. Henry R. Pierson, Albany, receiver.
1876—	Nashville, Nashville; reinsured in Globe Mutual.
1855—	Nashville Mutual Protection, Nashville; failed.
1874—	National, Chicago; failed.
1873—	National, New York; capital, \$150,000; James W. Husted, Peekskill, receiver.
1873—	National Capital, Washington; capital, \$150,000; reinsured in Penn Mutual.
1866—	National Life and Health, Kalamazoo; failed.
1852—	National Safety and Trust, Philadelphia; failed.
1890—	National Premium Life Society, New Orleans; in liquidation. Chas. Janvier, liquidator.
1877—	New Jersey Mutual, Newark; capital, \$100,000; failed.
1872—	New York State, Syracuse; capital, \$120,000; reinsured in Guardian Mutual; Henry R. Pierson, Albany, receiver.
1874—	North America, New York; Henry R. Pierson, Albany, receiver.
1875—	North America, Philadelphia; reinsured in Penn Mutual Life.
1853—	North American Mutual Life and Health, Philadelphia; reinsured in Aetna.
1862—	North Carolina, Raleigh; failed.
1882—	North Carolina State; reinsured in Life Insurance Company of Virginia.
1857—	Ohio Life and Trust, Cincinnati, Ohio; failed.
1872—	Peabody, New York; reinsured in Farmers and Mechanics.
1879—	Philadelphia, Philadelphia; retired.
1861—	Phoenix, St. Louis; reinsured in New York Life.

When Retired.	NAME OF COMPANY.
1880—	Piedmont and Arlington, Richmond; capital, \$200,000; failed.
1873—	Policyholders Life and Tontine, Charleston; reinsured in Life Association.
1877—	Protection, Chicago; failed.
1867—	Provident, Chicago; reinsured in Eagle.
1889—	Provident, Minneapolis; retired.
1868—	Provident Fund Life and Trust, New York; capital, \$300,000; dissolved.
1878—	Railway Passengers, Hartford; business assumed by Travelers, Hartford.
1875—	Republic, Chicago; capital, \$947,400; failed.
1872—	Reserve, New York; capital, \$136,260; Henry R. Pierson, Albany, receiver.
1873—	Safety Deposit, Chicago; reinsured in Mutual of Chicago.
1876—	Security Life and Annuity, New York; capital \$110,000; William H. Wickham, receiver.
1856—	Southern Mutual, Athens; reinsured in Southern Mutual of Columbus, S. C.
1876—	Southern, Memphis; failed.
1868—	Southern Mutual, Columbia; failed.
1853—	Southern Mutual, New Orleans; reinsured in U. S. Life and Trust of Philadelphia.
1869—	Southern Mutual Life and Trust, Mobile; reinsured in New York Life.
1853—	Spring Garden, Philadelphia; reinsured in New York Life.
1871—	Standard, New York; capital, \$125,000; reinsured in Government Security.
1875—	St. Louis Life, St. Louis; reinsured in Columbia; affairs in hands of Superintendent of Insurance. Balance on hand January 1, 1888, \$1382.
1873—	St. Louis Mutual, St. Louis; capital, \$100,000; reinsured in Mound City.
1856—	Susquehanna Mutual, Harrisburg; reinsured in American of Philadelphia.
1876—	Teutonia, Chicago; capital, \$200,000; failed.
1875—	Texas Mutual, Galveston; reinsured in Alabama Gold Life.
1884—	Toledo Mut., Toledo; capital, \$120,000; retired.
1852—	Trenton Mutual, Trenton; failed.
1840—	Union Assurance, New York; failed.
1871—	United Security, Philadelphia; capital, \$100,000; reinsured in Penn Mutual.
1868—	United States, Lafayette; failed.
1851—	United States Annuity and Life, Hartford; failed.
1862—	United States Life and Trust, Philadelphia; failed.
1877—	Universal, New York; capital, \$200,000; Harry M. Wendell, Albany, receiver.
1869—	Western, Cincinnati; reinsured in Cincinnati Mutual.
1869—	Western Mutual, St. Louis; reinsured in Commonwealth.
1881—	Western New York, Batavia; capital, \$125,000; D. W. Tomlinson, O. C. Parker, Batavia, receivers.
1868—	Widows and Orphans, St. Louis; reinsured in Life Association.
1876—	Widows and Orphans Fund, Nashville; failed.
1872—	Widows and Orphans Benefit, New York; capital, \$200,000; Henry R. Pierson, Albany, receiver.
1873—	Wilmington, Wilmington; reinsured in Life Insurance Company of Virginia.
1873—	World, New York; Simon Rosendale, Albany, receiver.

FIRE INSURANCE COMPANIES THAT HAVE FAILED OR RETIRED.

The following is a list of joint-stock fire and marine insurance companies and mutual companies of the United States that have failed or reinsured :

When Retired.	NAME OF COMPANY.	When Retired.	NAME OF COMPANY.
1885—	Acme, Des Moines; reinsured in State, Des Moines.	1870—	Aurora, Covington; reinsured in Aurora of Cincinnati.
.....	Adams Fire and Marine, West Virginia; retired.	1869—	Baltic, New York; failed.
1879—	Adriatic, New York; reinsured in London and Lancashire.	.....	Baltimore and Ohio, West Virginia; retired.
1874—	Advance, Philadelphia; reinsured.	1877—	Bangor, Bangor; failed. (Mutual company of same name now in active existence.)
1874—	Etna, Chicago; failed.	1872—	Bay State, Worcester; failed by Boston fire.
1883—	Etna, Denver; retired.	1871—	Beekman, New York; failed by Chicago fire.
1879—	Etna, New York; reinsured in Home, New York.	.....	Berkley, West Virginia; retired.
1871—	Etna, New York; failed by Chicago fire.	1885—	Beverly (name changed to Merchants); reinsured in Boston Marine.
1888—	Etna Fire and Marine, Wheeling, W. Va.; reinsured in Providence, Washington.	1887—	Birmingham, Birmingham, Ala.; reinsured in Macon, Macon, Ga.
1887—	Alabama, Mobile; failed.	1871—	Bloomington, Bloomington; reinsured.
1871—	Albany City, Albany; failed by Chicago fire.	1877—	Boatmen's, St. Louis; reinsured in American Central.
1877—	Albemarle, Charlottesville; reinsured in Granite of Virginia.	1872—	Boston, Boston; failed by Boston fire.
1874—	Allemannia, Cleveland; failed.	1872—	Boylston, Boston; failed by Boston fire.
1881—	Alliance, Boston; reinsured in Reassurances Generales.	1865—	Brevoort, New York; reinsured in Home, New York.
1874—	Alliance, New York; failed by Chicago fire.	1877—	Brewers, Milwaukee; reinsured in Home, New York.
1874—	Alps, Erie; failed.	1877—	Brewers and Maltsters, New York; reinsured in Merchants, N. J.
1883—	American, Chicago; reinsured in Home, New York.	1887—	Brooklyn, New York; reinsured in American of Newark, N. J.
1878—	American, Cincinnati; failed.	.....	Brunswick, West Virginia; retired.
1871—	American, Providence; failed by Chicago fire.	1870—	Buckeye State, Cincinnati; retired.
1887—	American Exchange, New York; reinsured in German-American.	1884—	Buffalo, Buffalo; reinsured in Phenix, Brooklyn.
1889—	American Mutual, Michigan City, Ind.; failed.	1871—	Buffalo City, Buffalo; failed by Chicago fire.
1874—	American Mutual, New Orleans; failed.	1871—	Buffalo Fire and Marine, Buffalo; failed by Chicago fire.
1888—	American Mutual, St. Louis; reinsured.	.....	Builders, West Virginia; retired.
1876—	American Underwriters, Philadelphia; failed.	1873—	Burnet, Cincinnati; retired.
1879—	Amity, New York; reinsured in Star, New York.	1878—	Capital City, Albany; reinsured in Lancashire.
1889—	Amoskeag, Manchester; reinsured in Peoples, Manchester, N. H.	1872—	Capital City, Columbus; reinsured in Franklin of Ohio.
1872—	Anchor, St. Louis; failed.	1878—	Capital City, Washington; retired.
1872—	Andes, Cincinnati; failed by Chicago fire.	1889—	Capital Fire Association, Nashua; reinsured in Granite State, Portsmouth, N. H.
1886—	Anglo-American, Washington, D. C.; failed.	1887—	Carolina, Wilmington, N. C.; organization not completed.
1878—	Anthracite, Philadelphia; reinsured in Sun, Philadelphia.	1872—	Carrollton, Carrollton; retired.
1877—	Arctic, New York; reinsured in Imperial.	1885—	Cedar Rapids, Cedar Rapids; reinsured in Continental, New York.
1883—	Argentine, Denver and Indianapolis; failed.	1873—	Central, Altoona; reinsured in National of Philadelphia.
1864—	Arkansas Home, Little Rock; retired.	1872—	Central, Columbus; reinsured in Franklin of Ohio.
1889—	Arkansas Valley Mutual, Wichita, Kan.; retired.	1872—	Central, Dayton; reinsured in Farmers and Merchants of Dayton.
1889—	Arlington, Memphis; reinsured in Milwaukee Mechanics, Milwaukee.	1874—	Central, Philadelphia; failed.
1860—	Artisans, New York; reinsured in Commonwealth of New York.	1866—	Central Park, New York; reinsured in Knickerbocker.
1871—	Astor, New York; failed by Chicago fire.	1878—	Chaplain Mutual, Burlington; failed.
1889—	Atlantic F. & M., Providence; reinsured in National of Hartford.	1871—	Charter Oak, Hartford; failed by Chicago fire.
1881—	Atlas, Hartford; wound up.	.....	Chelsea, New York.
1886—	Anglo-American, Washington; failed.	1887—	Chesapeake, Washington, D. C.; fate unknown.
1887—	Alabama, Mobile; failed.	1871—	Chicago, Chicago; failed by Chicago fire.
.....	Atlas, Missouri; retired.	1871—	Chouteau, St. Louis; failed by Chicago fire.
1875—	Atlas, New Orleans; failed.	1874—	Citizens, Baton Rouge; reinsured in Crescent of New Orleans.
.....	Atlas, New York.	1890—	Citizens, Dover; reinsured in Manufacturers and Merchants Concord, N. H.
.....	Atlas Marine, New York.	1883—	Citizens, Evansville, Ind.; reinsured in Niagara. (Company of same name now in active existence.)
1876—	Atlantic, Atlantic; retired.	1887—	Citizens, Mobile; failed.
1871—	Atlantic, Baltimore; reinsured in Home of Maryland.		
1879—	Atlantic, Brooklyn; reinsured in Home, New York.		
1870—	Atlantic, New Orleans; reinsured in Factors and Traders.		
1871—	Atlantic, Brooklyn; failed by Chicago fire.		
1874—	Atlantic and Pacific, Chicago; failed.		
1871—	Aurora, Aurora. (Company of same name now in active existence.)		

When Retired.	NAME OF COMPANY.
1877	Citizens, Newark; reinsured in Peoples of New Jersey.
1882	Citizens, Washington; reinsured in Firemens, Washington.
1877	Citizens, Wheeling; failed.
1872	City, Boston; failed by Boston fire.
1872	City, Hartford; failed by Chicago fire.
.....	City, Philadelphia; retired.
1880	City, Providence; reinsured in Imperial and Northern.
1882	City, Richmond; reinsured in Underwriters Agency, New York.
1878	City Mutual, St. Louis; reinsured in the Queen.
1876	Clayton, Wilmington; failed.
1879	Clay Fire and Marine, Newport, Ky.; reinsured in Buffalo German.
1871	Cleveland, Cleveland; failed by Chicago fire.
1887	Clinton, New York; reinsured in German-American.
1881	Colorado, Denver; failed.
1882	Columbia, New York; reinsured in Merchants, Newark.
1883	Columbus Ins. and Banking Co., Columbus, Miss.; reinsured in Phoenix of London.
1878	Commerce, New York; reinsured in Star of New York.
1883	Commercial, Baltimore; reinsured in German of Baltimore.
1871	Commercial, Chicago; failed by Chicago fire.
1871	Commercial, Cleveland; failed by Chicago fire.
1876	Commercial, New Orleans; reinsured in Sun of New Orleans.
1884	Commercial, New York; reinsured in Exchange, New York.
1877	Commercial, St. Louis; failed.
.....	Commercial, West Virginia.
1880	Commercial Mutual, New York; retired from fire insurance field.
1882	Commonwealth, Boston; reinsured in Commercial Union.
1871	Commonwealth, New York; failed.
.....	Commonwealth, Philadelphia; retired.
.....	Commonwealth Insurance Company, West Virginia; retired.
1871	Connecticut, Hartford; failed by Chicago fire.
1878	Connecticut Mutual, Meriden, Conn.; reinsured in Continental, New York.
1887	Conservative, Bismarck, Dakota; failed.
1872	Continental, Baltimore; reinsured in German of Maryland.
.....	Continental, Philadelphia; retired.
.....	Continental, West Virginia; retired.
1889	Continental Mutual, Michigan City, Ind.; failed.
1872	Corn Exchange, New York; failed by Boston fire.
.....	Corn Exchange, Philadelphia; retired.
1870	Crescent, Cincinnati; retired.
1866	Croton, New York; failed.
1888	Dakota Mutual; reinsured in fidelity Mutual of Huron, Dakota.
1875	Davenport, Davenport; retired.
1876	Defiance, Defiance; retired.
1884	Delaware Fire; Wilmington; reinsured in American, Philadelphia.
1881	Delaware State, Wilmington; license revoked; reinsured in Queen.
1874	Delta, New Orleans; failed.
1882	Denver, Denver; failed.
.....	De Soto, Missouri; retired.
1888	Dover Mutual, Dover, N. H.; reinsured in Citizens of Dover, N. H.
1872	Eastern, Bangor; failed.
.....	Easton, Philadelphia; retired.
1864	East River, New York; retired.
1871	Eclipse, Cincinnati; reinsured in Miami Valley.

When Retired.	NAME OF COMPANY.
1872	Elliott, Boston; failed by Boston Fire. (Company of same name now in active existence.)
.....	Emmet, New York; retired.
1878	Empire, Chicago; retired.
1871	Enterprise, Philadelphia; failed by Chicago fire.
1880	Enterprise, Pittsburgh; retired.
1871	Equitable, Wheaton, Ill.; failed by Chicago fire.
1875	Eureka, Pittsburgh; failed.
1860	Everett, New York; failed.
1871	Excelsior, New York; failed by Chicago fire.
1871	Excelsior, St. Louis; reinsured in Merchants, N. J.
1872	Exchange, Boston; failed by Boston fire.
1888	Factors and Traders of New Orleans; reinsured in German-American of New York.
1880	Fairfield, South Norwalk; reinsured in Niagara.
1878	Fame, Philadelphia, reinsured in Liverpool and London and Globe.
1880	Faneuil Hall, Boston; reinsured in underwriters Agency, N. Y.
1887	Fargo, Fargo, Dak.; failed; W. E. Baker, receiver.
1875	Farm Buildings, Herkimer; failed.
1881	Farmers, Howard, O.; wound up.
1870	Farmers and Merchants, Cincinnati; retired.
.....	Farmers and Mechanics, Washington, D. C.; failed.
1872	Farmers and Merchants, Dayton; reinsured in Firemens of Dayton.
1874	Farmers and Merchants, Mahoney City; failed.
1885	Farmers Home, Jewell, O.; reinsured in Queen, Liverpool.
1877	Farmers Joint Stock, Meridian, O.; failed.
1870	Farmers, Merchants and Manufacturers, Hamilton; reinsured in Firemens of Dayton.
1878	Farmville, Farmville, Va.; reinsured.
1879	Federal, Allegheny; reinsured.
.....	Federal Washington, D. C.; retired.
1880	Fidelity, Cincinnati; reinsured in Washington, Conn.
1878	Fidelity, Delphos, O.; reinsured in Firemens Fund, San Francisco.
1889	Fidelity, Great Falls, N. H., reinsured in London and Lancashire.
1888	Fire Insurance Association, London; retired from United States; reinsured in New Hampshire of Manchester, Liberty of New York, Norwich Union of England, and Merchants of Newark, N. J.
1873	Firemans, Altoona; failed.
1871	Firemans, Chicago; failed by Chicago fire. (Company of same name now in active existence.)
1879	Firemans Fund, New York; reinsured in Peoples, Newark.
1884	Firemans Trust, Brooklyn; reinsured in American of Newark, and Phoenix of Brooklyn and Boston Marine.
1872	Firemans, Boston; failed by Boston fire. (Company of same name now in active existence.)
1870	Forest City, Cleveland; failed.
.....	Franklin, Tennessee; retired.
1872	Franklin, Boston; failed by Boston fire.
1882	Franklin, Boston; reinsured in Scottish Union and National.
1874	Franklin, Camden; failed.
1871	Franklin, Cincinnati; reinsured in Triumph and Fidelity.
1878	Franklin, Baltimore; retired.
1889	Franklin, Indianapolis; reinsured in German-American, New York.
1874	Franklin, New Orleans; failed.
1867	Franklin, New York; failed.
1871	Fulton, New York; failed by Chicago fire.

When Retired.	NAME OF COMPANY.	When Retired.	NAME OF COMPANY.
1878—Franklin, St. Louis; reinsured in Home, New York.		1872—Home, Savannah; retired.	
1885—Franklin and Emporium, New York; reinsured in Exchange.		1881—Home, Shenandoah; merged with Cedar Rapids.	
1868—Gallatin, New York; failed.		1873—Home, St. Joseph; reinsured in National of Missouri.	
1877—Galveston, Galveston; reinsured in Union.		1873—Home, Toledo; reinsured in Phenix of Brooklyn.	
1871—Garden City, Chicago.		1874—Home, Topeka; reinsured in Brewers.	
1878—Gebhard, New York; merged with the Star, New York.		1872—Home, Washington; retired.	
1889—General Fire Ins. Co., Mut., New York; organized, but never materialized.		1879—Home Mutual, Boston; failed.	
1887—German-American, New Orleans; failed.		1871—Home Mutual, Cincinnati; reinsured in Union Central.	
1871—German, Cleveland; failed.		1880—Home Mutual, St. Louis; reinsured in American Central.	
1872—German, Dayton; reinsured in Teutonia.		1860—Homestead, New York; failed.	
1874—German, Erie; failed.		1878—Homestead, Watertown; retired.	
1873—German, St. Louis; reinsured in German-American and German Mutual.		1888—Hope, New Orleans; failed.	
1871—Germania, Chicago; failed by Chicago fire.		1881—Hope, New York; merged in Sterling, N. Y.	
1873—Germania, Cleveland; reinsured in Sun.		1874—Hope, Philadelphia; failed.	
1879—Germania, Elizabeth; reinsured in La Caisse Generale.		1872—Hope, Providence; failed by Chicago fire.	
1890—Germania, Memphis, Tenn.; reinsured in American, New York.		1875—Householders, Pittsburgh; failed.	
1885—Germania, Newark; reinsured in German-American, New York.		1872—Howard, Boston; failed by Boston fire.	
.....Germania, Toledo; retired.		1888—Howard, N. Y.; reinsured in London and Lancashire.	
.....Girard, New York; retired.		1885—Houston, Houston; reinsured in City of London.	
1877—Globe, Boston; reinsured in Shawmut.		1884—Hudson, Jersey City; reinsured in German-American, New York.	
1876—Globe, Chicago; failed.		1882—Humboldt, Newark; reinsured in Williamsburgh City and Metropole.	
1885—Globe, Des Moines; reinsured in Des Moines.		1872—Humboldt, New York; failed by Boston fire.	
1884—Gloucester, Gloucester, Mass.; reinsured in Westchester, New York.		1881—Illinois, Beardstown; failed.	
.....Good Hope, New York; retired.		1871—Illinois Mutual, Springfield; failed.	
1865—Goodhue, New York; reinsured in Metropolitan.		1882—Importers and Traders, New York, reinsured in American, New York.	
1880—Granite, Richmond; reinsured in Connecticut Fire.		1866—Indemnity, New York; failed.	
1871—Great Western, Chicago; failed by Chicago fire.		Independence, Independence; failed.	
1875—Great Western, New Orleans; failed.		1871—Independent, Boston; failed by Chicago fire.	
.....Great Western, Philadelphia; retired.		Independent, Philadelphia; retired.	
1886—Great Western Marine, New York; retired.		1889—Indian Head Mut., Nashua; reinsured in Granite State, Portsmouth, N. H.	
1870—Grocers, New York; reinsured in Greenwich.		1882—Insurance Co. of Dakota, Sioux Falls, Dak.; failed.	
1889—Guaranty, Great Falls, N. H.; reinsured in London and Lancashire.		1890—Interstate Mutual, Elkhart, Ind.; failed.	
1877—Guaranty, New York; reinsured in Royal.		1872—International, N. Y.; failed by Chicago fire.	
.....Guardian, Philadelphia; retired.		Iron City, West Virginia; retired.	
1874—Gulf City, Mobile; reinsured in Stonewall.		1887—Iron and Oak, Birmingham, Ala.; reinsured in Macon, Macon, Ga.	
1882—Hamburg-Magdeburg, Hamburg; retired from United States, except Pacific coast, reinsuring risks in the Fire Insurance Association.		1871—Irving, New York; failed by Chicago fire.	
1872—Hamilton, Hamilton; reinsured in Miami Valley.		1884—Irving, New York; reinsured in United Fire Reinsurance.	
.....Hamilton Marine, New York; retired.		1890—Island Home, Knoxville; reinsured in East Tennessee, Knoxville.	
.....Hampden, Springfield; retired.		Jackson Marine, New York.	
.....Hand-in-Hand, Philadelphia; retired.		1879—Jefferson, St. Louis, reinsured in Tradesmens, New York.	
1866—Harmony, New York; failed.		1881—Jefferson, Steubenville, O.; reinsured in Norwich Union.	
1871—Hartford, Baltimore; reinsured in Royal.		1876—Kansas, Leavenworth; failed.	
1890—Hekia, Madison; reinsured in St. Paul German, St. Paul.		1871—Kansas City, Kansas City; failed.	
1860—Hendrick Hudson, New York; retired.		1890—Kansas Home Mut., Topeka; ceased doing business.	
1889—Hermitage, Nashville, Tenn.; reinsured in Mechanics and Traders, New Orleans.		1889—Kansas Protective Union Mut., Topeka; retired.	
1878—Hibernia, Cleveland; retired.		Kensington, Philadelphia; retired.	
1880—Hibernia, Newark; reinsured in German-American, New York.		1876—Keystone, Reading; failed.	
1871—Hide and Leather, Boston; failed by Chicago fire.		1871—Knickerbocker, Chicago; failed by Chicago fire.	
1879—Hoboken, Hoboken; reinsured in London and Lancashire.		La Belle, West Virginia; retired.	
1881—Hoffman, New York; reinsured in Niagara.		1880—La Caisse Generale, Paris; retired from the United States, reinsuring American risks in Imperial and Northern, Howard and Fire Association.	
1877—Holland Purchase, Batavia; retired.		1883—La Confiance, Paris; retired from the United States, reinsuring American risks in Howard, N. Y. and Manufacturers, Boston.	
1880—Home, Charleston, S. C.; reinsured in Phenix, London.		1883—La Metropole, Paris; retired from United States, reinsuring in Niagara, New York.	
1871—Home, Chicago; failed by Chicago fire.		1870—Lafayette, Cincinnati; retired.	
1882—Home, Columbus, Ohio; failed.		1880—Lafayette, Lexington, Mo., retired.	
1877—Home, Galveston; reinsured in East Texas Insurance Company.		1871—Lamar, New York; failed by Chicago fire.	
1879—Home, Newark; reinsured in Queen.			
1871—Home, New Haven; failed.			

When Retired.	NAME OF COMPANY.
1882	Lamar, New York; reinsured in Phenix of Brooklyn.
1878	Lancaster, Lancaster, Pa.; retired.
1872	Lawrence, Boston; failed by Boston fire.
.....	Lehigh Valley, West Virginia; retired.
1882	Lenox, New York; reinsured in Citizens of New York.
1887	Lincoln, Lincoln, Neb.; failed.
1885	London and Provincial, London; retired from U. S.
1890	Long Island, Brooklyn; reinsured in Royal of Liverpool.
1871	Lorillard, Fire, New York; failed.
1883	Lorillard, New York; reinsured in Guardian, London.
1887	Louisiana, New Orleans; failed.
1871	Lumbermans, Chicago; reinsured in Firemens of Chicago.
1877	Lumbermans and Mechanics, St. Louis; reinsured in National of New York.
1882	Lynchburg Banking and Insurance Company, Lynchburg, Va.; retired from insurance field.
1880	Madison, Madison, Wis.; reinsured in Westchester, New York.
1879	Manayunk, Philadelphia; retired.
1871	Manhattan, New York; failed by Chicago fire.
1882	Manhattan Fire, New York; reinsured in Phenix; Brooklyn.
1872	Manufacturers, Boston; failed by Chicago fire.
1885	Manufacturers F. & M., Boston; reinsured in Phenix, London; Providence-Washington and British & Foreign Marine.
1882	Manufacturers, Newark; reinsured in Germania, New York.
.....	Manufacturers, Philadelphia; retired.
1888	Manufacturers, Wheeling, W. Va.; retired.
1890	Manufacturers Mut., Indianapolis; wound up.
1889	Manufacturers Mut., St. Louis; dissolved.
1871	Market Fire, New York; failed by Chicago fire.
1872	Market, New York; failed by Boston fire.
1887	Maryland Plate Glas; retired.
1889	Mascoma, Lebanon; reinsured in Granite State, Portsmouth, N. H.
.....	Massasoit, Springfield; retired.
1881	Mechanics of Boston; reinsured in Scottish Union and National.
1887	Mechanics, Brooklyn; reinsured in the Alliance, New York.
1880	Mechanics, Newark; reinsured in German-American of New York.
1884	Mechanics and Traders, N. Y.; reinsured in Citizens; Pittsburgh.
.....	Mechanics, Owensburg, Va.; retired.
1881	Mechanics Mutual, Boston; reinsured in Scottish Union and National.
1887	Memphis City, Memphis; reinsured in North British and Mercantile.
1875	Mercantile, Chicago; reinsured in Home of Galveston.
1888	Mercantile, Mobile; retired.
1888	Mercantile, N. Y.; reinsured in German-American.
1879	Mercantile Mutual (Marine), New York; retired.
1889	Merchants, Louisville; reinsured in Niagara, New York.
1888	Merchants, N. Y.; reinsured in Westchester, N. Y.
1872	Merchants, Boston; failed by Boston fire.
1887	Merchants, Mutual, Baltimore; reinsured in Washington Fire and Marine, Boston. (See Washington Fire and Marine.)
1885	Merchants (formerly Beverly), Boston; reinsured in Boston Marine.
1877	Merchants, Louisville; reinsured in Royal. (Company of same name now in active existence.)

When Retired.	NAME OF COMPANY.
1871	Merchants, Chicago; failed by Chicago fire.
1871	Merchants, Hartford; failed by Chicago fire.
1886	Merchants Marine, Bangor, Me.; reinsured in Insurance Company of North America.
1887	Merchants Mutual (Marine), Baltimore; retired.
1888	Merchants, Decatur, Ala.; failed.
1868	Merchants, Memphis; reinsured in Phenix of Memphis.
1875	Merchants, New Orleans; failed.
.....	Merchants, Philadelphia; retired.
1885	Merchants, St. Joseph, Mo.; reinsured in Connecticut, Hartford.
1871	Merchants and Mechanics, Baltimore; failed by Chicago fire.
1875	Merchants and Mechanics, Petersburg; failed.
.....	Merchants and Mechanics, Philadelphia; retired.
1882	Merchants and Mechanics, Richmond, Va.; reinsured in Underwriters' Agency, New York.
1871	Merchants and Traders, Louisville; reinsured.
1888	Merchants, New York; reinsured in Westchester and the Alliance.
1883	Metropole, Paris; retired from United States, reinsuring in Niagara.
.....	Metropolis, New York; retired.
1877	Metropolitan, New York; reinsured in Continental.
1879	Michigan State, Adrian; reinsured in Home, N. Y.
1879	Mississippi Valley, Memphis; retired.
1889	Mobile, Mobile; reinsured in German American, N. Y.
1879	Mobile Fire Department Insurance Company, Mobile; retired.
1887	Monarch, Des Moines; failed.
1887	Montauk, Brooklyn; reinsured in Niagara, New York.
1870	Monumental, Baltimore; reinsured in Royal.
1865	Morris, New York; failed.
1889	Mountain City, Chattanooga; retired.
1873	Mutual Benefit, Boston; failed by Boston fire.
1871	Mutual Security, Chicago; failed by Chicago fire.
.....	Nail City, West Virginia; retired.
1874	Narragansett, Providence; reinsured in Commercial Union.
1889	Nashville Commercial, Nashville, Tenn.; reinsured in German-American, N. Y.
1872	National, Bangor; failed by Boston fire.
1872	National, Boston; failed by Boston fire.
1874	National, Hannibal; failed.
.....	National, Philadelphia; retired.
1869	National, San Francisco; reinsured.
1870	National, Toledo; retired.
.....	Nautilus, New York.
1872	Neptune, Boston; failed by Boston fire. (Company of same name now in active existence.)
.....	Neptune, Philadelphia; retired.
1863	Neptune, Marine, New York.
1871	New Amsterdam, New York; failed.
1882	Newark City, Newark; reinsured in Citizens, New York.
1887	New England Mutual, Worcester, Mass.; retired.
.....	New England, Hartford.
1880	New England Mutual, Boston; reinsured in the General Reinsurance Company of Paris.
1883	New Jersey, Newark; reinsured in German-American, New York.
1875	Newport, Providence; reinsured in Providence-Washington.
1881	New York and Boston, New York; reinsured in Scottish Union and National and Lion.

When Retired.	NAME OF COMPANY.
1865	New World, New York; reinsured in North American of New York.
1879	New York Central, Union Springs; retired.
1881	New York City, New York; reinsured in Standard of London.
1889	New York Equitable, New York; reinsured in Royal Ins. Co.
1878	New York Produce Exchange, New York; reinsured in Safeguard.
1872	North American, Boston; failed by Boston fire (Company of same name now in active existence.)
1871	North American, Hartford; failed.
1871	North American, New York; failed.
1882	Northern, Watertown; retired.
1884	North German, Hamburg; reinsured United States risks in Peoples, New York.
1873	North Missouri, Macon; failed.
1875	North Penn, North Wales; failed.
1887	Northwestern, Duluth; reinsured in Commercial Union.
1868	Northwestern, Oswego; failed.
1888	Northwestern Mutual, Wahpeton, Dak.; retired.
1871	Norwich, Norwich; failed.
1871	Occidental, San Francisco; failed by Chicago fire.
1889	Ocean (Marine), Portland, Me.; retired.
1879	Ohio, Chillicothe; reinsured in North German.
1871	Ohio Valley, Cincinnati; reinsured in Farmers, Merchants and Manufacturers.
1887	Ohio Valley, Wheeling, W. Va.; retired.
1877	Old Dominion, Richmond; reinsured in Liverpool and London and Globe.
1881	Old North State, Warrenton; wound up.
1886	Orient Mutual Marine, New York; retired.
1874	Orient, Jersey City; failed.
1870	Oriental, San Francisco; failed.
1884	Oscalooza Fire, Oscaloosa, Ia.; reinsured in Cedar Rapids.
1889	Oshkosh Mutual, Oshkosh, Wis.; retired.
1877	Oswego and Onondago, Phoenix; reinsured in Commercial Union.
1876	Oswego Farmers, Sandy Creek; reinsured in Homestead of Watertown.
1890	Pacific, Portland, Ore.; reinsured in American, Philadelphia.
1871	Pacific, San Francisco; failed by Chicago fire.
1880	Pacific, St. Louis; reinsured in American Central, St. Louis.
1881	Pacific (Mutual Marine), New York; retired.
.....	Palladium, New York.
1875	Palisade, Jersey City; failed.
1877	Paterson, Paterson; failed.
.....	Peabody, Philadelphia; retired.
1887	Pennsylvania, Pittsburgh; reinsured in German American, New York.
1876	Penn, Philadelphia; failed.
1872	Peoples, Baltimore; reinsured in Hanover.
1872	Peoples, Cincinnati; reinsured in Clay of Newport.
1875	Peoples, Little Rock; reinsured in Continental.
1888	Peoples, Memphis; reinsured in Northwestern National.
1890	Peoples, Middletown, Conn.; reinsured in Connecticut Hartford.
1882	Peoples, Newark; reinsured in Niagara, New York.
1887	Peoples, New Orleans; liquidated.
1876	Peoples, Philadelphia; failed.
1871	Peoples, San Francisco; failed by Chicago fire.
1881	Peoples, Trenton; reinsured in German-American, New York.
1872	Peoples, Worcester; failed by Boston fire.
1852	Philadelphia, Philadelphia; reinsured in New York Life.
1878	Phoenix, Newark; retired.

When Retired.	NAME OF COMPANY.
1873	Phoenix, Baltimore; reinsured in Hamburg-Bremen.
1881	Phoenix, Memphis, reinsured. (Company of same name now in active existence.)
1877	Phoenix, St. Louis; reinsured in Queen.
1890	Pierre F. and M., East Pierre, So. Dak.; failed.
.....	Planters, Jackson, Miss.; retired.
1886	Pottsville Mutual, Pottsville, Pa.; retired.
1886	Puget Sound, Tacoma, W. T.; failed.
1872	Prescott, Boston; failed by Boston fire.
1888	Prescott, Boston; reinsured in North British and Mercantile.
1888	Protection, Knoxville, Tenn.; consolidated with Knoxville of Knoxville.
1883	Pueblo, Pueblo, Col.; retired.
1871	Putnam, Hartford; failed by Chicago fire.
.....	Quaker City, Philadelphia.
1870	Queen City, Cincinnati; retired.
1871	Reapers City, Rockfort; failed.
1886	Reassurance, New York; reinsured in United Fire Reinsurance, Manchester.
1883	Reassurance Generales, Paris; retired from U. S., reinsuring in Crescent, N. O.
1882	Relief, New York; reinsured in Niagara, New York.
1871	Republic, Chicago; failed by Chicago fire.
1882	Republic, New York; reinsured in North British and Mercantile.
1877	Residence, Cleveland; reinsured in Scottish Commercial.
1871	Resolute, Baltimore; reinsured in Imperial.
1878	Resolute, New York; amalgamated with New York City.
1881	Revere, Boston; reinsured in Fire Insurance Association, London.
1882	Richmond Banking and Ins. Co., Richmond; reinsured in Royal.
1878	Richmond Fire Association, Richmond; reinsured.
1876	Ridgewood, New York; reinsured in Connecticut Fire.
.....	Robert Morris, Philadelphia; retired.
1881	Rochester, Rochester, Pa.; failed.
1879	Roger Williams, Providence; reinsured in Home, New York.
1887	Royal Birmingham, Ala.; failed.
1879	Royal Canadian, Montreal; retired from U. S.
1879	Safeguard, New York; reinsured in London and Lancaster.
1876	Safeguard, Philadelphia; failed.
1875	Salamander, New Orleans; reinsured in Teutonia of New Orleans.
1871	Sangamo, Springfield; reinsured in Merchants of Chicago.
1871	Schenectady, Schenectady; failed.
1880	Scottish Commercial, Glasgow; retired from the U. S.; reinsured in the Lancashire.
1880	Seaboard, Norfolk, Va.; retired.
.....	Sea Marine, New York.
1890	Seattle, Seattle, Wash., failed.
1887	Security, Mobile; retired.
1871	Security, New York; failed by Chicago fire.
.....	Security, Philadelphia; retired.
.....	Seventh Ward, New York.
1880	Shawmut, Boston; reinsured in the Reassurance Generales Company of Paris.
1884	Shoe and Leather, Boston; reinsured in Niagara, N. Y., Phenix, Brooklyn, and Insurance Company of North America.
1872	Shoe and Leather Dealers, Boston; failed by Boston fire.
1870	Southern, Bloomfield; failed.
1874	Southern, Savannah; reinsured.
.....	Southern, Underwriters, N. C.; retired.
1877	Southern Underwriters Association, Raleigh; failed.
1874	Southside, Pittsburgh; failed.
1878	South St. Louis Mutual, St. Louis; receiver appointed.

When Retired.	NAME OF COMPANY.	When Retired.	NAME OF COMPANY.
1870—	Springfield, Springfield; failed. (Company of same name now in active existence.)	1874—	Union, Jersey City; failed.
1879—	St. Joseph, St. Joseph; reinsured in German-American.	.....	Union, New Orleans; retired.
1877—	St. Louis, St. Louis; reinsured in Queen.	1873—	Union, St. Louis; reinsured in Merchants of New Jersey.
1870—	St. Louis Floating Dock and Ins. Co., St. Louis; reinsured in American Central.	.....	United Fire, Marine and Life, New York.
1868—	St. Marks, New York; failed.	1870—	United States, Baltimore; failed.
1880—	St. Nicholas, New York; reinsured in German-American.	1877—	United States, St. Louis; reinsured in Scottish Commercial.
1885—	Standard, Cincinnati; reinsured in Commercial, Cincinnati.	1889—	Vanderbilt, Memphis, Tenn.; reinsured in St. Paul F. and M.
1883—	Standard Fire Office, London; retired from U. S.; reinsuring in Phenix, Brooklyn.	1884—	Virginia Home, Richmond; reinsured in Phenix, London.
1886—	Star, New York; reinsuring in Westchester, New York.	1860—	Wall Street, New York; failed.
1871—	State, Chicago; failed by Chicago fire.	1870—	Washington, Baltimore; reinsured in the Queen.
1870—	State, Cleveland; failed.	1872—	Washington, Boston; failed by Boston fire.
1873—	State, Hannibal; failed.	1876—	Washington, Memphis; reinsured in Merchants of Memphis.
1879—	State, Jersey City; reinsured in Westchester.	1871—	Washington, New York; failed by Chicago fire.
1876—	State, Lansing; reinsured in Home, N. Y.	1867—	Washington Marine, New York.
1877—	State, Laporte; failed.	1872—	Washington, New York; failed by Boston fire.
1861—	State, New Haven; failed.	.....	Washington, Philadelphia; retired.
1874—	State, Parkersburg; failed.	1879—	Washington, Plainfield, N. J.; reinsured in German-American.
.....	State, Philadelphia; retired.	.....	Washington, Washington; retired.
1875—	State, Rutland; reinsured in Ætna.	1888—	Washington F. and M., Boston; reinsured in Niagara of New York, National of Hartford and Union and California of California.
1887—	Sterling, New York; reinsured in Exchange.	1888—	Washington F. and M., Mobile; reinsured in American of Philadelphia and German of Freeport.
1872—	Suffolk, Boston; failed by Boston fire.	1882—	Watertown, Watertown, N. Y.; reinsured in Sun Fire Office.
1886—	Sun Mutual Marine, New York; retired.	1871—	Western Buffalo; failed by Chicago fire.
1876—	Sun, Cleveland; reinsured in Continental.	.....	Western, Chicago; reinsured in Fire Association, Philadelphia.
1884—	Sun, Philadelphia; reinsured in Spring Garden and United Fire Reinsurance.	1888—	Western F. and M., Sioux Falls, Dak.; consolidated with Insurance Company of Dakota, Sioux Falls. (See Insurance Company of Dakota.)
1876—	Sunbury, Sunbury; failed.	.....	Western, Massachusetts; Pittsfield.
1882—	Tabor, Denver; retired.	1886—	Western, Philadelphia; retired.
1876—	Tennessee, Nashville; reinsured in Connecticut.	1886—	Western, San Francisco; reinsured in State Investment and Ins. Co.
.....	Tennessee Fire Marine, Tennessee; retired.	1875—	Western Texas, San Antonio, retired.
1871—	Teutonia, Cleveland; failed.	1874—	West Virginia, Wheeling; failed.
1878—	Texas Banking and Insurance Co., Galveston; retired from insurance field.	1873—	Williamsport, Williamsport; reinsured.
.....	Thames, Norwich.	1888—	Wilmington Mutual, Wilmington, N. C.; failed.
1871—	Tobacco, Cincinnati; reinsured.	1871—	Winnesheik, Freeport; failed.
1885—	Toledo F. & M., Toledo; reinsured.	1875—	Workingmans, New Orleans; failed.
1889—	Topeka Mut., Topeka, Kans.; wound up.	1862—	World's Safe, Troy; failed.
1886—	Trade, Camden; reinsured in German-American, New York.	1875—	Wyoming, Wilkesbarre; reinsured in Commercial Union.
1875—	Tradesmens, New Orleans; failed.	1871—	Yonkers and New York, New York; failed by Chicago fire.
1883—	Tradesmens, New York; reinsured in Standard Fire Office.		
1887—	Transcontinental, Mandan, Dak.; discontinued business.		
1872—	Tremont, Boston; failed by Boston fire.		
.....	Triton, New York.		
1872—	Triumph, Cincinnati; reinsured in Amazon.		
1872—	Underwriters, Altoona; failed.		
1874—	Union, Baltimore; reinsured in Home of New York.		
1883—	Union, Cincinnati; reinsured in Westchester, N. Y.		

COMPANIES IN THE HANDS OF RECEIVERS.

The following is a list of life, fire and fire-marine insurance companies in the United States in process of winding up, with name of receivers or other persons in charge:

ALABAMA.

Alabama, Mobile; F. G. Bronberg, Assignee.
Citizens, Mobile; F. G. Bronberg, Assignee.
Alabama, Gold Life, Mobile; A. P. Bush, Receiver.
Royal, Birmingham; Geo. Eustis, Receiver.

CONNECTICUT.

American Mutual Life, New Haven; Talcott H. Russell, Receiver.
Connecticut Life, Hartford; L. H. Cook and J. R. Buck, Receivers.

CONNECTICUT—Continued.

Charter Oak Life, Hartford; E. A. Stedman and I. W. Brooks, Receivers.
National Life and Trust, New Haven; Talcott H. Russell, Receiver.

DAKOTA.

Fargo Fire, Fargo; W. E. Barker, Receiver.
Insurance Co. of Dakota, Sioux Falls; J. S. Lewis, Receiver.

GEORGIA.

Cotton States Life, Macon; John Peabody, Columbus, Receiver.

ILLINOIS.

Alton Mutual Insurance and Savings, Alton.
Aurora, Aurora; L. D. Brady, Assignee.
Chicago, Chicago; J. K. Murphy, Assignee.
Chicago, Firemens, Chicago; O. H. Horton, Assignee.
Chicago Life, Chicago; George M. Bogue, Receiver.
Commercial Fire, Chicago; R. E. Jenkins, Assignee.
Empire, Chicago; William O. Cole, Assignee.
Equitable, Chicago; James Long, Assignee.
Germania, Chicago; William Vorke, Assignee.
Globe, Chicago; Robert E. Jenkins, Assignee.
Great Western, Chicago; C. W. Upton, Assignee.
Home Fire, Chicago; Thomas Bulkley, Assignee.
Knickerbocker, Chicago.
Lamar, Chicago; George Chandler, Assignee.
Lumbermans, Chicago; T. C. Hoag, Assignee.
Merchants, Chicago; William E. Rolle, Assignee.
Mutual Security, Chicago; Mark Kimball, Assignee.
National Life, Chicago; Kirk Hawes, Assignee.
Protection Life, Chicago; E. D. Cook, Assignee.
Republic, Chicago; J. R. Payson, Assignee.
Republic Life, Chicago; Samuel D. Ward, Receiver.
State, Chicago; Norman C. Perkins, Assignee.
Winnesheik, Freeport.

INDIANA.

American Mutual Fire, Michigan City; J. C. Had-dock, Receiver.
Continental Mutual Fire, Michigan City; A. F. Thornton, Receiver.
Interstate Mutual Fire, Elkhart; E. O. Fuller, Receiver.
Manufacturers Mutual Fire, Indianapolis; W. T. Brown, Receiver.

IOWA.

Monarch Fire, Des Moines; B. F. Allen, Receiver.

KANSAS.

Kansas Home Mutual Fire, Topeka; R. A. Henderson, Receiver.
Missouri Valley Life, Leavenworth; E. B. Allen, President.
National Mutual, Sedalia; C. Sellers, Receiver.
Topeka Mutual Fire, Topeka, Kan.; Judge Sutton, Receiver.

KENTUCKY.

Clay Fire and Marine, Newport; H. W. Lape, Secretary.
Farmers and Drovers, Louisville; R. S. Veech, President.

LOUISIANA.

Factors and Traders, New Orleans; R. M. Walmsley, Jules A. Blanc, Ed. A. Palfrey, Liquidators.
Louisiana, New Orleans, L. Placid Canoy, Liquidator.
Peoples, New Orleans; David Hughes, M. Abascal, A. Wals, Liquidators.

MAINE.

Eastport Mutual, Eastport; L. G. Downs, Receiver.
Penobscot Mutual, Bangor; Charles P. Wiggins, Secretary.
Somerset Mutual, Skowhegan; T. H. Dinsmore, Secretary.

MASSACHUSETTS.

Alliance, Boston; in hands of old management.
Atlantic Fire and Marine, Provincetown; in hands of old management.
Boot Manufacturers Mutual, Boston; C. A. Grinnell, President; in hands of old management.
City Mutual, Boston; R. G. Molineaux, Receiver.
Commonwealth, Boston; in hands of old management.
Conway Mutual, Conway; H. W. Billings, Receiver.
Faneuil Hall, Boston; in hands of old management.
Franklin, Boston, and Granby Mutual of Granby, are voluntarily closing; in hands of old management.
Gloucester, Gloucester; reinsuring and closing.
Manufacturers Fire and Marine, Boston; reinsured and closing; Samuel Appleton, President.
Mechanics Mutual, Boston; in hands of old management.
Merchants (formerly Beverly), Boston; reinsured and closing.
Neptune, Boston; George F. Osborne, Receiver.
New England Mutual, Boston; in hands of old management.
New England Mutual Marine, Boston; George C. Lord, Receiver.
Revere, Boston; in hands of old management.
Shawmut, Boston; in hands of old management.
Shoe and Leather, Boston; reinsured and closing; J. C. Abbott, President.
Westfield Mutual, Westfield; in hands of old management.
Weymouth and Braintree Mutual, Worcester; in hands of old management.

MICHIGAN.

Home Mutual of Ionia, Clinton and Montcalm counties, Ionia; Clarence B. Wardle, Receiver.
Mercantile Mutual of Salinac, Huron and Tuscola counties, Sand Beach; Elbridge F. Bacon, Receiver.
Merchants, Manufacturers and Citizens Mutual Fire Insurance Company of Kent, Allegan and Ottawa counties, Grand Rapids; closing up business.
Merchants Mutual, Detroit; Frank G. Russell, Receiver.
Michigan Mutual, Grand Rapids; D. L. Skinner, Receiver.
Mutual Fire of Salinac, Huron and Tuscola counties, Sand Beach; Elbridge F. Bacon, Receiver.
Mutual Fire of Port Huron; John F. Porter, Receiver.
Union Mutual Fire Insurance Company of Kent, Barry and Ionia counties, Grand Rapids; Wm. D. Tolford, Receiver.

MISSOURI.

Columbia Life, St. Louis; C. P. Ellerbe, Superintendent of Insurance Department, *ex-officio* Receiver.
Kansas City Fire and Marine, Kansas City; C. P. Ellerbe, Superintendent Insurance Department, *ex-officio* Receiver.
Lafayette, Lexington; William Morrison, President.
Life Association of America, St. Louis; C. P. Ellerbe, Superintendent Insurance Department, *ex-officio* Receiver.
Phoenix, St. Louis; Webb M. Samuel, President.
St. Louis Fire and Marine, St. Joseph; A. P. Goff, President.
St. Louis, St. Louis; Adolphus Meyer, President.
St. Louis Mutual Life, St. Louis; C. P. Ellerbe, Superintendent Insurance Department, Receiver.
United States, St. Louis; W. H. Scudder, President.

MISSOURI—Continued.

Union Mutual Life, St. Louis; C. P. Ellerbe, Superintendent of Insurance, *ex-officio* Receiver.

NEW JERSEY.

Fire.

Hardwick Mutual, Johnsonburg; Isaac Wildrick, President.
Hunterdon County Mutual, Lambertville; Jeremiah Hayhurst, President.
Millville Mutual Fire and Marine, Millville; Thos. Whitaker, Receiver.
Plainfield Mutual, Plainfield; Alfred Berry, President.
Somerville Mutual, Somerville; E. S. Doughty, President.
Trade, Camden; Edmund May, President.

Life.

New Jersey Mutual Life, Newark; Robert F. Stockton, Receiver.

NEW YORK.

Life.

Asbury Life, New York; A. V. Stout, Receiver, 471 Broadway.
Atlantic Mutual Life, Albany; E. Newcomb, Receiver (appointed August 6, 1877).
Continental Life, New York; A. B. Hepburn, Receiver (appointed February 28, 1883), 20 Nassau street.
Electric Life, New York; Philo T. Ruggles, Receiver, 29 Wall street.
Empire Mutual Life, New York; A. B. Hepburn, Receiver, 20 Nassau street.
Globe Mutual Life, New York; Alden S. Swan, Receiver (appointed May 10, 1884), 80 Wall street.
Guardian Mutual Life, New York; H. R. Pierson, Receiver (appointed March 8, 1877), Albany.
Knickerbocker Life, New York; Chas. H. Russell (appointed December 29, 1882), Receiver; 52 William street.
New York State Life, New York; H. R. Pierson; Receiver (appointed March 8, 1877), Albany.
North American Life, New York; H. R. Pierson, Receiver (appointed March 8, 1877), Albany.
Reserve Mutual Life, New York; H. R. Pierson; Receiver (appointed March 8, 1877), Albany.
Security Life, New York; W. H. Wickham, Receiver (appointed December 13, 1876), 31 Pine street.
Universal Life, New York; Harry M. Wendell, Receiver, Albany.
Western New York, Batavia; D. W. Tomlinson and O. C. Parker, Receivers.
Widows and Orphans Benefit Life; H. R. Pierson, Receiver (appointed March 8, 1877), Albany.
World Mutual Life, New York; S. W. Rosendale, Receiver (appointed March 23, 1879), Albany.

Fire.

Adriatic, New York city; Metropolitan Trust Company, Receiver, 35 Wall street.
Amity, New York; Edward Merritt, Receiver, 20 Court street, Brooklyn, N. Y.
Arctic, New York city; Vincent Tillyou, Receiver, 71 Liberty street.
Atlantic, New York city; Charles A. Townsend, Receiver, Brooklyn, N. Y.
Baltic, New York city; Wm. H. Kipp, Receiver, 231 Broadway.
Beekman, New York city; Francis M. Bixby, Receiver.
Brewers and Malsters, New York city, Newton Ammerman, Receiver, 92 Hudson street.
Buffalo, Buffalo; Townsend, Davis, Receiver, 200 Main street.

NEW YORK—Continued.

Columbia, New York city; E. H. Hobbs, Receiver.
Columbian Marine, New York city; J. P. Paulison, Receiver, 3 Nassau street.
Commerce Fire, New York city; Samuel D. Babcock, Receiver.
Commercial Fire, New York; John Castree, President; Walter Lawrence, Secretary.
Firemens Fund, New York city, Chas. E. Appleby, Receiver, 55 Liberty street.
Firemens Trust, Brooklyn; William Burrell, Receiver, 233 Greenwich street.
Franklin and Emporium Fire, New York; Horace F. Hutchinson, Receiver.
Hoffman Fire, New York; William O. Hoffman, President; John D. McIntyre, Secretary.
Holland Purchase, Batavia; H. Chaddock, Receiver.
Homestead, Watertown; Samuel T. Woolworth, Receiver.
Irving, New York; George C. Owens, Secretary.
Irving Fire, New York city; Martin L. Crowell, Receiver, 157 Broadway.
Importers and Traders, New York; Joseph Brokaw, President; Daniel A. Smith, Secretary.
Lamar, New York city; W. R. Macdliarmid, Receiver, 5 and 7 Dey street.
Lenox Fire, New York city; Arthur H. Walton, Secretary, 69 Liberty street.
Lorillard, New York; C. Norwood, President; E. B. Magnus, Secretary.
Manhattan, New York city; Edward Mitchell, Receiver, 41 Wall street.
Mechanics and Traders, New York; William R. Foster, President; John M. Tompkins, Secretary.
Mercantile Mutual, New York city; C. T. Harbeck, Receiver, 35 Wall street.
Metropolitan, New York city; Charles E. Appleby, Receiver, 55 Liberty street.
New York and Boston, New York city; A. G. Stevens, President; R. L. Livingston, Secretary, 73 William street.
New York Central, Union Springs; W. E. Hughitt, President.
New York City, New York; Cyrus H. Loutrel, President; John D. Kinsman, Secretary.
Northern, Watertown; George B. Phelps, Receiver.
Oswego and Onondago, Phoenix; E. Kirby West, Receiver, Baldwinsville, N. Y.
Pacific Mutual, New York city; Jacob R. Telfair, Receiver, 56 Wall street.
Reassurance, New York; John W. Murray, President *pro tem*; P. E. Rason, Secretary.
Relief Fire, New York; Henry Demarest, President; G. W. Damon, Secretary.
Republic Fire, New York; Robert S. Hone, President; Edward Rowell, Secretary.
Safeguard, New York city; James Yearance, Receiver, 46 Pine street.
Security, New York city; E. H. Wooton, Receiver, 37 Broadway.
St. Nicholas, New York; Jacob Dubois, Secretary.
Star, New York; N. C. Miller, President; George S. Middlebrook, Secretary.
Sun Mutual (Maine), New York; J. J. Paulison; Receiver, 31 Nassau street.
Tradesmens Fire, New York; D. R. Keeler, President; T. Y. Brown, Secretary.
Washington, New York city; Wm. K. Lothrop, Receiver, 45 William street.
Watertown, Watertown; Sidney Cooper, Receiver.

Marine.

Great Western, New York; Ferdinand Mott, President; W. T. Lockwood, Secretary.
Orient Mutual Marine; Eugene Dulith, President; Charles Ewing, Secretary.
Pacific Mutual Marine, New York; Jacob R. Telfair, Receiver.

NEW YORK—Continued.

Sun Mutual Marine, John V. Paulson, President;
John P. Nichols, Secretary.
Union Mutual Marine, New York; Ferdinand
Stagg, Vice-President.

NORTH CAROLINA.

North Carolina State Life, Raleigh; A. W. Hay-
wood, Receiver.

OHIO.

Corn City Mutual, Toledo, M. J. Enwright, Re-
ceiver.
Home, Columbus; J. W. King, Assignee.

PENNSYLVANIA.

American Life, Philadelphia, Real Estate Title
and Trust Co., Philadelphia, Receiver.
Central, Philadelphia; A. W. Norris, Receiver.
German, Erie; W. Varnum, Receiver.
Lycoming Fire, Muncy; J. A. Beeber, Receiver,
Williamsport.
Newton, Newton; A. W. Norris, Receiver, Phila-
delphia.

PENNSYLVANIA—Continued.

Penn Fire, Philadelphia; W. McMichael, Receiver.
Rochester, Beaver Co.; J. J. Wickham, Receiver.
Sunbury, Sunbury; Haas & Kaase, Receivers.
Williamsport, Williamsport; W. D. Crocker, Re-
ceiver.

TENNESSEE.

Mississippi Valley, Knoxville; L. B. Eaton, Pres.
Nashville Life, Nashville; W. C. Nelson, Secre-
tary.

WASHINGTON.

Seattle Fire, Seattle; J. K. Elderkin, Albany, Ore.,
Receiver.

WISCONSIN.

Oshkosh Mutual Fire, Oshkosh; C. W. Davis, Re-
ceiver.

CANADA.

Globe Mutual Life, New York; W. C. Wells, Mon-
treal, Assignee.
The Canada Agricultural Insurance Company of
Montreal; P. S. Ross, J. P. Fish, G. H.
Dumesnil, Montreal, Assignees.

INSURANCE LAWS ENACTED IN 1890.

The following is the full text of the several insurance bills that have become laws :

In relation to life and casualty insurance companies, associations and societies organized under the laws of this State :

SECTION 1. No order, judgment or decree providing for an accounting, enjoining, restraining or interfering with the prosecution of the business of any life or casualty insurance company, association or society of this State, or appointing a temporary or permanent receiver thereof, shall be made or granted otherwise than upon the application of the attorney-general, on his motion, or after his approval of a request in writing of the superintendent of the insurance department, except in an action by a judgment creditor, or in proceedings supplementary to execution.

To amend chapter 282 of the laws of 1889, entitled " An act relating to life insurance companies and their agents doing business in this State."

SECTION 1. Life insurance companies doing business in this State shall not make any discrimination in favor of individuals of the same class and of the same expectation of life, either in the amount of premium charged or any return of premium, dividends or other advantages, and no agent of any such insurance company shall make any contract for insurance or agreement as to such contract of insurance other than that which is plainly expressed in the policy issued, nor shall any such company or agent pay or allow, or offer to pay or allow, as inducement to any person to insure any rebates of premium or any special favor or advantage whatever in the dividends to accrue thereon, or any inducement whatever not specified in the policy. Whenever it shall appear to the satisfaction of the superintendent of the insurance department, after a hearing held by him upon due notice, that any company is issuing policies or making contracts that are either directly or indirectly a violation of this act, he shall thereupon, with the approval of the attorney-general, in writing, require said company and its officers and agents to refrain within twenty days from making or delivering any such policy or contract, and the making or delivery of any such policy or contract thereafter shall render such company or person guilty of a misdemeanor, punishable as provided in the third section of the act hereby amended. It is further made the duty of said superintendent, in case of the failure of any company or its officers or agents to comply with said requirements within the twenty days, to publish a notice of the fact in the State newspaper once a week for four weeks.

SEC. 2. Section 2 of said act is hereby amended so as to read as follows :

SEC. 2. No person shall act as agent, sub-agent or broker in the solicitation or procurement of applications for, or policy of insurance, for any company or corporation referred to in this act, without first procuring a certificate of authority from the superintendent of the insurance department. Said certificate of authority must be renewed annually, on the first day of January, or within sixty days thereafter, and a duplicate thereof shall be filed in the office of the said superintendent, provided, however, that nothing herein contained shall relate to agents operating solely on the weekly payment plan of insurance.

STATE OFFICIALS HAVING AUTHORITY IN INSURANCE MATTERS.

(Corrected to June 5, 1890.)

STATE.	OFFICERS.	ADDRESS.	TITLE.
Alabama.....	Cyrus D. Hogue...	Montgomery.....	Auditor of State.
Arizona.....	Nathan O. Murphy..	Prescott.....	Territorial Secretary.
Arkansas.....	W. S. Dunlop.....	Little Rock.....	Auditor of State.
California.....	J. N. E. Wilson....	San Francisco.....	Insurance Commissioner.
Colorado.....	L. B. Schwanbeck..	Denver.....	Superintendent of Insurance
Connecticut.....	O. R. Fyler.....	Hartford.....	Insurance Commissioner.
Delaware.....	Isaac N. Fooks.....	Georgetown.....	Insurance Commissioner.
District of Columbia.....		Washington.....	Commissioners of District.
Florida.....	F. J. Pons.....	Tallahassee.....	State Treasurer.
Georgia.....	W. A. Wright.....	Atlanta.....	Insurance Commissioner.
Idaho.....	Chas. Himrod.....	Boise City.....	Territorial Secretary.
Illinois.....	C. W. Pavey.....	Springfield.....	Auditor of Public Accounts.
Indiana.....	Bruce Carr.....	Indianapolis.....	Auditor of State.
Iowa.....	Jas. A. Lyons.....	Des Moines.....	Des Moines.....
Kansas.....	Daniel W. Wilder..	Topeka.....	Superintendent of Ins.
Kentucky.....	H. F. Duncan.....	Frankfort.....	Insurance Commissioner.
Louisiana.....	L. F. Mason.....	Baton Rouge.....	Secretary of State.
Maine.....	Simeon Toby.....	New Orleans.....	Asst. Secretary of State.
	J. O. Smith.....	Augusta.....	Insurance Commissioner.
Maryland.....	J. F. C. Talbott....	Annapolis.....	Insurance Commissioner.
Massachusetts.....	Geo. S. Merrill....	Boston.....	Commissioner of Insurance.
Michigan.....	H. S. Raymond.....	Lansing.....	Commissioner of Ins.
Minnesota.....	C. P. Bailey.....	St. Paul.....	Insurance Commissioner.
Mississippi.....	W. W. Stone.....	Jackson.....	Auditor of Public Accounts.
Missouri.....	C. P. Ellerbe.....	St. Louis.....	Superintendent of Ins.
Montana.....	E. A. Kenney.....	Helena.....	State Auditor.
Nebraska.....	T. H. Benton.....	Lincoln.....	Auditor of Public Accounts.
Nevada.....	J. F. Hallock.....	Carson City.....	State Comptroller.
New Hampshire.....	Henry H. Huse.....	Concord.....	Insurance Commissioner.
New Jersey.....	Henry C. Kelsey....	Trenton.....	Secretary of State.
New Mexico.....	Trinidad Alarid....	Santa Fe.....	Territorial Auditor.
New York.....	Robert A. Maxwell..	Albany.....	Superintendent of Ins.
North Carolina.....	W. L. Saunders.....	Raleigh.....	Secretary of State.
North Dakota.....	A. L. Carey.....	Bismarck.....	Commissioner of Ins.
Ohio.....	W. H. Kinder.....	Columbus.....	Superintendent of Ins.
Oregon.....	Geo. W. McBride....	Salem.....	Secretary of State.
Pennsylvania.....	J. M. Forster.....	Harrisburgh.....	Insurance Commissioner.
Rhode Island.....	E. W. Bucklin.....	Newport.....	Insurance Commissioner.
South Carolina.....	John S. Vernor.....	Columbia.....	Comptroller Gen. of State.
South Dakota.....	L. C. Taylor.....	Pierre.....	Auditor of State.
Tennessee.....	M. F. House.....	Nashville.....	Commissioner of Ins.
Texas.....	L. L. Foster.....	Austin.....	Insurance Commissioner.
Utah.....	Elijah Seils.....	Salt Lake City....	Secretary of Territory.
Vermont.....	C. W. Porter.....	Montpelier.....	Secretary of State.
	W. H. Dubois.....	West Randolph.....	Treasurer.
Virginia.....	Morton Marye.....	Richmond.....	Auditor of Public Accounts.
Washington.....	Allen Weir.....	Olympia.....	Secretary of State.
West Virginia.....	P. F. Duffy.....	Charleston.....	State Auditor.
Wisconsin.....	Philip Cheek, Jr....	Madison.....	Commissioner of Ins.
Wyoming.....	M. N. Grant.....	Cheyenne.....	Insurance Commissioner.

CANADA.

Dominion of Canada.....	Wm. Fitzgerald.....	Ottawa.....	Superintendent of Ins.
Province of Ontario.....	Dr. J. H. Hunter...	Toronto.....	Inspector of Insurance.

FIRE INSURANCE BY STATES.

TRANSACTIONS OF THE FIRE AND MARINE INSURANCE COMPANIES.

The following tables show the transactions of the various fire insurance companies in the different States and Territories in 1889. Premium receipts and losses incurred, with the ratio of one to the other, are the material points regarding fire insurance in the business are most anxious to compare. The tables present these features in the most condensed form possible. Following the tables of individual States is presented a recapitulation of the entire business of the United States and Canada in 1889, in comparison with transactions of the previous four years, giving the totals for five years and the average ratio for the five years. The returns were, in a majority of instances, furnished us directly from the offices of the State officers having charge of insurance matters, and are believed to be as nearly correct as it is possible to make them. Under the head "Supplemental Report," in a few States, will be found reports received after the remainder had been electrolyped.

NAME AND LOCATION.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.	NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.
ALABAMA.				ARIZONA.			
Ætna, Hartford.....	\$90,749	\$6,379	21.4	California, San Francisco.....	\$480	.....	.....
California, San Francisco.....	2,158	99	1.8	Commercial, San Francisco.....	1,139	41	3.6
Citizens, New York.....	4,887	694	14.2	Fire Association, Philadelphia.....	618	35	5.6
Commercial Union, London.....	12,737	4,434	34.8	Firemans Fund, San Francisco.....	5,888	249	4.1
Continental, New York.....	21,311	3,531	16.6	Home, New York.....	9,706	2	2.6
Factors and Traders F. and M., Mobile.....	24,906	1,819	7.3	Insurance Co. of North America, Philadelphia.....	9,005	2	.....
German-American, New York.....	17,810	1,941	10.9	National, Hartford.....	4,349	1,125	25.8
Germania, New York.....	9,233	5,773	62.5	Orient, Hartford.....	1,985	895	41.9
Guardian, London.....	415	.....	.....	<i>Supplemental Report.</i>			
Hamburg-Bremen, Hamburg.....	14,246	4,162	29.2	Ætna, Hartford.....	709	.....	.....
Hanover, New York.....	9,773	1,387	14.3	Anglo-Nevada, San Francisco.....	2,431	.....	.....
Hartford, Hartford.....	99,119	11,115	11.1	Guardian, London.....	290	.....	.....
Home, New York.....	32,792	11,131	33.9	Imperial, London.....	4,686	1,149	24.4
Imperial, London.....	9,201	5,797	62.0	London Assurance, London.....	.....	.....	.....
Insurance Company of North America, Phila.....	24,786	4,265	17.2	Northern, London.....	794	.....	.....
Knoxville, Knoxville.....	7,756	3,153	40.7	Queen, Liverpool.....	.....	.....	.....
Liberty, New York.....	8,910	4,905	55.0	North British and Mercantile, London.....	574	.....	.....
Liverpool and London and Globe, Liverpool.....	83,511	15,233	18.2	Phoenix, London.....	1,592	.....	.....
London and Lancashire, Liverpool.....	19,211	6,618	34.4	Royal, Liverpool.....	991	17	1.8
Mechanics and Traders, New Orleans.....	24,203	7,780	32.1	Western, Toronto.....	287	262	91.6
"The Merchants," Newark.....	11,564	2,087	17.5	Totals.....	\$39,558	\$3,711	9.3
Mutual, New York.....	8,235	757	9.2				
Niagara, New York.....	13,356	4,257	31.8				
North British and Mercantile, London.....	23,178	13,895	59.9				
Northern, London.....	9,627	4,667	48.5				

ARIZONA.		ARKANSAS.	
Atas, Hartford.....	53.9	\$5,202	\$15,699
American, Philadelphia.....	10,285	9,277	4,877
American Central, St. Louis.....	14.6	9,152	5,954
Anglo-Nevada, San Francisco.....	54.6	8,367	5,939
Arkansas, Little Rock.....	45.4	5,311	16,905
British and Foreign M., Liverpool.....	31.9	1,889	12,072
Burlington, Burlington.....	4.0	75	133
California, San Francisco.....	31.1	2,155	1,405
Citizens, St. Louis.....	65.9	8,377	5,049
Commercial, San Francisco.....	39.4	6,136	4,481
Commercial Union, London.....	39.4	.....	5,376
Connecticut, Hartford.....	48.8	7,773	1,136
Continental, New York.....	75.9	13,059	5,762
Crescent, New Orleans.....	39.8	1,357	3,606
East Texas, Tyler.....	.....	.....	311
Fidelity, Huron.....	70.4	2,323	9,964
Fire Association, Philadelphia.....	33.3	13,295	9,588
German, Freeport.....	37.0	11,860	9,500
German-American, New York.....	54.1	12,769	9,500
Germania, New York.....	24.3	.....	9,144
Hartford, Hartford.....	.....	.....	26,544
Home, New York.....	.....	.....	25,876
Imperial, London.....	30.3	9,765	12,032
Insurance Co. of North America, Philadelphia.....	28.5	8,118	5,340
Knoxville, Knoxville.....	39	8,209	17,579
Lancashire, Manchester.....	54.0	14,616	18,000
Liverpool and London and Globe, Liverpool.....	33.9	5,088	33,498
Mechanics and Traders, New Orleans.....	4.7	8,239	5,447
Michigan F. and M., Detroit.....	51.5	2,724	1,498
National, Hartford.....	28.1	7,836	1,082
New Orleans, New Orleans.....	29.8	5,430	8,959
Niagara, New York.....	1.1	4	8,414
North British and Mercantile, London.....	34.9	5,511	7,983
Northern, London.....	27.8	.....	2,988
Orient, Hartford.....	.....	.....	2,988
Pennsylvania, Philadelphia.....	.....	.....	8,793
Phoenix, Brooklyn.....	.....	.....	8,059
Phoenix, Hartford.....	.....	.....	21,089
Phoenix, London.....	.....	.....	26,144
Queen, Liverpool.....	.....	.....	17,850
Royal, Liverpool.....	.....	.....	4,121
Southern, New Orleans.....	.....	.....	3,522
Southern California, Los Angeles.....	.....	.....	1,389
Springfield, Springfield.....	.....	.....	23,869
Standard, Kansas City.....	.....	.....	33,652
State Investment and Insurance, San Francisco.....	.....	.....	3,300
St. Paul F. and M., St. Paul.....	.....	.....	15,682
Totals.....	54.0	\$8,800	3,333
Miscellaneous Insurance Companies.		Miscellaneous Insurance Companies.	
American Steam Boiler, New York.....	.....	.....	3,069
American Surety, New York.....	.....	.....	.....
Employers Liability, London.....	.....	.....	.....
Fidelity and Casualty, New York.....	.....	.....	.....
Hartford Steam Boiler, Hartford.....	.....	.....	.....
Metropolitan Plate Glass, New York.....	.....	.....	.....
Totals.....	.....	.....	.....

NAME AND LOCATION.		Premiums.	Losses.	Ratio of Losses to Premiums.
ARKANSAS—Continued.				
Sun Mutual, New Orleans	\$23,342	\$12,577	53.9	
Underwriters Agency, New York	13,346	1,518	113.7	
Union, San Francisco	16,230	4,867	30.0	
Western, Toronto	10,369	2,590	25.0	
Totals	\$561,343	\$74,912	49.0	
CALIFORNIA.				
Aetna, Hartford	\$169,090	\$76,373	45.2	
Agricultural, Watertown, N. Y.	49,813	8,971	18.0	
Alia Fire, Stockton	42,339	16,012	37.8	
Amazon, Cincinnati	15,471	9,612	62.1	
American, Boston	13,007	8,507	65.1	
American, Newark	30,606	5,507	18.0	
American Central, St. Louis	28,602	16,594	58.0	
American Fire, New York	33,803	14,991	44.3	
American Fire, Philadelphia	56,746	43,591	76.8	
Anglo-Nevada, San Francisco	246,007	91,107	37.0	
Armstrong Fire, New York	4,311	.....	.....	
Atlas, London	56,402	19,119	37.9	
Boylston, Boston	8,259	104	2.3	
British America, Toronto	29,267	6,594	22.5	
Buffalo German, Buffalo	4,228	.....	.....	
Caledonian, Edinburgh	58,984	26,226	44.5	
California, San Francisco	142,232	59,665	41.9	
Citizens, Cincinnati	13,010	6,413	49.3	
Citizens, New York	24,753	6,447	26.0	
Citizens, St. Louis	12,254	4,466	36.4	
City of London Fire, London	45,456	40,578	89.3	
Commercial, San Francisco	62,244	31,527	50.7	
Commercial Union, London	18,994	91,765	50.7	
Concordia Fire, Milwaukee	8,655	3,758	43.1	
Connecticut Fire, Hartford	55,291	29,332	53.0	
Continental, New York	31,221	15,555	49.8	
Denver, Denver	7,095	.....	.....	
Economic Fire, London	10,695	2,949	19.1	
Farragut Fire, New York	3,667	722	21.6	
Fire Association of New York, New York	4,986	.....	.....	
Fire Association of Philadelphia, Philadelphia	26,377	15,020	57.3	
CALIFORNIA—(Continued).				
Northwestern National, Milwaukee	\$12,335	\$5,043	40.8	
Norwich Union, Norwich, Eng.	51,707	19,436	37.6	
Oakland Home, Oakland	144,983	57,578	39.7	
Oregon Fire and Marine, Portland	9,428	16,261	168.8	
Orient, Hartford	31,832	19,680	61.7	
Pacific Fire, New York	7,173	1,018	14.2	
Pennsylvania Fire, Philadelphia	47,771	21,900	45.7	
Peoples Fire, Manchester, N. H.	9,003	2,644	29.4	
Phoenix, New York	212,797	96,315	45.2	
Phoenix, Hartford	79,097	52,080	65.7	
Phoenix, London	81,124	31,109	38.3	
Providence Washington, Providence, R. I.	21,427	6,335	29.7	
Prussian National, Stettin	72,672	44,875	61.7	
Queen, Liverpool	48,985	28,279	57.7	
Rochester German, Rochester, N. Y.	7,125	303	5.5	
Royal, Liverpool	51,707	19,436	37.6	
St. Paul Fire and Marine, St. Paul, Minn.	17,098	4,477	26.2	
Scandia, Malmö, Sweden	21,820	6,685	30.6	
Scottish Union and National, Edinburgh	47,495	25,097	52.7	
Security, New Haven	14,096	4,646	32.9	
South British Fire and Marine, Auckland	64,100	38,611	60.2	
Southern, New Orleans	23,690	15,698	66.2	
Southern California, Los Angeles	83,444	41,516	49.7	
Springfield Fire and Marine, Springfield, Mass.	68,452	31,913	46.6	
State Investment, San Francisco	133,022	58,591	44.0	
Stratford Fire, Singapore	8,253	9,053	96.9	
Sun, San Francisco	70,668	33,590	47.6	
Sun Mutual, New Orleans	10,097	8,686	86.6	
Sun Fire, London	50,763	16,550	32.6	
Svea F. and L., Gothenburg, Sweden	59,865	17,783	29.7	
Teutonia, New Orleans	5,184	871	16.8	
Traders, Chicago	14,869	7,999	53.8	
Transatlantic Fire, Hamburg	42,134	15,900	38.0	
Union, London	9,617	3,235	33.6	
Union, Philadelphia	20,434	2,475	23.7	
Union, San Francisco	164,881	50,074	30.4	
United Fire, Manchester	8,249	7,792	94.5	
United States Fire, New York	7,607	4,450	58.5	
Westchester Fire, New York	45,157	17,995	39.6	

NAME AND LOCATION.		Premiums.†	Losses.	Ratio of Losses to Premiums.
CANADA—Cont.				
Boiler Inspection and Insurance, Toronto.....	\$19,726	\$854	1.2	
Canada Accident, Toronto.....	4,885	10,095	206.0	
Citizens (Accident Department), Montreal.....	36,082	17,374	48.2	
Dominion Plate Glass, Montreal.....	9,521	2,048	21.6	
Guarantee Company of N. A., Montreal.....	40,221	11,894	29.6	
Lloyds Plate Glass, New York.....	6,490	2,791	42.9	
London Guarantee and Accident, London.....	51,822	12,302	23.7	
Manufacturers Accident, Toronto.....	41,431	19,768	47.8	
Mongeneais, Boivin & Co. (Plate Glass), Montreal.....	8,616	2,006	23.3	
Mutual Accident, Toronto.....	7,416	6,553	88.6	
Norwich and London Accident.....	2,424	761	31.6	
Sun (Accident Department), Montreal.....	24,742	12,835	52.0	
Travelers (Accident Department), Hartford.....	103,911	41,800	40.2	
Totals.....	\$406,657	\$170,153	41.8	
COLORADO.				
Aetna, Hartford.....	\$21,685	\$3,323	15.3	
Agricultural, Watertown.....	4,562	668	14.5	
Allemania, Pittsburgh.....	1,717	.....	.....	
Amazon, Cincinnati.....	8,450	682	8.0	
American, Boston.....	2,719	943	34.9	
American, Newark.....	8,368	2,924	35.2	
American, New York.....	4,925	3,595	73.0	
American, Philadelphia.....	20,868	15,131	72.3	
American Central, St. Louis.....	7,345	4,366	59.0	
Anglo-Nevada, San Francisco.....	17,163	3,111	18.1	
Armstrong, Pittsburgh.....	12,810	1,918	15.0	
Atlas, London.....	1,168	.....	.....	
Boatmans F. and M., Pittsburgh.....	9,700	2,446	25.2	
Boylston, Boston.....	3,041	1,103	36.3	
British America, Toronto.....	4,414	1,960	45.5	
Broadway, New York.....	8,164	4,524	55.2	
Burlington, Burlington.....	1,380	.....	.....	
California, San Francisco.....	3,820	15	.4	
Citizens, New York.....	3,761	2,407	63.3	
Citizens, St. Louis.....	3,724	1,815	49.0	
COLORADO—Continued.				
Milwaukee Mechanics Milwaukee.....	\$8,397	\$2,266	27.3	
National, Hartford.....	24,569	8,490	34.5	
National, Dublin.....	10,081	3,558	35.2	
New Hampshire, Manchester.....	9,021	3,381	37.6	
New York, New York.....	1,726	.....	.....	
New York Bowery, New York.....	3,215	345	10.8	
Niagara, New York.....	20,094	6,440	33.1	
North American, Boston.....	1,495	656	43.7	
North British and Mercantile, London.....	21,552	13,677	63.3	
Northern, London.....	12,062	4,954	40.9	
Northwestern National, Milwaukee.....	10,174	1,806	18.6	
Norwich Union, Norwich.....	14,858	2,659	18.0	
Oakland Home, Oakland.....	1,521	5,307	62.4	
Oregon F. and M., Portland.....	8,390	5,865	69.1	
Orient, Hartford.....	11,208	4,785	42.8	
Pennsylvania, Philadelphia.....	28,081	15,280	52.7	
Peoples, Manchester.....	1,807	2,365	131.3	
Peoples, Pittsburgh.....	2,201	160	7.0	
Phoenix, Brooklyn.....	22,160	10,812	98.3	
Phoenix, Hartford.....	22,775	8,913	39.1	
Phoenix, London.....	9,185	631	6.8	
Providence-Washington, Providence.....	27,437	10,101	36.8	
Prussian-National, Sietlin.....	10,408	9,202	88.5	
Queen, Liverpool.....	18,974	8,399	44.2	
Reading, Reading.....	1,595	.....	.....	
Rochester German, Rochester.....	1,916	9	.5	
Royal, Liverpool.....	10,760	2,311	21.4	
Scania, Malmö, Sweden.....	2,310	468	20.3	
Scottish Union and National, Edinburgh.....	21,338	10,853	51.0	
Security, New Haven.....	12,090	6,903	57.5	
South British F. and M., Auckland.....	13,785	6,201	45.6	
Southern California, Los Angeles.....	2,640	1,610	62.0	
Springfield F. and M., Springfield.....	21,556	13,687	63.3	
Spring Garden, Philadelphia.....	1,617	504	31.5	
Standard, Kansas City.....	473	.....	.....	
State, Des Moines.....	18,318	11,326	62.3	
State Investment, San Francisco.....	4,633	5,093	110.7	
St. Paul F. and M., St. Paul.....	14,745	6,647	45.2	
Sun, San Francisco.....	4,612	2,768	60.3	

† Net; reinsurances, returned premiums, etc., deducted.

† Net; reinsurance, returned premiums, etc., deducted.

City of London, London.....	\$6,103	110.9	\$6,875	111.6	Sun Fire Office, London.....	\$22,251	\$4,365	19.7
Commercial, San Francisco.....	10,343	111.6	12,516	50.6	Svea, Gothenburg, Sweden.....	9,100	80	1
Commercial Union, London.....	24,741	50.6	12,516	50.6	Syndicate, Minneapolis.....	3,286	54	16.4
Concordia, Milwaukee.....	3,316	77.3	9,514	74.9	Traders, Chicago.....	15,450	7,445	48.0
Connecticut, Hartford.....	12,713	74.9	6,403	36.6	Transatlantic, Hamburg.....	2,822	.....	.....
Continental, New York.....	17,459	36.6	891	8.9	Union, Philadelphia.....	2,785	60	2.5
Denver, Denver.....	46,185	.....	.....	.....	Union, San Francisco.....	18,534	9,418	50.9
Detroit F. and M., Detroit.....	512	.....	.....	.....	Union F. and M., Christchurch, N. Z.....	4,684	9,310	98.1
Eagle, New York.....	1,922	1.5	30	1.5	United States, New York.....	4,482	97	2.1
Empire State, Rochester.....	531	3.6	1,985	49.6	Westchester, New York.....	7,052	5,001	70.4
Equitable F. and M., Providence.....	3,965	49.6	738	28.4	Western, Pittsburgh.....	2,522	450	18.0
Exchange, New York.....	2,622	28.4	6,764	66.3	Western, Toronto.....	15,651	9,268	59.2
Farmers and Merchants, Denver.....	10,230	66.3	223	17.2	Western Home, Sioux City.....	5,210	3,553	68.3
Farragut, New York.....	1,289	17.2	6,490	62.4	Williamsburgh City, Brooklyn.....	4,285	1,991	46.4
Fire Association, Philadelphia.....	10,407	62.4	11,551	42.5	Totals.....	\$1,324,266	\$571,456	43.1
Fremans Fund, San Francisco.....	27,147	42.5	1,213	16.4	Attina, Hartford.....	\$101,091	\$48,974	48.5
Franklin, Philadelphia.....	7,436	16.4	5,868	30.6	Agricultural, Watertown.....	26,067	16,204	62.2
German, Freeport.....	14,811	30.6	3,268	26.5	Albany, Albany.....	2,912	1,601	55.0
German, Peoria.....	8,385	26.5	9,679	35.0	American, Boston.....	7,349	1,198	16.3
German-American, New York.....	13,489	35.0	120	3.5	American, New York.....	16,094	3,686	22.5
Germania, New York.....	9,745	93.0	3,682	70.8	American, Philadelphia.....	25,414	5,557	25.8
Girard F. and M., Philadelphia.....	3,447	3.5	2,887	70.4	American, Philadelphia.....	32,188	5,784	18.0
Glens Falls, Glens Falls.....	5,200	70.8	.....	.....	American, Central, St. Louis.....	4,337	1,575	36.3
Granite State, Portsmouth.....	4,056	70.4	.....	.....	Anglo-Nevada, San Francisco.....	8,081	7,521	83.9
Guardian, London.....	1,558	.....	7,591	89.3	British America, Toronto.....	11,093	2,827	25.7
Hamburg-Bremen, Hamburg.....	8,501	89.3	4,813	64.2	Buffalo German, Buffalo.....	6,670	1,478	22.2
Hanover, New York.....	7,593	64.2	11,124	46.7	California, San Francisco.....	9,077	774	8.5
Hartford, Hartford.....	27,254	46.7	16,445	53.2	Citizens, New York.....	16,815	8,338	49.6
Home, New York.....	90,903	53.2	7,112	65.2	Citizens, Pittsburgh.....	2,753	1,571	57.1
Home Mutual, San Francisco.....	10,948	65.2	12,002	50.1	City of London, London.....	5,182	1,590	30.5
Imperial, London.....	23,904	50.1	10,839	39.6	Commerce, Albany.....	5,191	2,176	41.9
Insurance Co. of North America, Philadelphia.....	50,075	39.6	5,169	116.1	Commercial, San Francisco.....	2,151	2,237	104.0
Ins. Co. of the State of Pennsylvania, Philadelphia.....	4,422	116.1	5,536	52.7	Commercial Union, London.....	31,237	15,495	49.4
Lancashire, Manchester.....	10,526	52.7	2,939	34.2	Connecticut, Hartford.....	38,595	13,522	35.0
Liberty, New York.....	8,586	34.2	15,025	56.3	Continental, New York.....	52,784	22,225	42.1
Lion, London.....	26,748	56.3	12,288	31.1	Danbury, Danbury.....	542	.....	.....
Liverpool and London and Globe, Liverpool.....	39,548	31.1	1,310	16.0	Elot, Boston.....	6,993	2,409	34.6
London Assurance Corporation, London.....	8,193	16.0	4,440	33.8	Equitable, Providence.....	8,702	3,112	35.8
London and Lancashire, Liverpool.....	13,027	33.8	2,132	3.3	Farmers, Suffolk.....	76	.....	.....
Long Island, Brooklyn.....	6,554	3.3	4,409	21.8	Farmington Valley, Farmington.....	186	350	188.2
Manchester, Manchester.....	17,781	21.8	2,929	39.6	Farragut, New York.....	23,904	11,102	5.4
Manufacturers and Builders, New York.....	7,370	39.6	530	44.2	Fire Association, Philadelphia.....	43,301	12,566	90.9
Marine, St. Louis.....	1,174	44.2	.....	.....	Fremans Fund, San Francisco.....	13,818	5,168	50.1
Mercantile F. and M., Boston.....	3,362	.....	3,975	42.3	Fremans, Newark.....	10,201	.....	.....
"The Merchants," Newark.....	9,424	42.3	.....	.....	First National, Worcester.....	2,186	.....	7.7
Merchants, Providence.....	2,203	.....	1,855	18.3				
Michigan F. and M., Detroit.....	10,095	18.3	.....	.....				

NAME AND LOCATION.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
CONNECTICUT—Continued.			
Fitchburg, Fitchburg.....	\$2,655	\$1,000	37.7
Franklin, Philadelphia.....	15,248	2,126	13.9
Greenwich, Greenwich.....	442	46	10.5
Greenwich, New York.....	7,576	2,358	31.7
German-American, New York.....	42,660	17,619	41.3
Germania, New York.....	24,734	12,240	49.5
Grand, Philadelphia.....	11,980	3,951	33.0
Glens Falls, Glens Falls.....	9,788	4,466	45.6
Granite State, Portsmouth.....	6,715	2,000	29.8
Guardian, London.....	23,113	10,471	45.3
Hamburg-Bremen, Hamburg.....	8,873	4,426	49.9
Hanover, New York.....	28,520	18,044	63.3
Hartford County, Hartford.....	40,216	28,820	71.7
Hartford, Hartford.....	75,799	30,383	40.1
Holyoke, Salem.....	6,640	4,668	70.3
Home, New York.....	54,964	15,789	28.7
Imperial, London.....	14,506	5,983	41.2
Insurance Co. of North America, Philadelphia.....	54,784	17,060	31.1
Ins. Co. State of Pennsylvania, Philadelphia.....	11,267	1,235	11.0
Jersey City, Jersey City.....	6,087	4,043	66.4
Lancashire, Manchester.....	18,102	12,695	70.1
Liberty, New York.....	9,608	8,360	87.0
Lion, London.....	9,657	1,546	16.0
Litchfield, Litchfield.....	5,127	.....	.....
Liverpool and London and Globe, Liverpool.....	63,280	20,294	32.1
London, London.....	13,234	20,625	80.3
London and Lancashire, Liverpool.....	21,233	9,348	44.0
Long Island City, Brooklyn.....	8,479	3,800	44.6
Madison, Madison.....	488	10	2.1
Meriden, Meriden.....	32,051	15,711	49.0
Merchants and Farmers, Worcester.....	5,997	1,956	33.1
"The Merchants," Newark.....	17,613	7,838	44.5
Merchants, Providence.....	7,098	1,333	18.8
Michigan, Detroit.....	1,578	.....	.....
Middlesex, Middletown.....	62,569	30,091	48.1
Milwaukee Mechanics, Milwaukee.....	8,975	1,444	16.1
Mutual, Hartford.....	.....	300	.....
Mutual, Norwich.....	474	.....	.....
National, Hartford.....	35,557	9,011	25.3
DISTRICT OF COLUMBIA.			
Aetna, Hartford.....	\$6,651	\$930	14.0
Agricultural, Watertown.....	1,668	63	3.9
Albany, Albany.....	409	10	2.5
Alliance, New York.....	1,016	6,621	651.7
American, Baltimore.....	1,633	82	5.0
American, Boston.....	275	12	4.3
American, Newark.....	691	12	1.7
American, New York.....	3,955	115	3.8
American, Philadelphia.....	8,507	1,018	11.9
American Central, St. Louis.....	1,009	11	1.1
Buffalo German, Buffalo.....	3,138	167	5.3
California, San Francisco.....	432	37	8.6
Cincinnati, Cincinnati.....	8	.....	.....
Columbia, Washington.....	26,720	1,305	4.8
Commercial, San Francisco.....	415	.....	.....
Corcoran, Washington.....	12,933	1,542	11.9
Exchange, New York.....	599	.....	.....
Farragut, New York.....	401	9	1.8
Fire Association, New York.....	180	30	16.7
Fire Association, Philadelphia.....	3,796	1,469	39.5
Firemans Fund, San Francisco.....	2,466	478	19.1
Firemens, Baltimore.....	1,428	30	2.1
Firemens, New York.....	201	.....	.....
Franklin, Philadelphia.....	1,894	173	9.1
Franklin, Washington.....	24,003	2,409	9.9
Georgia Home, Columbus.....	172	.....	.....
Germania, New York.....	1,856	364	19.6
Hanover, New York.....	2,447	14	.6
Hartford, Hartford.....	3,659	8	.2
Home, Baltimore.....	1,901	608	31.9
Home, New York.....	6,616	5,182	78.3
Insurance Company of N. A., Philadelphia.....	5,922	945	15.9
Maryland, Baltimore.....	314	15	4.8
Mercantile F. and M., Boston.....	324	13	4.0
"The Merchants," Newark.....	869	23	2.6
Mercantile, Providence.....	150	2	1.3
National, Allegheny.....	332	9	2.7
National, Hartford.....	1,033	49	4.7
National Metropolitan, Washington.....	17,561	2,332	13.3

Newark, Newark.....	\$4,181	\$441	10.6	National Union, Washington.....	\$6,358	\$90,930	30.3
New Hampshire, Manchester.....	17,845	80,661	115.8	Newark, Newark.....	16	52	30.7
New London County, Norwich.....	10,747	4,956	46.1	North American, Boston.....	.....	421	.....
New York Bowery, New York.....	16,249	9,638	69.3	Northwestern National, Milwaukee.....	14	443	3.2
Niagara, New York.....	55,647	20,979	37.7	Orient, Hartford.....	1,621	1,760	92.1
North America, Boston.....	1,962	212	10.8	Pennsylvania, Philadelphia.....	76	2,917	2.6
North British and Mercantile, London.....	39,250	14,453	44.8	Peoples, New York.....	1,386	522	865.5
Northern Assurance, London.....	15,835	8,652	54.6	Potomac, Baltimore.....	.....	480	.....
Norwalk, Norwalk.....	13,167	3,209	24.4	Potomac, Georgetown.....	3,313	19,474	17.0
Norwich Union, Norwich.....	19,992	11,282	56.4	Reading, Reading.....	42	505	7.4
Northwestern National, Milwaukee.....	3,820	36	9	Rochester German, Rochester.....	.....	805	.....
Orient, Hartford.....	37,060	16,490	44.5	Security, New Haven.....	19	466	4.1
Pacific, New York.....	17,371	5,918	34.1	Springfield F. and M., Springfield.....	149	3,061	4.8
Pennsylvania, Philadelphia.....	14,124	8,526	60.4	St. Paul F. and M., St. Paul.....	9	581	1.5
Peoples, Manchester.....	9,230	6,878	74.5	United Firemen, Philadelphia.....	624	3,270	19.0
Peoples, Middletown.....	23,524	12,015	51.1	Virginia F. and M., Richmond.....	1,010	1,274	79.2
Peoples, New York.....	1,522	772	50.7	Westchester, New York.....	170	3,608	4.7
Phoenix, Brooklyn.....	99,385	16,499	56.2	Western, Pittsburgh.....	.....	770	.....
Phoenix Assurance, London.....	13,399	8,421	62.9	Williamsburgh City, Brooklyn.....	9	1,229	7
Phoenix, Hartford.....	71,647	35,244	49.2	<i>Supplemental Report.</i>			
Providence-Washington, Providence.....	17,448	8,620	49.4	Anglo-Nevada, San Francisco.....	.....	376	.....
Queen, Liverpool.....	26,644	9,031	33.9	Commercial Union, London.....	121	8,335	1.5
Quincy, Quincy.....	2,590	878	104.3	Guardian, London.....	672	3,005	22.4
Reading, Reading.....	5,130	5,352	8.5	British America, Toronto.....	25	954	2.5
Reliance, Philadelphia.....	3,077	260	33.7	Hamburg-Bremen, Hamburg.....	9	1,552	9.6
Rochester German, Rochester.....	5,407	1,823	12.4	Imperial, London.....	25	1,413	1.8
Rockville, Rockville.....	484	60	33.7	Imperial, London.....	26	4,128	6
Royal, Liverpool.....	33,598	16,311	48.6	Northern, London.....	1,372	2,319	59.1
Scottish Union and National, Edinburgh.....	18,972	8,399	12.6	North British and Mercantile, London.....	3,780	9,730	38.2
Security, New Haven.....	35,786	8,005	24.4	Norwich, Norwich.....	20	2,285	1
Springfield, Springfield.....	34,403	11,240	32.7	Phoenix, London.....	2	283	7
Spring Garden, Philadelphia.....	2,801	119	4.3	Sun Fire Office, London.....	1,000	1,553	64.1
State, Hartford.....	7,698	4,080	53.0	Western, Toronto.....	.....	.....	.....
Sun, London.....	14,443	2,724	18.9	Totals.....	\$47,916	\$245,272	19.5
Tolland County, Tolland.....	24,153	24,183	100.1	<i>FLORIDA.</i>			
Traders, Chicago.....	11,085	4,095	36.9	Etna, Hartford.....	\$19,040	\$11,250	59.2
Transatlantic, Hamburg.....	5,484	1,422	25.9	American, Philadelphia.....	14,379	14,758	97.2
Union, Philadelphia.....	8,495	2,607	30.7	Commercial Union, London.....	5,753	4,759	82.8
Union, San Francisco.....	7,421	10,661	143.7	Continental, New York.....	6,611	16,755	39.4
United Firemen, Philadelphia.....	4,842	1,443	29.8	German-American, New York.....	9,748	4,779	49.1
United States, New York.....	2,078	122	5.9	Hamburg-Bremen, Hamburg.....	9,700	13,915	75.2
Washington, Washington.....	505	650	115.1	Hartford, Hartford.....	31,394	32,620	103.9
Westchester, New York.....	16,799	3,799	22.7	Imperial, London.....	9,692	4,681	27.6
Western Assurance, Toronto.....	2,524	1,073	42.5	Liberty, New York.....	.....	3,078	.....
Williamsburgh City, Brooklyn.....	23,046	3,773	16.4	Liverpool and Globe, Liverpool.....	53,799	27,640	51.4
Windham County, Brooklyn.....	12,829	10,563	82.3	Niagara, New York.....	9,207	4,164	45.2
Totals.....	\$1,977,160	\$862,444	43.6	Orient, Hartford.....	2,805	7,423	37.8

NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.
FLORIDA.—Cont.			
Phenix, Brooklyn.....	\$33,925	\$9,290	27.4
Phenix, Hartford.....	16,913	15,618	92.4
Providence-Washington, Providence.....	28,433	20,336	71.6
Queen, Liverpool.....	13,054	7,899	60.3
Savannah F. and M., Savannah.....	5,600	5,691	101.0
Security, New Haven.....	5,874	2,522	43.0
Southern, New Orleans.....	11,418	4,991	35.9
Springfield F. and M., Springfield.....	21,425	23,974	112.0
St. Paul F. and M., St. Paul.....	6,535	4,991	76.3
Sun Mutual, New Orleans.....	16,680	9,128	54.6
Western, Toronto.....	17,440	18,411	105.8
Totals.....	\$368,789	\$249,739	65.8
Miscellaneous Insurance Companies.			
Employers Liability, London.....	\$2,514	\$1,488	59.3
Fidelity and Casualty, New York.....	1,832	281	15.3
Travelers (Accident Department), Hartford.....	6,253	7,020	112.3
Totals.....	\$10,599	\$8,789	82.9
GEORGIA.			
Ætna, Hartford.....	\$35,261	\$11,503	32.6
Amazon, Cincinnati.....	8,612	4,688	54.4
British America, Toronto.....	7,981	4,830	60.5
Central City, Selma.....	11,430	335	3.1
Citizens, New York.....	5,784	2,868	48.5
Commercial Union, London.....	39,465	36,149	113.3
Connecticut, Hartford.....	12,938	18,510	143.1
Continental, New York.....	28,828	16,736	58.0
Fire Association, Philadelphia.....	23,727	25,565	107.7
Firemen, New York.....	160		
Georgia Home, Columbus.....	88,147	58,060	65.9
German-American, New York.....	39,660	18,782	57.5
Germania, New York.....	22,079	19,538	88.4
Girard F. and M., Philadelphia.....	3,585		
Guardian, London.....	16,180	20,154	124.6
Hamburg-Bremen, Hamburg.....	25,494	19,140	75.7
Hanover, New York.....	11,568	5,615	48.5
IDAHO.—Cont.			
Supplemental Report.			
Ætna, Hartford.....	\$2,998	\$9,749	325.0
Anglo-Nevada, San Francisco.....	1,892	2,100	110.5
Guardian, London.....	2,370	899	89.8
Imperial, London.....		3,162	131.7
London Assurance, London.....			
Northern, London.....	3,197		
Queen, Liverpool.....			
North British and Mercantile, London.....	1,604	6,020	354.1
Phenix, London.....	2,384	1,500	63.0
Royal, Liverpool.....	1,209	2,756	229.6
Scottish Union and National, Edinburgh.....	541		
Sun Fire Office, London.....	160		
Western, Toronto.....	164	933	569.1
Totals.....	\$42,389	\$64,908	153.1
ILLINOIS.			
Ætna, Hartford.....	\$213,083	\$49,151	23.1
Agricultural, Watertown.....	103,203	33,904	32.9
Allemania, Pittsburgh.....	26,170	8,678	33.1
Alliance, New York.....	9,234	2,264	24.5
Amazon, Cincinnati.....	33,252	23,282	70.0
American, Newark.....	54,882	19,201	35.0
American, New York.....	42,389	17,701	41.8
American, Philadelphia.....	95,304	61,402	64.4
American Central, St. Louis.....	102,824	29,431	28.6
Anglo-Nevada, San Francisco.....	67,302	18,005	26.8
Bosmans F. and M., Pittsburgh.....	9,896	4,173	42.3
Boylston, Boston.....	28,082	16,142	57.5
British America, Toronto.....	69,872	45,250	64.8
Buffalo German, Buffalo.....	37,504	16,630	44.3
California, San Francisco.....	38,102	21,666	56.6
Citizens, Cincinnati.....	15,824	14,392	91.0
Citizens, Pittsburgh.....	19,342	8,815	45.6
Citizens, St. Louis.....	14,175	9,147	64.5
City of London, London.....	31,117	18,724	60.2
Commercial Union, London.....	150,606	74,907	49.7
Commonwealth, New York.....	29,826	14,764	49.5

Hartford, Hartford.....	\$52,961	\$35,170	66.4	Concordia, Milwaukee.....	\$32,069	\$16,385	49.7
Home, New York.....	61,246	46,790	76.3	Connecticut, Hartford.....	168,747	44,367	40.8
Imperial, London.....	14,489	27,868	192.5	Denver, Denver.....	4,766	1,591	33.4
Insurance Co. of North America, Philadelphia.....	37,127	17,718	47.7	Detroit F. and M., Detroit.....	34,082	19,119	56.1
Lion, London.....	10,445	12,457	119.3	Dwelling House, Boston.....	31,028	11,614	37.4
Liverpool and London and Globe, Liverpool.....	88,597	90,432	102.1	Eagle, New York.....	18,828	11,254	59.8
London and Lancashire, Liverpool.....	17,579	8,518	48.4	Ellet, Boston.....	20,284	11,614	57.3
Macdon, Macdon.....	52,245	34,760	66.6	Empire State, Ruelle te.....	9,681	7,600	78.5
"The Merchants," Newark.....	25,158	24,408	97.0	Enterprise, Cincinnati.....	20,298	9,504	74.7
Mutual, New York.....	16,942	386	2.3	Exchange, New York.....	31,433	22,575	71.8
National, Hartford.....	13,852	10,408	75.1	Farmers, York.....	9,143	2,242	24.5
Niagara, New York.....	42,447	50,002	117.8	Farragut, New York.....	7,228	9,613	133.0
North British and Mercantile, London.....	22,935	27,643	125.1	Fidelity F. and M., Cincinnati.....	38,290	7,970	20.1
Norwich Union, Norwich.....	13,938	11,036	79.2	Fire Association, New York.....	159,767	73,397	45.9
Orient, Hartford.....	63,648	30,322	47.5	Fire Association, Philadelphia.....	76,170	31,106	40.8
Phoenix, Brooklyn.....	40,978	33,913	82.8	Firemans Fund, San Francisco.....	18,139	12,731	70.2
Phoenix, Hartford.....	24,487	15,004	61.3	Firemans, Baltimore.....	28,148	16,635	59.1
Queen, Liverpool.....	28,311	61,562	217.4	Firemens, Chicago.....	19,625	18,230	92.9
Rochester German, Rochester.....	43,382	22,827	52.6	Firemens, Newark.....	23,784	7,774	32.7
Royal, Liverpool.....	71,075	39,684	55.8	Forest City, Rockford.....	128,698	30,635	23.8
Savannah F. and M., Savannah.....	24,028	23,398	97.4	Franklin, Philadelphia.....	26,160	5,666	21.4
Scottish Union and National, Edinburgh.....	14,753	33,348	226.0	Franklin, Columbus.....	21,295	11,694	54.9
Sun, London.....	17,933	22,424	125.0	German, Freeport.....	257,018	119,310	46.4
Westchester, New York.....	17,220	10,121	58.8	German, Peoria.....	107,108	43,423	40.5
Western, Toronto.....	20,414	23,671	115.9	German, Pittsburgh.....	27,292	10,358	37.9
Williamsburgh City, Brooklyn.....	24,049	56,375	234.3	German Insurance and Savings, Quincy.....	13,552	4,808	35.5
Northern, London.....	26,738	34,193	128.1	German-American, New York.....	152,183	59,698	39.2
Totals.....	\$1,264,265	\$1,078,945	85.3	Germania, New York.....	112,874	35,111	31.1
California, San Francisco.....	\$1,008	\$7,208	715.1	Girard F. and M., Philadelphia.....	73,559	20,122	27.4
Commercial, San Francisco.....	1,483	4,532	305.6	Glens Falls, Glens Falls.....	128,888	41,942	32.5
Fidelity, Huron.....	40	21	52.5	Grand Rapids, Grand Rapids.....	9,848	6,162	62.6
Firemans Fund, San Francisco.....	4,944	5,453	110.3	Granite State, Portsmouth.....	25,071	15,006	59.9
Hartford, Hartford.....	2,416	7,063	292.3	Greenwich, New York.....	29,507	10,246	34.7
Home, New York.....	1,993	1,993	41.2	Guardian, London.....	55,990	15,775	28.2
Home Mutual, San Francisco.....	3,012	6,439	213.8	Hamburg-Bremen, Hamburg.....	102,814	49,431	48.1
Insurance Co. of North America, Philadelphia.....	993	2,500	155.4	Hanover, New York.....	92,509	42,854	46.3
National, Hartford.....	1,609	2,542	83.3	Hartford, Hartford.....	277,414	100,905	36.4
Oakland, Home, Oakland.....	3,050	2,542	83.3	Home, New York.....	362,632	142,716	39.4
Orient, Hartford.....	841	68	6.8	Imperial, London.....	51,847	13,132	25.3
Phoenix, Brooklyn.....	999	68	6.8	Insurance Company of N. A., Philadelphia.....	176,183	64,933	36.9
Pennsylvania, Philadelphia.....	344	68	6.8	Ins. Co. of the State of Pennsylvania, Philadelphia.....	37,596	22,046	58.6
Idaho.....				Jefferson, New York.....	10,851	3,033	28.0
California, San Francisco.....				Jersey City, Jersey City.....	14,337	5,572	38.9
Commercial, San Francisco.....				Kenton, Covington.....	7,940	7,771	97.9
Fidelity, Huron.....				Lancashire, Manchester.....	84,143	43,221	51.4
Firemans Fund, San Francisco.....				Lion, London.....	222,192	34,931	70.8
Hartford, Hartford.....				Liverpool and London and Globe, Liverpool.....		91,166	41.0
Home, New York.....							
Home Mutual, San Francisco.....							
Insurance Co. of North America, Philadelphia.....							
National, Hartford.....							
Oakland, Home, Oakland.....							
Orient, Hartford.....							
Phoenix, Brooklyn.....							
Pennsylvania, Philadelphia.....							

Supplemental Report.

NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.
<i>ILLINOIS—Continued.</i>			
Guardian, New York.....	\$82,181	\$33,947	41.3
Kings County, Brooklyn.....	88,658	39,533	44.6
Liberty, New York.....	13,888	9,990	52.9
Long Island, Brooklyn.....	18,069	14,135	53.9
Manufacturers and Builders, New York.....	26,221	14,135	53.9
Manufacturers and Merchants, Pittsburgh.....	11,649	5,480	47.0
Marine, St. Louis.....	6,246	1,949	31.2
Mechanics, Philadelphia.....	15,240	7,145	46.9
"The Merchants," Newark.....	43,636	26,735	61.3
Mechanics and Traders, New Orleans.....	14,389	7,231	50.3
Mercantile, Cleveland.....	14,995	10,068	67.1
Mercantile F. and M., Boston.....	24,569	10,074	41.0
Meriden, Meriden.....	11,461	4,533	39.5
Michigan, F. and M., Detroit.....	22,161	11,064	49.9
Millers National, Chicago.....	195,989	32,748	16.7
Milwaukee Mechanics, Milwaukee.....	77,734	41,425	53.3
National, Hartford.....	168,254	43,194	39.9
National, New York.....	13,324	5,124	38.5
New Hampshire, Manchester.....	165,377	17,644	10.7
New York, New York.....	13,321	7,916	59.4
New York Bowery, New York.....	21,736	13,178	60.6
Niagara, New York.....	95,544	44,584	46.7
North American, Boston.....	11,898	2,470	20.8
North British and Mercantile, London.....	128,846	59,098	45.1
North River, New York.....	11,357	8,473	74.6
Northern, London.....	75,418	36,741	48.7
Northern National, Milwaukee.....	105,417	47,987	45.5
Norwich Union, Norwich.....	82,260	48,453	58.9
Oakland Home, Oakland.....	29,261	10,525	36.0
Ohio Farmers, Leroy.....	41,336	9,844	23.8
Orient, Hartford.....	67,522	33,519	52.6
Pacific, New York.....	24,877	9,762	39.2
Peoples, New York.....	17,200	14,172	82.4
Peoples, Middletown.....	6,300	699	11.1
Phoenix, Brooklyn.....	57,994	26,390	41.0
Phoenix, Hartford.....	171,212	89,636	52.4
Phoenix, London.....	73,484	46,088	62.7
Providence-Washington, Providence.....	43,848	26,724	60.9
Queen, Liverpool.....	175,193	91,204	52.1
Reading, Reading.....	25,361	14,719	58.0
Totals.....	\$9,784,449	\$4,370,982	43.7
<i>INDIANA.</i>			
Agricultural, Watertown.....	\$9,432	\$1,850	19.6
American, Newark.....	5,421	1,646	30.4
American, New York.....	16,037	7,766	48.4
American, Philadelphia.....	39,127	19,281	64.0
American Central, St. Louis.....	6,502	3,645	56.1
Anglo-Nevada, San Francisco.....	7,178	2,881	40.1
British America, Toronto.....	11,545	3,445	29.8

Rellance, Philadelphia.....	\$21,283	\$12,538	58.9	Buffalo German, Buffalo.....	\$23,194	\$6,993	99.8
Rhode Island Underwriters.....	39,953	26,848	54.2	California, San Francisco.....	7,341	3,097	42.2
Rochester German, Rochester.....	49,441	20,543	41.6	Citizens, New York.....	21,897	8,769	40.0
Rockford, Rockford.....	277,043	112,175	40.5	Citizens, St. Louis.....	3,846	1,953	50.8
Royal Liverpool.....	115,981	27,000	23.4	City of London, London.....	3,002	6,028	200.8
Scottish Union and National, Edinburgh.....	68,958	29,956	43.4	Commercial Union, London.....	19,162	6,863	35.8
Security, New Haven.....	35,107	7,633	21.7	Concordia, Milwaukee.....	14,699	13,588	92.4
Southern California, Los Angeles.....	9,853	8,339	84.6	Connecticut, Hartford.....	23,166	21,024	90.8
Springfield F. and M., Springfield.....	123,371	57,038	46.2	Continental, New York.....	148,608	105,285	70.8
Spring Garden, Philadelphia.....	20,833	7,119	34.2	Detroit F. and M., Detroit.....	7,586	9,817	130.4
Standard, New York.....	6,171	951	15.4	Farmers, York.....	22,885	8,992	39.3
St. Paul F. and M., St. Paul.....	53,161	52,024	99.6	Fire Association, Philadelphia.....	36,021	27,144	75.5
Sun, San Francisco.....	15,296	16,085	69.1	Firemans Fund, San Francisco.....	32,582	16,641	51.2
Sun Mutual, New Orleans.....	28,084	9,801	35.0	Firemens, Dayton.....	13,793	3,700	26.8
Syndicate, Minneapolis.....	14,364	7,616	53.0	Franklin, Philadelphia.....	24,427	6,664	27.3
Teutonia, Philadelphia.....	4,304	2,538	59.0	Franklin, Columbus*.....	1,572	986	62.7
Traders, Chicago.....	156,476	84,095	53.7	German, Freeport.....	58,271	25,451	43.0
Transatlantic, Hamburg.....	37,922	23,070	60.9	German, Peoria.....	10,168	7,619	74.9
Union, Philadelphia.....	13,719	13,719	43.8	German, Pittsburgh.....	6,243	3,621	58.0
Union, San Francisco.....	39,908	27,751	57.0	German-American, New York.....	73,730	43,424	58.9
United Fire Insurance, Philadelphia.....	26,022	11,947	45.9	Germania, New York.....	40,237	16,995	42.2
United Fire Reinsurance, Manchester.....	71,124	43,250	60.8	Girard F. and M., Philadelphia.....	6,953	6,105	88.5
Virginia F. and M., Richmond.....	11,923	8,221	69.8	Guardian, London.....	8,215	5,593	60.7
Washington, Cincinnati.....	6,326	8,246	130.4	Hamburg-Bremen, Hamburg.....	8,077	7,995	99.0
Westchester, New York.....	68,360	35,053	51.3	Hanover, New York.....	43,793	17,538	40.0
Western, Pittsburgh.....	18,047	8,424	46.5	Hartford, Hartford.....	107,770	58,988	54.7
Western, Toronto.....	45,386	18,063	39.8	Home, New York.....	209,820	121,118	57.7
Western Manufacturers, Chicago.....	26,326	9,537	36.2	Imperial, London.....	9,902	7,267	73.4
Williamsburgh City, Brooklyn.....	45,571	16,438	36.1	Ins. Co. of North America, Philadelphia.....	65,218	38,273	58.7
				Lancashire, Manchester.....	29,278	12,000	41.0
				Liberty, New York.....	20,148	6,861	34.1
				Lion, London.....	1,868	342	18.3
				Liverpool and London and Globe, Liverpool.....	58,697	17,996	31.0
				London Assurance Corporation, London.....	14,057	9,694	69.0
				London and Lancashire, Liverpool.....	22,599	8,092	36.0
				"The Merchants," Newark.....	9,078	3,481	38.3
				Michigan F. and M., Detroit.....	12,868	7,649	59.4
				Milwaukee Mechanics, Milwaukee.....	17,112	9,311	54.4
				National, Hartford.....	26,556	13,111	49.4
				Newark, Newark.....	1,011	.....	.....
				New Hampshire, Manchester.....	11,943	5,062	42.4
				New York Bowery, New York.....	11,737	7,356	62.8
				Niagara, New York.....	38,416	24,302	62.8
				North British and Mercantile, London.....	62,046	38,957	62.8
				Northern, London.....	26,590	11,252	42.3
				Northwestern National, Milwaukee.....	33,870	17,606	52.0
				Norwich Union, Norwich.....	17,925	10,422	58.1
				Ohio Farmers, Le Roy.....	141,332	81,878	57.9
<i>Supplemental Report.</i>							
American, Boston.....	20,116	13,794	68.6				
Armenia, Pittsburgh.....	5,595	1,551	28.2				
Armstrong, New York.....	19,079	1,772	9.2				
Aurora F. and M., Cincinnati.....	3,453	.....	.....				
British and Foreign Marine, Liverpool.....	40,674	19,762	48.6				
Broadway, New York.....	4,871	2,424	49.5				
Burlington, Burlington.....	33,445	22,007	65.8				
China Mutual, Boston.....	21,596	12,286	56.8				
Citizens, New York.....	46,255	19,226	41.4				
Commercial, San Francisco.....	20,757	27,308	91.6				
Commercial Mutual, New York.....	8,439	5,000	59.5				
Continental, New York.....	169,088	76,522	46.4				
Delaware Mutual Safety, Philadelphia.....	24,328	7,650	31.5				
Fidelity F. and M., Providence.....	20,177	10,421	51.6				
Fire Ins. Co. County of Phila., Philadelphia.....	19,973	9,461	47.3				
Firemens, Boston.....	20,751	9,656	46.4				
Germania, New Orleans.....	16,873	8,463	50.0				

NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.
<i>INDIANA—Continued.</i>			
Orient, Hartford.....	\$19,623	\$13,434	68.5
Pacific, New York.....	6,492	2,160	33.4
Pennsylvania, Philadelphia.....	25,866	10,570	41.3
Peoples, Manchester.....	8,587	3,404	40.3
Peoples, Pittsburgh.....	4,751	2,856	61.0
Phoenix, Brooklyn.....	201,125	122,385	60.9
Phoenix, Hartford.....	135,765	77,618	57.2
Phoenix, London.....	13,830	5,927	42.9
Queen, Liverpool.....	38,586	39,540	79.1
Reading, Reading.....	4,364	1,586	36.7
Rochester German, Rochester.....	9,475	7,711	81.4
Royal, Liverpool.....	93,916	42,096	44.8
Scottish Union and National, Edinburgh.....	2,871	8	....
Springfield F. and M., Springfield.....	44,693	20,256	45.3
Spring Garden, Philadelphia.....	7,356	6,092	82.8
St. Paul F. and M., St. Paul.....	5,464	1,415	25.9
Sun, London.....	10,497	14,913	143.0
Sun, San Francisco.....	5,645	2,764	49.0
Teutonia F. and M., Dayton.....	10,062	7,409	73.6
Traders, Chicago.....	19,576	8,658	44.2
Union, San Francisco.....	9,576	4,593	48.0
United Firemen, Philadelphia.....	5,818	3,426	58.9
United States, New York.....	519	10,159	32.1
Westchester, New York.....	31,602	10,761	64.2
Western, Toronto.....	16,771	7,274	53.7
Williamsburgh City, Brooklyn.....	13,546	7,274	53.7
<i>Miscellaneous Insurance Companies.</i>	\$2,442,910	\$1,345,744	55.1
American Surety Company, New York.....	\$924	....	....
Employers Liab. Assur. Corp., England.....	16,423	5,762	35.1
Fidelity and Casualty, New York.....	17,440	3,086	17.7
Hartford Steam Boiler, Hartford.....	14,556	....	....
Metropolitan Plate Glass Ins. Co., New York.....	1,851	1,121	60.6
Standard Life and Accident (Acc. Dept.), Detroit.....	9,936	3,065	30.8
Totals.....	\$61,130	\$13,034	21.3
NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.
<i>IOWA—Continued.</i>			
New York Bowery, New York.....	\$4,284	\$5,819	135.8
Niagara, New York.....	21,201	9,574	45.2
North British and Mercantile, London.....	44,748	27,254	61.0
Northwestern National, Milwaukee.....	37,361	19,845	53.1
Ohio Farmers, Leroy.....	12,700	3,072	24.2
Orient, Hartford.....	12,313	3,036	24.7
Pacific, New York.....	1,681	2,497	147.5
Phoenix, Brooklyn.....	104,261	48,616	46.6
Phoenix, Hartford.....	64,106	46,261	72.2
Providence-Washington, Providence.....	5,615	6,364	113.3
Rochford, Rochford.....	37,985	30,067	80.6
St. Paul F. and M. St. Paul.....	24,819	14,120	56.9
Scottish Union and National, Edinburgh.....	4,956	1,017	20.5
Security, Davenport.....	98,179	34,395	35.0
Security, New Haven.....	9,083	5,369	59.1
State, Des Moines.....	202,392	83,873	41.5
Traders, Chicago.....	12,166	12,074	99.2
Union, Philadelphia.....	6,819	4,526	66.4
Union, San Francisco.....	7,243	5,908	81.6
United Firemen, Philadelphia.....	3,659	98	2.7
Westchester, New York.....	21,641	11,384	52.6
Western Home, Sioux City.....	36,426	14,339	39.3
<i>Supplemental Report.</i>			
Agricultural, Watertown.....	6,372	1,338	21.0
American, Boston.....	3,537	491	13.9
American, New York.....	6,059	3,305	54.5
American, Philadelphia.....	19,867	16,815	84.6
Anglo-Nevada, San Francisco.....	6,466	1,571	24.3
Boylston, Boston.....	3,032	40	1.3
Citizens Mutual, Watertown.....	122,766	7,493	61.0
Citizens, New York.....	9,740	3,475	35.7
Citizens, Pittsburgh.....	2,531	3,594	142.0
Commercial, San Francisco.....	1,342	994	74.1
Commercial Union, London.....	31,481	7,093	22.5
Continental, New York.....	154,168	66,162	42.9
Exchange, New York.....	2,015	1,260	62.5
Germania, New York.....	19,357	14,153	73.1
Girard F. and M., Philadelphia.....	14,450	1,942	13.4

* Last six months of 1886.

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NAME AND LOCATION.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
KANSAS—Continued.			
Concordia, Milwaukee.....	\$10,767	\$11,577	107.5
Connecticut, Hartford.....	36,993	18,415	49.8
Continental, New York.....	109,890	48,162	43.9
Denver, Denver.....	6,286	107	1.7
Fire Association, Philadelphia.....	20,333	16,794	82.6
Firemans Fund, San Francisco.....	22,100	10,872	49.2
Firemens, Dayton.....	7,000	3,551	50.9
Franklin, Philadelphia.....	10,046	10,688	106.4
German, Freeport.....	143,584	82,006	57.1
German, Peoria.....	21,667	14,733	68.0
German-American, New York.....	53,595	28,102	52.5
Germania, New York.....	19,798	10,834	54.7
Girard F. and M., Philadelphia.....	5,087	2,416	47.5
Glens Falls, Glens Falls.....	11,233	3,348	29.8
Greenwich, New York.....	175	.....	.....
Guardian, London.....	1,179	1,586	134.0
Hamburg-Bremen, Hamburg.....	9,621	9,051	94.1
Hanover, New York.....	10,070	2,219	22.0
Hartford, Hartford.....	63,195	35,690	56.4
Home, New York.....	137,215	52,208	38.0
Imperial, London.....	5,584	6,006	103.7
Ins. Co. of North America, Philadelphia.....	43,245	20,389	47.1
Lancashire, Manchester.....	16,858	8,010	47.5
Liberty, New York.....	8,162	3,134	38.4
Liverpool and London and Globe, Liverpool.....	30,619	15,158	49.5
London, London.....	11,250	13,686	121.7
London and Lancashire, Liverpool.....	13,534	9,234	68.2
"The Merchants," Newark.....	15,990	5,591	34.4
Milwaukee Mechanics, Milwaukee.....	17,621	10,247	58.2
National, Hartford.....	33,376	20,624	61.8
New Hampshire, New York.....	18,533	14,012	75.6
New York Bowery, New York.....	4,757	8,648	181.8
Niagara, New York.....	31,086	21,101	66.4
North British and Mercantile, London.....	42,321	23,898	56.5
Northern, London.....	10,374	8,991	86.7
Northwestern National, Milwaukee.....	28,516	22,993	80.6
Norwich Union, Norwich.....	12,952	11,162	86.2
Oakland Home, Oakland.....	28,493	13,954	49.1
Orient, Hartford.....	12,681	8,057	63.5
NAME AND LOCATION.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
KENTUCKY—Continued.			
City of London, London.....	\$2,772	\$13,132	473.7
Commerce, Albany.....	2,602	6,839	262.8
Commercial Union, London.....	35,880	16,969	47.3
Connecticut, Hartford.....	15,376	12,259	79.7
Continental, New York.....	43,845	24,538	56.0
Detroit F. and M., Detroit.....	2,805	4,651	165.8
Eagle, New York.....	701	140	80.0
Elmer, Boston.....	1,549	2,957	190.9
Empire State, Rochester.....	3,364	7,775	229.3
Enterprise F. and M., Cincinnati.....	4,004	1,223	30.3
Equitable F. and M., Providence.....	4,150	4,470	107.6
Falls City, Louisville.....	73,267	61,114	83.4
Fire Association, Philadelphia.....	30,679	23,341	76.1
Firemans Fund, San Francisco.....	27,728	14,668	53.0
Firemens, Dayton.....	4,495	8,443	187.8
Franklin, Louisville.....	32,297	19,668	59.2
Franklin, Philadelphia.....	6,850	10,841	156.3
German, Freeport.....	50,614	27,021	53.4
German, Louisville.....	19,498	15,327	78.6
German-American, New York.....	45,420	16,672	36.7
Germania, New York.....	8,057	11,812	146.6
German Security, Louisville.....	12,203	7,564	61.7
Glens Falls, Glens Falls.....	7,943	7,036	88.6
Guardian, London.....	14,088	23,418	166.2
Hamburg-Bremen, Hamburg.....	11,596	8,434	72.7
Hanover, New York.....	16,661	12,650	75.9
Hartford, Hartford.....	43,598	35,393	81.2
Home, New York.....	71,697	63,832	89.0
Imperial, London.....	10,478	6,371	66.8
Insurance Company of N. A., Philadelphia.....	62,310	62,885	100.9
Ins. Co. of the State of Pennsylvania, Philadelphia.....	4,514	14,450	320.1
Kent, Covington.....	42,598	14,436	34.0
Lancashire, Manchester.....	58,485	50,126	85.7
Liberty, New York.....	21,628	19,029	92.1
London, London.....	8,883	5,586	96.6
Liverpool and London and Globe, Liverpool.....	87,307	96,276	110.2
London, London.....	14,755	24,352	165.0
London and Lancashire, Liverpool.....	32,091	29,705	90.5
Louisville, Louisville.....	123,993	96,399	77.8

Pennsylvania, Philadelphia.....	\$20,945
Phoenix, Brooklyn.....	66,795
Phonix, Hartford.....	69,108
Phonix, London.....	17,669
Queen, Liverpool.....	30,819
Rochester German, Rochester.....	9,830
Rochford, Rockford.....	14,698
Royal, Liverpool.....	13,599
Sz. Paul F. and M., St. Paul.....	14,128
Security, New Haven.....	1,018
Springfield F. and M., Springfield.....	57,023
Spring Garden, Philadelphia.....	4,162
State, Des Moines.....	61,561
Sun Fire Office, London.....	14,671
Traders, Chicago.....	13,355
Union, San Francisco.....	19,940
Westchester, New York.....	27,335
Western, Toronto.....	7,592
Williamsburgh City, Brooklyn.....	7,401
Total.....	\$1,857,114
KENTUCKY.	
Aetna, Hartford.....	\$56,869
Agricultural, Watertown.....	9,481
Amazon, Cincinnati.....	2,369
American, Boston.....	2,490
American, Newark.....	2,997
American, New York.....	16,181
American, Philadelphia.....	21,253
American Central, St. Louis.....	7,667
Anglo-Nevada, San Francisco.....	9,184
Boston, Boston.....	3,600
British America, Toronto.....	10,242
Buffalo German, Buffalo.....	6,304
California, San Francisco.....	34,107
Citizens, New York.....	8,331
Citizens, Pittsburgh.....	5,482
City F. and M., Louisville.....	20,979
Total.....	\$1,063,684
Louisville German, Louisville.....	\$72,525
Mercantile, Cleveland.....	2,962
Mercantile F. and M., Boston.....	2,209
"The Merchants," Newark.....	19,773
Merchants, Providence.....	4,156
Michigan, F. and M., Detroit.....	6,648
Milwaukee Mechanics, Milwaukee.....	5,781
National, Hartford.....	13,602
New Hampshire, Manchester.....	8,886
New York Bowery, New York.....	9,634
Niagara, New York.....	20,955
North British and Mercantile, London.....	46,231
Northern, London.....	12,874
Northwestern National, Milwaukee.....	15,183
Orient, Hartford.....	19,843
Pacific, New York.....	6,474
Pennsylvania, Philadelphia.....	2,699
Peoples, Manchester.....	14,814
Peoples, Hartford.....	7,637
Phoenix, Hartford.....	60,360
Phoenix, London.....	31,721
Providence-Washington, Providence.....	12,158
Prudential, Boston.....	13,060
Queen, Liverpool.....	17,226
Reading, Reading.....	25,986
Rochester German, Rochester.....	51.1
St. Paul F. and M., St. Paul.....	8,063
Scottish Union and National, Edinburgh.....	8,236
Security, Cincinnati.....	17,599
Security, New Haven.....	9,105
Southern California, Los Angeles.....	3,187
Springfield F. and M., Springfield.....	3,907
Standard, New York.....	3,293
Sun, San Francisco.....	53,591
Sun Fire Office, London.....	2,733
Syndicate, Minneapolis.....	3,459
Traders, Chicago.....	12,289
Transatlantic, Hamburg.....	11,352
Union, Louisville.....	4,552
Union, Philadelphia.....	15,011
Union, San Francisco.....	6,641
United Firemen, Philadelphia.....	3,702
Westchester, New York.....	8,960
Western, Toronto.....	8,354
Western Louisville.....	1,432
Williamsburgh City, Brooklyn.....	5,220
Total.....	29,042
Williamsburgh City, Brooklyn.....	13,507
Total.....	6,092

NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.
KENTUCKY—Cont.			
<i>Supplemental Report.</i>			
German National, Louisville.....	\$12,846	\$7,381	57.5
Louisville Underwriters, Louisville.....	4,702	1,370	28.6
Oakland Home, Oakland.....	14,276	16,780	117.9
Phoenix, Brooklyn.....	43,860	30,247	68.9
Royal, Liverpool.....	221,123	157,059	71.0
Standard, Kansas City.....	4,596	4,494	173.1
State, San Francisco.....	11,485	9,412	82.0
Totals.....	\$2,270,869	\$1,846,840	81.3
<i>Miscellaneous Insurance Companies.</i>			
American Steam Boiler, New York.....	5,412	.....	.....
American Surety, New York.....	558	.....	.....
Employers Liability, London.....	344	.....	.....
Fidelity and Casualty, New York.....	8,281	566	6.8
Guarantee Company of N. A., Montreal.....	9,351	947	10.1
Hartford Steam Boiler, Hartford.....	8,204	266	3.2
Lloyds Plate Glass, New York.....	3,532	819	23.2
Metropolitan Plate Glass, New York.....	576	240	41.7
Pacific Mutual Life, Acc. Dep't, San Francisco.....	414	.....	.....
Standard L. and Acc., Acc. Dep't, Detroit.....	22,535	28,647	127.2
Travelers, Acc. Dep't, Hartford.....	35,639	29,402	82.5
Totals.....	\$94,846	\$60,887	64.2
LOUISIANA*			
Aetna, Hartford.....	\$18,546	\$6,644	35.9
Amazon, Cincinnati.....	3,559	1,101	30.6
American, New York.....	6,322	40	.6
American, Philadelphia.....	10,497	2,615	24.9
American Central, St. Louis.....	1,157	10	.9
Anglo-Nevada, San Francisco.....	8,295	3,864	46.6
Armstrong, New York.....	6,492	862	15.4
California, San Francisco.....	5,640	.....	.....
Commercial, Montgomery.....	2,100	.....	.....
Commercial, San Francisco.....	3,235	462	14.4
Commercial Union, London.....	18,047	253	1.4
Continental, New York.....	13,939	7,741	55.6
LOUISIANA—Cont.			
Planters and Merchants, Mobile.....	\$413	\$2,115	509.8
Propertyholders Mutual Aid, New Orleans.....	21,154	23,093	105.0
Providence-Washington, Providence.....	36,747	10,089	27.3
Queen, Liverpool.....	74,323	26,793	35.9
Royal, Liverpool.....	20,024	1,181	5.9
Scottish Union and National, Edinburgh.....	6,114	4,003	65.6
Security, New Haven.....	13,779	2,804	20.4
Shreveport, Shreveport.....	377,686	217,594	57.5
Southern, New Orleans.....	15,945	4,402	28.1
Springfield F. and M., Springfield.....	1,704	.....	.....
Standard, New York.....	9,216	127	1.3
State Investment, San Francisco.....	21,684	12,959	59.7
St. Paul F. and M., St. Paul.....	3,024	.....	.....
St. Paul German, St. Paul.....	23,078	20,866	90.3
Sun Fire Office, London.....	495,193	227,668	46.0
Sun Mutual, New Orleans.....	163,140	89,444	54.9
Teutonia, New Orleans.....	7,425	8,195	109.7
Westchester, New York.....	40,219	27,028	67.2
Western, Toronto.....	886	37	4.0
Williamsburgh City, Brooklyn.....	.....	.....	.....
Total.....	\$3,868,471	\$1,758,096	45.4
MAINE.			
Aetna, Hartford.....	\$74,694	\$32,216	43.1
American, Boston.....	5,233	500	9.6
American, Newark.....	1,542	9,048	586.8
American, New York.....	3,056	493	13.2
American, Philadelphia.....	6,047	846	14.0
American Central, St. Louis.....	3,576	528	14.8
Anglo-Nevada, San Francisco.....	6,046	1,450	21.0
Boston Marine, Boston.....	15,462	20,901	135.2
British America, Toronto.....	5,036	977	19.4
Buffalo American, Buffalo.....	5,504	1,719	31.2
California, San Francisco.....	2,219	805	36.4
Citizens, Pittsburgh.....	4,318	2,248	52.1
City of London, London.....	7,667	1,663	21.7
Commerce, Albany.....	2,862	140	4.9

* Shows gross business and net premiums of Louisiana companies.

	\$46.616	\$68.759	30.2		\$98.189	\$15.395	54.6
Crescent, New Orleans.....	4.149			Commercial Union, London.....	20.003	9.697	48.5
Exchange, New York.....	1.343			Connecticut, Hartford.....	11.967	3.599	30.1
Farmers National, Plankinton.....	8.282	1.666	20.1	Continental, New York.....	1.743		
Farragut, New York.....	1.815			Delaware Mutual Safety, Philadelphia.....	2.849	2.734	96.0
Fidelity, Huron.....	7.143	1.418	20.0	Dwelling House, Boston.....	4.709	2.189	59.9
Fire Association, Philadelphia.....	94.696	33.354	35.2	Fire Association, Philadelphia.....	27.369	13.675	58.0
Firemen, New Orleans.....	5.912			Firemans Fund, San Francisco.....	7.607	1.994	26.2
Georgia Home, Columbus.....	55.996	15.572	27.8	Firemen, Boston.....	5.394	1.116	2.2
German-American, New York.....	147.930	96.855	65.4	First National, Worcester.....	9.406	4.832	51.4
Germania, New Orleans.....	8.164	593	7.2	Franklin, Philadelphia.....	7.847	7.593	95.9
Grind F. and M., Philadelphia.....	683	127	18.1	German-American, New York.....	13.640	9.043	66.3
Greenwich, New York.....	8.874	5.112	57.4	Germania, New York.....	3.941	1.044	26.5
Guardian, London.....	9.111	1.551	17.0	Girard F. and M., Philadelphia.....	3.540	1.133	32.0
Hamburg-Bremen, Hamburg.....	7.912	42	5	Granite State, Portsmouth.....	23.006	5.611	24.4
Hartford, Hartford.....	38.309	8.324	21.7	Guardian F. and L., London.....	16.088	6.474	40.2
Hibernia, New Orleans.....	335.305	248.140	74.1	Hanover, New York.....	21.918	10.654	48.6
Home, New Orleans.....	221.178	112.731	51.0	Hamburg-Bremen, Hamburg.....	2.238	90	4.0
Home, New York.....	22.444	8.221	36.6	Hartford, Hartford.....	39.844	18.648	46.8
Imperial, London.....	12.264	6.331	51.4	Holyoke, Holyoke.....	13.068	1.870	14.3
Insurance Co. of North America, Philadelphia.....	30.583	28.823	78.7	Holyoke, New York.....	57.376	12.444	21.7
Interstate, New Orleans.....	11.560	679	5.8	Home, New York.....	29.964	13.773	46.0
Knoxville, Knoxville.....	2,920			Imperial, London.....	48.232	20.150	41.8
Lafayette, New Orleans.....	57.200			Ins. Co. of North America, Philadelphia.....	22.778	9.596	42.1
Lancashire, Manchester.....	23.186	23.586	41.2	Ins. Co. of State of Pennsylvania, Philadelphia.....	12.545	3.494	27.9
Liberty, New York.....	8.491	7.144	30.8	Lancashire, Manchester.....	5.000	1.178	23.3
Lion, London.....	12.159	1.015	8.3	Liberty, New York.....	615		
Liverpool and London and Globe, Liverpool.....	108.173	6.599	77.6	Lion, London.....	61.239	41.530	67.8
London Assurance Corporation, London.....	17.851	32.569	30.2	Liverpool and London and Globe, Liverpool.....	10.480	7.571	72.7
London and Lancashire, Liverpool.....	38.568	800	4.5	London, London.....	14.751	6.145	41.7
Manchester, Manchester.....	22.285	12.663	32.8	London and Lancashire, Liverpool.....	2.257	946	41.9
Manufacturers and Builders, New York.....	2.873	8.413	38.2	"The Merchants," Newark.....	12.920	2,009	15.5
Mechanics and Traders, New Orleans.....	240.535	71	2.5	Merchants, Providence.....	4.085	691	15.4
"The Merchants," Newark.....	19.622	106.645	44.2	Meriden, Meriden.....	3.175	1.593	49.2
Merchants Mutual, New Orleans.....	100.737	7.715	39.4	National, Hartford.....	21.046	3.050	14.5
Mutual, New York.....	14.195			National, New York.....	266		
New Orleans Insurance Co., New Orleans.....	107.977	50.219	46.5	Neptune F. and M., Boston.....	5.168	809	16.0
New Orleans Insurance Assn., New Orleans.....	26.683	90.685	43.4	New Hampshire, Manchester.....	13.119	4.777	36.4
New York Underwriters, New York.....	17.338	3.849	22.4	Niagara, New York.....	24.963	15.795	63.0
Niagara, New York.....	8.867	5.321	60.4	North American, Boston.....	3.770	1.860	49.3
North British and Mercantile, London.....	26.620	17.059	64.1	Northern, London.....	11.744	5.800	40.4
Northern, London.....	17.168	7.975	46.4	North British and Mercantile, London.....	22.601	5.662	25.1
Norwich Union, Norwich.....	14.819	713	4.8	Northwestern National, Milwaukee.....	1.315		
Orient, Hartford.....	8.615	1.666	12.4	Norwich Union, Norwich.....	11.853	2.796	25.3
Pelican, New Orleans.....	29.619	3.574	12.1	Orient, Hartford.....	28.786	17.493	66.5
Phoenix, Brooklyn.....	31.084	13.644	43.9	Pacific, New York.....	2.592	985	38.0
Phoenix, Hartford.....	7.943	1.703	21.6	Pennsylvania, Philadelphia.....	38.605	19.945	51.5
Phoenix, London.....	22.259	14.921	66.9	Peoples, Manchester.....	16,118	13,014	80.7

NAME AND LOCATION.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
MAINE—Continued.			
Phenix, Brooklyn.....	\$24,942	\$6,539	26.2
Phenix, Hartford.....	56,467	46,812	83.0
Phenix, London.....	15,845	13,065	82.5
Providence-Washington, Providence.....	10,091	2,042	20.2
Queen, Liverpool.....	16,037	9,200	57.4
Quincy, Quincy.....	11,795	4,815	40.8
Reliance, Philadelphia.....	4,001	1,590	39.7
Rochester German, Rochester.....	1,241	50	4.0
Royal, Liverpool.....	63,091	32,868	52.1
Security, New Haven.....	1,971	315	16.0
Scottish Union and National, Edinburgh.....	2,214	4,043	18.4
Springfield F. and M., Springfield.....	40,764	16,838	41.3
Spring Garden, Philadelphia.....	1,868	805	43.1
Sun, London.....	7,195	1,859	25.8
Traders, Chicago.....	6,947	6,321	91.0
Traders and Mechanics, Lowell.....	8,666	2,365	27.5
Union, Philadelphia.....	6,873	5,214	75.8
Union, San Francisco.....	3,174	1,811	57.1
United Firemen, Philadelphia.....	2,387	2,254	94.4
United States, New York.....	992	895	90.2
Westchester, New York.....	5,628	1,887	33.5
Western, Toronto.....	3,964	674	17.0
Williamsburgh City, Brooklyn.....	3,266	29	.9
Total.....	\$1,193,600	\$567,512	47.5
MARYLAND.			
Ætna, Hartford.....	\$29,776	\$3,126	10.5
Agricultural, Watertown.....	27,741	25,076	90.4
Alliance, New York.....	5,385	1,404	27.7
American, Baltimore.....	19,869	11,125	55.9
American, Boston.....	7,593	7,411	98.5
American, New York.....	6,029	1,007	16.7
American, New York.....	7,104	995	14.0
American, Philadelphia.....	14,963	.....	.....
American Central, St. Louis.....	3,106	4,005	128.9
Anglo-Nevada, San Francisco.....	4,353	2,690	61.8
Associated Firemen, Baltimore.....	25,795	8,459	32.9
Baltimore, Baltimore.....	47,999	22,318	46.6
MARYLAND—Continued.			
London, London.....	\$10,937	\$8,418	77.0
London and Lancashire, Liverpool.....	18,823	4,940	26.2
Long Island, Brooklyn.....	5,524	12,119	219.4
Lumbermens, Philadelphia.....	6,063	3,195	52.7
Mannheim, Mannheim.....	2,817	10	.....
Manufacturers and Builders, New York.....	3,489	1,689	48.4
Maryland, Baltimore.....	14,869	8,262	55.6
Mechanics, Philadelphia.....	5,084	4,427	87.0
Meriden, Meriden.....	1,952	98	5.0
"The Merchants," Newark.....	16,251	9,018	55.5
Merchants, Providence.....	8,994	7,992	88.9
Mutual, Baltimore.....	7,186	32	.....
Mutual, Chicago.....	4,861	.....	.....
Mutual, New York.....	18,684	.....	.....
National, Baltimore.....	14,284	.....	.....
National, Hartford.....	7,615	502	2.7
Newark, Newark.....	2,758	5,685	39.8
New Hampshire, Manchester.....	6,957	163	5.9
New York, New York.....	2,646	5,285	76.0
New York Bowery, New York.....	3,413	1,246	47.1
Niagara, New York.....	10,260	1,097	32.1
North British and Mercantile, London.....	19,880	1,976	19.2
Northern, London.....	13,408	6,339	31.9
Northwestern National, Milwaukee.....	2,648	5,227	99.0
Norwich Union, Norwich.....	14,271	2,183	15.3
Old Town, Baltimore.....	8,597	803	9.4
Orient, Hartford.....	9,022	6,014	66.7
Pacific, New York.....	1,797	.....	.....
Peabody, Baltimore.....	24,868	9,950	40.0
Pennsylvania, Philadelphia.....	17,742	5,896	33.2
Peoples, Manchester.....	3,220	3,058	95.0
Peoples, Pittsburgh.....	3,990	4	.....
Phenix, Brooklyn.....	25,640	10,527	41.0
Phenix, Hartford.....	16,511	6,648	40.3
Phenix, London.....	19,317	4,296	22.2
Potomac, Baltimore.....	10,492	13,079	79.3
Providence-Washington, Providence.....	15,628	7,511	48.0
Prudential, Boston.....	3,753	.....	.....
Prudential, New York.....	5,040	42	.1

Baltimore Equitable Society, Baltimore.....	\$93,304	\$12,748	13.7	Queen, Liverpool.....	\$12,730	\$2,683	21.1
Boylston, Boston.....	4,360	3,010	89.7	Reading, Reading.....	1,658	309	18.6
British America, Toronto.....	6,052	5,286	79.5	Reliance, Philadelphia.....	6,228	1,514	24.3
British and Foreign, Liverpool.....	11,516	15,743	136.7	Rochester German, Rochester.....	5,751	2,409	41.9
Broadway, New York.....	1,085	1,000	97.1	Royal, Liverpool.....	58,396	19,881	34.0
California, San Francisco.....	7,069	10,305	145.8	Scottish Union and National, Edinburgh.....	11,196	7,401	66.1
Citizens, New York.....	5,213	2,545	48.8	Sea, Liverpool.....	4,355	17,500	401.9
Commerce, Albany.....	2,291	497	21.7	Spring Garden, Philadelphia.....	7,639	7,596	99.7
Commercial Union, London.....	20,704	17,456	84.1	Springfield F. and M., Springfield.....	13,684	7,769	56.3
Commercial, San Francisco.....	5,514	3,470	62.9	St. Paul F. and M., St. Paul.....	10,664	5,548	50.9
Commonwealth, New York.....	1,972	10,000	507.1	Sun, London.....	15,591	15,268	98.8
Connecticut, Hartford.....	8,389	9,852	117.4	Traders, Chicago.....	5,490	5,430	98.9
Continental, New York.....	35,626	26,755	75.1	Transatlantic, Hamburg.....	4,270	2,860	67.0
Delaware Mutual Safety, Philadelphia.....	3,720	209	5.6	Union, Philadelphia.....	6,301	515	8.2
Equitable F. and M., Providence.....	11,704	9,939	84.5	United Firemen, Philadelphia.....	4,691	2,218	47.3
Exchange, New York.....	1,371	1,224	89.3	West Baltimore, Baltimore.....	10,457	3,380	32.6
Farmers, York, Pa.....	17,066	7,379	43.2	Westchester, New York.....	7,705	5,341	69.3
Farmers Fund, San Francisco.....	12,237	5,415	44.3	Western, Pittsburgh.....	7,579	4,958	65.4
Firemen, Baltimore.....	51,557	20,304	39.5	Western, Toronto.....	81,435	65,061	79.9
Firemen, Newark.....	4,110	1,016	24.7	Williamsburgh City, Brooklyn.....	3,488	5	.....
Fire Association, Philadelphia.....	26,735	8,435	31.6	<i>Supplemental Report.</i>			
Fire Ins. Co. of Philadelphia, Philadelphia.....	7,112	2,530	35.6				
Franklin, Philadelphia.....	8,106	4,017	49.6	City of London, London.....	4,055	2,997	73.9
German, Baltimore.....	111,019	48,025	43.3	Farmers Mutual, Wilmington.....	3,947	587	15.0
German-American, Baltimore.....	24,180	9,701	40.1	Totals.....	\$1,699,352	\$835,776	49.2
German-American, New York.....	23,110	8,495	36.8	MASSACHUSETTS.			
Germania, New York.....	26,147	10,824	53.7				
Grand F. and M., Philadelphia.....	2,568	6,502	255.5	Agricultural, Watertown.....	\$14,668	\$874	6.0
Glens Falls, Glens Falls.....	8,385	3,627	43.3	Albany, Albany.....	12,000	17,627	146.9
Guardian, London.....	8,954	5,799	72.0	Alliance, New York.....	11,888	24,835	208.9
Guardian, New York.....	1,615	393	24.3	American, Boston.....	43,915	35,337	80.5
Hamburg, New York.....	7,904	3,313	45.0	American, New York.....	38,567	56,110	145.5
Hanover, New York.....	11,502	4,493	40.5	American, New York.....	36,450	41,355	113.5
Hartford, Hartford.....	15,581	1,738	11.2	American Central, St. Louis.....	19,884	67,548	339.7
Home, Baltimore.....	23,997	10,061	42.1	Anglo-Nevada, San Francisco.....	39,619	78,883	199.1
Home, New York.....	22,171	21,581	97.3	Boylston, Boston.....	67,614	108,112	159.9
Howard, Baltimore.....	25,264	6,209	24.6	British America, Toronto.....	39,915	67,996	172.4
Imperial, London.....	9,441	4,445	47.1	Broadway, New York.....	3,166	5,319	240.3
India Mutual, Boston.....	2,247	2,367	105.3	Buffalo German, Buffalo.....	18,621	43,594	234.1
Insurance Co. of North America, Philadelphia.....	62,685	60,449	96.8	California, San Francisco.....	29,853	44,779	150.0
Insurance Co. of the State of Pa., Philadelphia.....	6,393	5,084	79.9	Citizens, Cincinnati.....	11,982	33,611	280.3
Jefferson, New York.....	2,625	5,340	203.4	Citizens, New York.....	29,218	51,139	175.0
Kent County Mutual, Dover.....	5,066	230	4.5	Citizens, Pittsburgh.....	15,917	27,744	172.4
Kings County, Brooklyn.....	3,923	6,436	164.1	Citizens, St. Louis.....	2,963	7,630	257.5
Lancashire, Manchester.....	13,143	7,421	56.5	City, New York.....	4,517	15,134	335.0
Liberty, New York.....	7,830	5,327	68.0	City of London, London.....	71,888	107,649	149.7
Lion, London.....	8,601	180	2.1	Commerce, Albany.....	14,910	37,593	251.9
Liverpool and London and Globe, Liverpool.....	43,123	9,762	22.6	Commercial, San Francisco.....	7,584	47,824	622.4

NAME AND LOCATION.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
<i>MASSACHUSETTS—Continued.</i>			
Commercial Union, London.....	\$137,545	\$152,028	110.5
Commonwealth, New York.....	18,571	95,357	513.5
Concordia, Milwaukee.....	6,460	13,092	202.7
Continental, New York.....	30,730	101,567	328.4
Delaware Mutual Safety, Philadelphia.....	93,933	31,536	105.0
Detroit F. and M., Detroit.....	1,761	6,147	349.1
Dwelling House, Boston.....	19,640	6,200	31.9
Eliot, Boston.....	23,222	68,039	293.0
Empire State, Rochester.....	9,017	26,572	294.7
Equitable F. and M., Providence.....	43,793	52,909	121.1
Exchange, New York.....	35,155	71,557	203.5
Farragut, New York.....	4,334	11,966	276.1
Fire Association, Philadelphia.....	101,667	121,048	119.8
Fire Ins. Co. of Philadelphia, Philadelphia.....	10,370	13,780	132.9
Firemans Fund, San Francisco.....	48,414	62,124	128.3
Firemens, Baltimore.....	7,472	13,355	178.7
Firemens, Boston.....	54,437	122,128	224.3
Firemens, Dayton.....	8,910	35,597	399.5
Firemens, Newark.....	23,637	79,991	338.4
Firemens, New York.....	5,445	11,702	216.0
First National, Worcester.....	61,415	62,270	101.4
Franklin, Columbus.....	17,416	34,421	197.6
Franklin, Philadelphia.....	37,056	58,103	154.3
German-American, New York.....	90,931	93,732	104.1
German, Pittsburgh.....	3,288	15,750	479.0
Germania, New York.....	50,500	88,909	176.0
Grard F. and M., Philadelphia.....	20,120	42,047	209.0
Glen Falls, Glen Falls.....	23,511	36,359	154.6
Greenwich, New York.....	11,172	21,379	191.5
Guardian, New York.....	5,366	14,397	271.3
Guardian F. and L., London.....	105,042	87,474	83.3
Hanover, New York.....	61,397	91,092	149.4
Hamburg-Bremen, Hamburg.....	37,005	66,533	179.8
Hekla, Madison.....	12,246	22,887	186.9
Imperial, London.....	130,622	126,323	66.7
Ins. Co. State of Pennsylvania, Philadelphia.....	38,040	65,879	173.2
Jefferson, New York.....	4,316	17,797	412.4
Jersey City, Jersey City.....	7,686	12,376	161.1
Lancashire, Manchester.....	78,999	82,257	104.2
<i>MASSACHUSETTS—Continued.</i>			
Royal, Liverpool.....	\$248,996	\$182,685	73.4
Ruigers, New York.....	7,598	20,582	272.1
Scottish Union and National, Edinburgh.....	30,036	68,489	227.9
Security, New Haven.....	28,288	50,386	178.1
Spring Garden, Philadelphia.....	31,107	53,599	172.3
Springfield F. and M., Springfield.....	162,212	170,475	105.1
St. Paul F. and M., St. Paul.....	18,319	41,958	229.0
Standard, New York.....	3,920	14,106	359.8
Sun, London.....	143,456	169,516	118.3
Teutonia, Philadelphia.....	1,917	7,510	391.8
Traders, Chicago.....	55,597	83,245	149.7
Transatlantic, Hamburg.....	11,367	36,215	318.6
Union, Philadelphia.....	34,376	54,568	158.7
Union, San Francisco.....	31,499	46,163	146.6
United Fire Reinsurance, Manchester.....	8,265	7,900	95.6
United Firemens, Philadelphia.....	20,350	49,783	244.6
United States, New York.....	5,298	12,804	241.7
Westchester, New York.....	58,404	66,119	102.8
Western, Pittsburgh.....	14,080	16,160	114.0
Western, Toronto.....	23,886	53,006	221.9
Williamsburgh City, Brooklyn.....	23,278	14,140	60.7
<i>Supplemental Report.</i>			
Atma, Hartford.....	\$149,360	\$174,660	117.2
American, Philadelphia.....	74,025	93,225	125.0
Connecticut, Hartford.....	81,010	95,523	117.9
Fire Association, New York.....	18,741	51,551	275.6
Granite State, Portsmouth.....	35,504	38,500	108.1
Home, New York.....	222,809	360,731	134.9
Insurance Company of N. A., Philadelphia.....	168,008	118,119	70.3
Long Island, Brooklyn.....	6,916	25,655	371.8
Phoenix, Hartford.....	103,152	99,999	97.1
Syndicate, Minneapolis.....	3,450	4,176	119.3
Totals.....	\$6,049,227	\$8,216,533	136.3
<i>Mutual Companies.</i>			
Abington.....	\$49,855	18,822	37.7
Annisquam.....	.....	90	.....
Atkwright.....	204,916	33,683	16.4

Liberty, New York.....	\$40,341	\$80,017	198.4	Ashfield.....	\$25	\$1,971	105.4
Lion, London.....	21,533	75,080	348.7	Attleborough.....	1,869	2,190	8.9
Liverpool and London and Globe, Liverpool.....	228,600	333,379	147.5	Barnstable County.....	31,135	4,586	22.5
London Assurance Corporation, London.....	46,659	50,146	107.5	Berkshire.....	20,436	73,243	20.6
London and Lancashire, Liverpool.....	108,904	97,906	90.4	Boston Manufacturers.....	355,403	2,355	85.9
Lumbermens, Philadelphia.....	6,897	16,605	263.7	Bristol County.....	2,742	8,050	18.8
Manufacturers and Builders, New York.....	10,073	22,438	222.8	Cambridge.....	42,483	255,648	90.3
Manufacturers and Merchants, Pittsburgh.....	3,920	8,439	215.3	China Mutual (Marine).....	283,205	13,544	20.1
Marine, St. Louis.....	2,235	6,390	285.9	Citizens.....	67,447	.....	.....
Mechanics, Philadelphia.....	11,458	12,868	112.0	Cohasset.....	1,686	.....	.....
Mercantile, Cleveland.....	10,912	45,460	416.7	Cotton and Woolen.....	60,531	15,383	25.4
Mercantile F. and M., Boston.....	14,549	7,242	49.8	Dedham.....	15,907	2,875	18.1
"The Merchants," Newark.....	85,623	111,538	130.3	Dorchester.....	86,472	44,068	50.9
Merchants, Providence.....	33,810	46,938	138.8	Essex.....	3,266	88	8.7
Meriden, Meriden.....	49,932	36,183	72.5	Full River Manufacturers.....	97,129	11,890	12.2
Michigan F. and M., Detroit.....	21,828	41,243	189.9	Fitchburg.....	94,989	43,527	45.8
Middlesex Mutual, Middletown.....	79	.....	.....	Franklin.....	11,528	12,209	100.2
Milwaukee Mechanics, Milwaukee.....	11,027	42,785	388.0	Groveland.....	.....	2,524	.....
Mutual, New York.....	59,450	91,713	157.6	Hampshire.....	12,211	6,882	56.6
National, Hartford.....	96,148	17,934	122.7	Hingham.....	58,672	20,607	35.1
National, New York.....	10,733	36,393	337.7	Holyoke.....	13,693	56,045	40.2
Neptune F. and M., Boston.....	92,194	150,416	163.1	India Mutual (Marine).....	143,810	127,990	88.8
Newark, Newark.....	16,791	57,604	343.1	Lowell.....	14,515	5,281	36.4
New Hampshire, Manchester.....	82,821	93,744	113.2	Lynn.....	6,477	5,147	79.2
New York Bowers, New York.....	34,913	56,008	160.4	Massachusetts.....	25,980	7,854	30.2
New York, New York.....	6,592	24,860	377.1	Merchants and Farmers.....	78,121	49,878	63.8
Niagara, New York.....	116,612	118,185	101.3	Merrimack.....	82,898	38,583	46.6
North American, Boston.....	74,718	97,624	130.7	Middlesex.....	103,797	37,231	35.8
Northern Assurance, London.....	78,783	124,438	157.9	Milford.....	6,570	4,450	67.7
North River, New York.....	6,695	11,863	177.2	Mill Owners.....	119,873	22,238	185.5
Northwestern National, Milwaukee.....	16,468	22,880	138.9	Mutual Fire Insurance.....	11,622	1,390	11.4
Norwich Union, Norwich.....	75,120	84,822	112.9	Mutual Protection.....	3,979	289	7.2
Orient, Hartford.....	64,931	71,841	110.6	Newburyport.....	1,021	121	11.8
Pacific, New York.....	23,875	36,430	161.0	Norfolk.....	55,248	16,190	29.3
Packers and Provision Dealers, Chicago.....	6,013	10,340	172.0	Paper Mill.....	15,812	22	.2
Pennsylvania, Philadelphia.....	87,104	70,013	80.4	Patrons.....	1,424	3,588	244.4
Peoples, Pittsburgh.....	11,731	34,165	291.3	Quincy.....	106,383	61,245	57.8
Peoples, Manchester.....	40,305	56,332	138.8	Rubber Manufacturers.....	29,646	10,863	36.7
Peoples, New York.....	6,592	23,186	331.7	Salem.....	5,690	1,034	18.1
Phoenix, Brooklyn.....	135,235	117,379	86.8	Salisbury and Amesbury.....	140	.....	.....
Phoenix, London.....	93,704	112,449	120.0	Saugus.....	.....	7,160	.....
Providence Washington, Providence.....	97,887	87,887	96.1	Shelburne.....	58	1,285	2215.5
Prudential, Boston.....	13,378	18,219	136.2	South Danvers.....	3,065	775	25.2
Prudential, New York.....	7,840	17,622	222.8	Traders and Mechanics.....	109,895	35,060	31.9
Queen, Liverpool.....	102,236	84,764	82.9	Westford.....	578	.....	.....
Reading, Reading.....	7,371	12,609	171.3	West Newbury.....	101,054	35,459	35.1
Reliance, Philadelphia.....	22,919	40,810	178.1	Worcester Manufacturers.....	124,592	39,397	31.5
Rochester German, Rochester.....	27,090	53,015	195.7	Worcester Mutual.....	.....	.....	.....
Totals.....				Totals.....	\$2,767,878	\$1,143,788	41.3

NAME AND LOCATION.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
MICHIGAN.			
Aetna, Hartford.....	\$89,240	\$63,259	70.9
Agricultural, Watertown.....	8,595	1,256	14.7
Amazon, Cincinnati.....	15,722	6,344	40.4
American, Newark.....	5,029	316	6.3
American, New York.....	11,042	1,739	15.7
American, Philadelphia.....	81,457	41,574	50.9
American Central, St. Louis.....	9,998	1,440	14.4
Anglo-Nevada, San Francisco.....	27,754	13,752	49.5
Artisans, Pittsburgh.....	1,524	419	27.5
Aurora F. and M., Cincinnati.....	5,723	3,158	55.2
Boston Marine, Boston.....	746	.....	.....
Boylston, Boston.....	15,862	6,143	38.7
British America, Toronto.....	35,302	11,268	31.9
British and Foreign Marine, Liverpool.....	6,444	2,796	43.1
Broadway, New York.....	1,693	35	2.1
Buffalo German, Buffalo.....	29,011	13,686	47.2
California, San Francisco.....	20,970	12,874	61.4
Citizens, New York.....	17,637	5,497	31.2
Citizens, Pittsburgh.....	23,270	14,577	62.6
City of London, London.....	8,912	4,709	52.8
Commonwealth, New York.....	1,954	.....	.....
Commerce, Albany.....	7,013	1,568	22.4
Commercial Union, London.....	120,745	77,575	64.2
Concordia, Milwaukee.....	24,395	10,925	44.8
Connecticut, Hartford.....	57,084	11,001	19.4
Continental, New York.....	62,806	41,266	65.6
Cooper, Dayton, O.....	18,530	6,991	37.7
Detroit F. and M., Detroit.....	112,887	58,209	51.6
Dwelling House, Boston.....	14,594	12,644	86.6
Eagle, New York.....	2,866	45	1.6
Empire State, Rochester.....	11,034	7,369	66.8
Equitable F. and M., Providence.....	11,924	4,522	38.0
Eureka F. and M., Cincinnati.....	8,972	5,864	65.4
Exchange, New York.....	10,298	4,427	43.0
Farmers, York.....	6,704	1,586	23.7
Farragut, New York.....	3,021	290	9.6
Firemens, Dayton.....	9,499	2,760	29.1
Firemens, Newark.....	4,134	1,182	28.5
Firemans Fund, San Francisco.....	45,953	25,635	55.8

NAME AND LOCATION.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
MICHIGAN—Continued.			
Niagara, New York.....	\$71,486	\$37,760	52.8
North America, Boston.....	2,661	1,119	42.1
North British and Mercantile, London.....	92,242	44,433	48.2
Northern, London.....	36,979	6,709	18.1
Northwestern National, Milwaukee.....	34,994	17,285	49.5
Norwich Union, Norwich.....	33,058	10,812	32.4
Ohio, Dayton.....	12,213	6,194	50.7
Ohio Farmers, Le Roy.....	119,705	57,126	47.7
Orient, Hartford.....	34,764	15,437	44.4
Pacific, New York.....	5,214	2,223	42.6
Packers and Provision Dealers, Chicago.....	2,222	339	15.3
Park, New York.....	735	.....	.....
Pennsylvania, Philadelphia.....	33,574	10,682	31.8
Peoples, Pittsburgh.....	13,762	9,810	71.6
Peoples, Manchester.....	16,059	6,657	41.5
Peoples, New York.....	3,805	907	23.8
Phoenix, Brooklyn.....	83,345	34,127	40.9
Phoenix, Hartford.....	93,440	44,025	47.1
Phoenix, London.....	35,044	7,479	21.3
Providence-Washington, Providence.....	12,210	3,959	32.7
Prudential, Boston.....	2,909	103	3.5
Prudential, New York.....	1,787	.....	.....
Queen, Liverpool.....	47,020	19,734	42.0
Reading, Reading.....	3,685	312	8.5
Rochester German, Rochester.....	27,743	8,270	29.8
Royal, Liverpool.....	36,566	19,004	52.1
Ruters, New York.....	5,681	427	7.5
St. Paul F. and M., St. Paul.....	26,531	15,380	58.0
Scottish Union and National, Edinburgh.....	9,579	5,378	56.1
Security, Cincinnati.....	8,972	5,864	65.4
Security, New Haven.....	21,571	11,610	53.8
Springfield F. and M., Springfield.....	46,274	14,463	31.3
Spring Garden, Philadelphia.....	9,738	10,169	104.4
Standard, New York.....	2,056	479	23.3
Sun, London.....	68,139	28,352	41.6
Sun, San Francisco.....	4,146	2,244	54.1
Tenionia, Philadelphia.....	1,350	679	50.4
Tenionia F. and M., Dayton.....	10,402	6,255	60.1
Traders, Chicago.....	48,333	27,762	57.4

Fire Association, Philadelphia.....	\$53,190	\$24,379	45.8	Transatlantic, Hamburg.....	\$9,361	\$3,760	40.3
Fire Ins. Co. of Philadelphia, Philadelphia.....	4,033	631	15.6	Union, Buffalo.....	2,873	958	33.3
Franklin, Columbus.....	9,856	1,218	37.4	Union, Philadelphia.....	13,773	6,879	50.0
Franklin, Philadelphia.....	97,301	4,766	17.4	Union, San Francisco.....	28,828	24,109	83.6
German, Freeport.....	55,780	25,913	46.5	United Firemen, Philadelphia.....	4,665	661	14.2
German, Peoria.....	7,538	2,114	26.9	United States, New York.....	2,676	11	.4
German, Pittsburgh.....	4,786	1,748	36.5	Western, Pittsburgh.....	5,467	3,723	68.1
German-American, New York.....	59,715	7,217	12.1	Western, Toronto.....	29,845	10,887	36.5
Germania, New York.....	43,205	19,189	44.3	Westchester, New York.....	48,621	15,275	31.4
Germania F. and M., Cincinnati.....	11,114	2,702	24.3	Williamsburgh City, Brooklyn.....	15,895	6,512	41.0
Glens Falls, Glens Falls.....	10,970	4,344	39.6	<i>Mutual Fire Companies of Other States.</i>			
Grand Rapids, Grand Rapids.....	69,312	33,147	47.8	Commercial Mutual, New York.....	11,306	6,000	53.0
Granite State, Portsmouth.....	6,871	4,588	73.2	Minneapolis Mutual, Minneapolis, Minn.....	7,845	8,920	113.7
Greenwich, New York.....	5,136	2,367	46.1	Mutual Fire, Chicago, Ill.....	51,842	24,908	48.0
Guardian, London.....	17,255	4,431	25.7	Western Manufacturers Mutual Ins. Co., Chicago	15,670	1,100	7.0
Guardian, New York.....	816	...	...	Totals.....	\$3,756,392	\$1,722,590	45.9
Hanover, New York.....	35,273	10,994	31.2	MINNESOTA.			
Hamburg-Bremen, Hamburg.....	29,274	8,138	27.8	Atlas, Hartford.....	\$61,453	\$19,930	32.4
Hartford, Hartford.....	97,869	63,332	64.7	Agricultural, Watertown.....	10,468	1,818	17.4
Hekla, Madison.....	4,782	1,159	24.4	Amazon, Cincinnati.....	14,385	10,178	70.8
Home, New York.....	117,215	75,273	64.2	American, Boston.....	7,431	4,900	65.9
Imperial, London.....	37,687	19,087	50.5	American, Newark.....	7,922	3,220	40.4
Insurance Co. of North America, Philadelphia.....	88,768	56,270	63.4	American, New York.....	14,753	5,858	39.7
Ins. Co. State of Pennsylvania, Philadelphia.....	7,698	4,289	55.6	American, Philadelphia.....	43,813	29,708	67.8
Kings County, Brooklyn.....	1,228	...	...	American Central, St. Louis.....	19,972	8,165	41.4
Lancashire, Manchester.....	38,585	8,491	22.0	Anglo-Nevada, San Francisco.....	17,786	1,071	6.0
Liberty, New York.....	28,496	4,935	17.5	Boatman F. and M., Pittsburgh.....	9,894	6,540	66.1
Lion, London.....	7,433	4,741	63.8	Boylston, Boston.....	15,816	6,101	38.6
Liverpool and London and Globe, Liverpool.....	86,654	22,463	25.9	British America, Toronto.....	10,506	8,435	80.1
London, London.....	25,607	5,847	22.8	Buckeye, Shelby.....	3,103	7,156	230.6
London and Lancashire, Liverpool.....	51,405	15,358	29.8	Buffalo German, Buffalo.....	23,267	12,885	55.4
Mannheim, Mannheim.....	2,454	5,476	223.1	Burlington, Burlington.....	11,571	8,208	70.9
Manufacturers and Builders, New York.....	9,514	4,128	43.4	California, San Francisco.....	12,284	8,232	67.0
Manufacturers and Merchants, Pittsburgh.....	9,930	3,007	30.2	Central Manufacturers Mutual, Van Wert	5,057	7,884	155.9
Marine, London.....	9,738	11,677	119.9	Citizens, New York.....	15,234	8,380	55.0
Mechanics, Philadelphia.....	2,446	757	28.6	Citizens, Pittsburgh.....	9,851	3,439	34.8
Mercantile, Cleveland.....	23,076	21,097	89.0	Citizens, St. Louis.....	6,318	283	4.4
Mercantile F. and M., Boston.....	10,406	4,767	46.0	City of London, London.....	10,269	2,799	27.2
"The Merchants," Newark.....	23,089	7,206	31.6	Commerce, Albany.....	3,793	3,280	86.5
Merchants, Providence.....	10,418	4,535	43.5	Commercial, San Francisco.....	10,613	5,994	56.5
Michigan F. and M., Detroit.....	170,704	85,511	50.1	Commercial Mutual, New York.....	1,535	1,500	96.5
Milwaukee Mechanics, Milwaukee.....	27,100	8,390	31.0	Commonwealth Decatur.....	70,359	14,078	20.0
National, Hartford.....	57,594	19,694	34.2	Commonwealth, New York.....	4,305	3,009	69.9
National, New York.....	2,558	2,173	85.0	Concordia, Milwaukee.....	19,901	14,238	71.5
Newark, Newark.....	7,465	2,858	38.3	Connecticut, Hartford.....	39,716	13,721	34.5
New Hampshire, Manchester.....	23,955	7,474	31.2				
New York, New York.....	3,407	805	23.6				
New York Bowery, New York.....	11,182	4,807	43.0				

NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.
MINNESOTA—Continued.			
Continental, New York.....	\$133,096	\$71,651	53.8
Denver, Denver.....	3,165	8	3
Detroit F. and M., Detroit.....	11,393	1,489	13.0
Detroit Manufacturers, Detroit.....	2,994	1,798	60.1
Eagle, New York.....	6,328	1,072	16.4
Empire State, Rochester.....	5,826	5,554	95.3
Enterprise F. and M., Cincinnati.....	11,066	9,376	84.7
Equitable F. and M., Providence.....	8,340	4,605	55.2
Exchange, New York.....	18,299	7,753	42.4
Farmers, York.....	12,639	8,272	65.4
Farragut, New York.....	17,182	4,729	27.9
Fire Association, Philadelphia.....	33,323	15,676	47.0
Fire Ins. Co. of Philadelphia, Philadelphia.....	11,760	11,301	96.1
Firemans Fund, San Francisco.....	38,313	20,086	52.4
Firemens, Dayton.....	7,285	5,247	72.0
Firemens, Newark.....	10,163	4,210	41.4
Franklin, Columbus.....	5,366	2,025	37.7
Franklin, Philadelphia.....	15,392	5,184	33.7
Franklin, Freeport.....	43,265	28,855	66.7
German, Peoria.....	13,124	8,002	61.0
German, Pittsburgh.....	8,837	7,064	80.0
German-American, New York.....	66,068	36,383	55.1
German-American, St. Paul.....	5,819	1,339	23.0
Germania, New York.....	33,052	15,382	46.5
German Savings, Quincy.....	2,309	213	9.2
Girard F. and M., Philadelphia.....	10,998	6,137	55.8
Glen Falls, Glen Falls.....	10,720	2,862	26.7
Grand Rapids, Grand Rapids.....	3,600	3,706	100.4
Greenwich, New York.....	6,696	823	12.2
Guardian, London.....	13,855	6,995	50.0
Guardian, New York.....	4,159	2,367	57.4
Hamburg-Bremen, Hamburg.....	21,722	13,226	61.2
Hanover, New York.....	30,467	16,759	55.0
Hartford, Hartford.....	83,211	33,754	40.6
Hekla, Madison.....	16,246	8,256	50.8
Home, New York.....	119,977	52,326	43.6
Imperial, London.....	19,448	4,627	23.8
Insurance Company of N. A., Philadelphia.....	76,454	43,776	57.3
Insurance Co. State of Pennsylvania, Philadelphia.....	9,416	9,941	105.6
MINNESOTA—Continued.			
Park, New York.....	\$4,196	\$1,245	29.7
Peoples, Manchester.....	11,560	5,593	51.6
Peoples, New York.....	6,814	4,373	64.2
Peoples, Pittsburgh.....	39,726	18,979	47.8
Pennsylvania, Philadelphia.....	80,725	23,839	29.5
Phoenix, Brooklyn.....	77,671	32,129	41.4
Phoenix, Hartford.....	25,268	10,700	42.3
Phoenix, London.....	2,222	1,311	59.0
Protection, Hyde Park.....	16,362	11,859	72.5
Providence-Washington, Providence.....	5,143	10,033	195.1
Prudential, Boston.....	2,909	10,970	377.1
Prudential, New York.....	34,741	12,023	34.6
Queen, Liverpool.....	4,945	.....	.....
Reading, Reading.....	7,074	1,350	17.0
Reliance, Dubuque.....	10,890	8,204	75.3
Rochester, Philadelphia.....	12,598	4,588	36.4
Rochester German, Rochester.....	14,667	6,266	42.7
Rockford, Rockford.....	21,755	11,582	53.2
Royal, Liverpool.....	6,899	5,609	81.3
Rutgers, New York.....	31,434	5,737	18.3
Scottish Union and National, Edinburgh.....	577	.....	.....
Sea, Liverpool.....	8,108	3,887	47.9
Security, Minneapolis.....	14,564	5,879	40.4
Security, New Haven.....	59,271	23,811	40.2
Springfield F. and M., Springfield.....	11,245	7,531	67.0
Spring Garden, Philadelphia.....	4,944	960	23.7
Standard, Kansas City.....	5,247	2,404	45.8
Standard, New York.....	44,467	22,591	50.8
State, Des Moines.....	177,828	93,666	52.7
St. Paul F. and M. St. Paul.....	37,423	17,997	48.1
St. Paul German, St. Paul.....	35,799	17,093	47.6
Sun, London.....	6,433	.....	.....
Sun, San Francisco.....	30,266	14,362	47.4
Syndicate, Minneapolis.....	3,144	42	1.3
Teutonia, Philadelphia.....	21,192	5,195	24.5
Traders, Chicago.....	9,456	4,569	47.7
Transatlantic, Hamburg.....	10,356	3,493	33.9
Union, Cincinnati.....	101	.....	.....
Union, Liverpool.....	.....	.....	.....

Jersey City, Jersey City.....	\$4,140	\$837	90.2	Union, Philadelphia.....	\$10,773	\$10,975	101.1
Lancashire, Manchester.....	31,407	11,897	37.8	Union, San Francisco.....	18,443	13,175	81.1
Liberty, New York.....	19,379	15,849	81.8	United Firemen, Philadelphia.....	13,386	8,968	66.6
Lion, London.....	15,962	3,104	19.4	United States, New York.....	9,149	2,197	24.0
Liverpool and London and Globe, Liverpool.....	45,404	27,639	60.9	Westchester, New York.....	19,985	8,964	42.6
London Assurance Corporation, London.....	15,790	6,896	43.7	Western, Pittsburgh.....	7,056	10,662	150.3
London and Lancashire, Liverpool.....	21,596	9,272	43.1	Western, Toronto.....	38,218	10,243	26.8
Lumbermans, Philadelphia.....	2,675	50	2.4	Western Home, Sioux City.....	14,249	8,680	60.5
Manheim, Mannheim.....	22,549	4,595	20.4	Western Manufacturers Chicago.....	13,497	20,362	151.6
Manufacturers, Grand Rapids.....	1,537	.....	.....	Williamsburg City, Brooklyn.....	15,237	5,011	32.9
Manufacturers and Builders, New York.....	13,687	2,297	16.9	<i>Supplemental Report.</i>			
Manufacturers and Merchants, Rockford.....	8,792	7,864	89.6	Long Island, Brooklyn.....	5,930	3,340	56.6
Marine, St. Louis.....	7,437	2,505	33.7	Michigan Millers, Lansing.....	1,839	4	.2
Mechanics, Philadelphia.....	11,282	5,392	47.0	Totals.....	\$3,323,653	\$1,692,899	50.9
"The Merchants," Newark.....	26,542	12,292	46.3				
Merchants, Providence.....	8,340	4,605	55.2				
Merchants and Manufacturers, Clinton.....	3,571	.....	.....				
Mercantile, Cleveland.....	11,498	11,087	96.4	MISSISSIPPI.			
Mercantile F. and M., Boston.....	7,694	9,601	46.8	Ettna, Hartford.....	\$6,974	.....	.....
Michigan F. and M., Detroit.....	11,212	7,291	65.0	Armstrong, New York.....	1,070	.....	.....
Millers, Milwaukee.....	9,290	20,209	217.4	Cincinnati, Cincinnati.....	322	.....	.....
Millers and Manufacturers, Minneapolis.....	27,400	16,122	58.9	Fire Association, New York.....	1,676	.....	.....
Millers National, Chicago.....	4,221	42,002	995.1	Georgia Home, Columbus.....	30,382	15,186	49.9
Milwaukee Mechanics, Milwaukee.....	28,725	18,999	66.1	Germania, New York.....	13,355	12,946	96.9
Minneapolis, Minneapolis.....	32,141	16,571	51.6	Hanover, New York.....	23,498	18,274	77.8
Minnesota, Minneapolis.....	21,601	11,621	53.8	Home, New York.....	43,678	33,031	75.6
Mississippi Valley Manufacturers, Rock Island.....	26,430	13,475	51.0	Lafayette, New Orleans.....	100	.....	.....
Mutual, Chicago.....	22,284	7,593	33.9	Mississippi Home, Vicksburg.....	94,322	35,728	37.9
Mutual, New York.....	24,633	26,598	110.7	New Orleans, New Orleans.....	79,497	44,006	55.3
Mutual Union, Moline.....	9,388	13,452	143.3	Phoenix, Brooklyn.....	118,890	82,747	69.6
National, Hartford.....	43,774	20,800	47.5	<i>Supplemental Report.</i>			
National, New York.....	18,447	8,531	46.2	Western, Toronto.....	39,117	25,461	65.1
Newark, Newark.....	5,928	2,350	39.6	Totals.....	\$452,882	\$267,379	59.0
New Hampshire, Manchester.....	21,972	10,630	48.5				
New York, New York.....	7,423	2,583	34.8				
New York Bowery, New York.....	25,587	17,510	68.4	MISSOURI.			
Niagara, New York.....	5,461	5,435	62.9	Ettna, Hartford.....	\$78,637	\$41,485	52.8
North American, Boston.....	46,660	17,416	37.4	Agricultural, Watertown.....	24,362	3,662	15.1
North British and Mercantile, London.....	18,590	10,788	58.0	Alleghania, Pittsburgh.....	11,303	9,772	86.5
Northern, London.....	4,801	4,359	90.9	Anarcon, Cincinnati.....	18,515	15,134	81.8
Northwestern National, Milwaukee.....	26,440	16,678	63.1	American, Boston.....	11,281	6,079	53.8
Norwich Union, Norwich.....	25,514	8,237	32.3	American, Newark.....	19,486	7,428	38.1
Oakland Home, Oakland.....	4,945	.....	.....	American, New York.....	23,187	15,488	66.7
Ohio Farmers, Leroy.....	7,793	2,037	26.4	American, Philadelphia.....	50,257	37,109	73.8
Orient, Hartford.....	25,360	15,862	62.7	American Central, St. Louis.....	133,947	35,138	26.2
Pacific, New York.....	7,188	1,683	23.4	Anglo-Nevada, San Francisco.....	24,810	15,395	61.8
Packers and Provision Dealers, Chicago.....	2,897	3,295	113.7	Armstrong, New York.....	10,003	.....	.....
				Boylston, Boston.....	14,115	1,395	10.8

NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.
<i>Missouri—Continued.</i>			
British America, Toronto.....	\$20,722	\$17,387	84.0
Broadway, New York.....	3,480	600	17.6
Buffalo German, Buffalo.....	29,338	12,231	41.7
Burlington, Burlington.....	9,467	2,065	21.7
California, San Francisco.....	25,871	15,663	61.4
Citizens, Cincinnati.....	18,128	14,583	80.8
Citizens, New York.....	24,388	15,554	63.7
Citizens, Philadelphia.....	12,847	12,188	95.2
Citizens, St. Louis.....	20,146	6,135	30.5
City of London, London.....	19,074	16,244	85.0
Commerce, Albany.....	4,619	3,557	77.3
Commercial, San Francisco.....	20,789	15,014	72.2
Commercial Union, London.....	45,249	31,982	70.7
Commonwealth, New York.....	28,091	26,548	94.4
Concordia, Milwaukee.....	20,663	17,441	84.2
Connecticut, Hartford.....	56,161	31,078	56.4
Continental, New York.....	154,074	90,768	58.9
Delaware Mutual Safety, Philadelphia.....	10,900	4,624	42.4
Detroit F. and M., Detroit.....	12,884	10,337	80.6
Dwelling House, Boston.....	49,612	18,301	36.9
Eagle, New York.....	12,135	645	5.3
Elmer, Boston.....	5,338	3,827	72.2
Empire State, New York.....	9,086	17,007	187.0
Enterprise F. and M., Cincinnati.....	10,159	5,672	55.7
Equitable F. and M., Providence.....	12,514	12,329	98.7
Exchange, New York.....	12,822	7,366	57.5
Farmers, York.....	22,074	22,870	103.5
Farragut, New York.....	10,511	13,786	132.2
Fidelity F. and M., Cincinnati.....	9,755	8,707	88.7
Fire Association, New York.....	13,965	33,247	238.1
Fire Association, Philadelphia.....	60,280	38,285	63.5
Fire Ins. Co. of County of Philadelphia, Phila.....	13,054	12,910	98.5
Firemans Fund, San Francisco.....	33,312	13,861	41.6
Firemens, Baltimore.....	11,499	11,113	96.6
Firemens, Boston.....	3,599	3,507	96.2
Firemens, Dayton.....	8,044	7,649	95.1
Firemens, Newark.....	18,758	11,053	58.8
Franklin, Columbus.....	1,852	2,954	159.5
Franklin, Philadelphia.....	24,189	15,831	65.4
<i>Missouri—Continued.</i>			
New York Bowery, New York.....	\$29,204	\$15,181	52.0
Niagara, New York.....	53,060	22,430	42.2
North American, Boston.....	5,953	4,617	77.0
North British and Mercantile, London.....	108,412	60,884	56.4
Northern, London.....	35,304	20,736	58.5
North River, New York.....	19,395	9,179	47.3
Northwestern National, Milwaukee.....	26,050	12,674	48.6
Norwich Union, Norwich.....	36,701	23,273	63.4
Oakland Home, Oakland.....	31,698	24,993	78.8
Ohio Farmers, Le Roy.....	5,946	298	5.0
Orient, Hartford.....	35,149	12,504	35.6
Pacific, New York.....	15,446	8,144	52.8
Packers and Provision Dealers, Chicago.....	3,456	5,943	69.8
Pennsylvania, Philadelphia.....	99,820	26,423	66.3
Peoples, Manchester.....	19,235	20,688	107.7
Peoples, New York.....	12,349	3,701	30.0
Peoples, Pittsburgh.....	9,559	9,860	102.7
Phenix, Brooklyn.....	101,074	120,694	119.5
Phenix, Hartford.....	117,336	63,219	54.0
Phenix, London.....	51,232	35,267	68.8
Providence-Washington, Providence.....	18,930	18,812	99.5
Prudential, Boston.....	3,139	164	5.3
Prudential, New York.....	6,252	19,633	311.6
Queen, Liverpool.....	42,881	32,868	76.6
Reading, Reading.....	14,585	6,130	42.0
Rochester German, Rochester.....	23,050	9,019	39.0
Rochford, Rockford.....	17,063	10,350	60.2
Royal, Liverpool.....	53,842	22,627	42.9
Ruigers, New York.....	5,703	3,014	52.9
Scottish Union and National, Edinburgh.....	42,206	31,008	73.4
Security, New Haven.....	20,603	16,519	80.2
Southern, Los Angeles.....	6,300	3,164	50.2
Southern, New Orleans.....	49,364	36,170	85.3
Springfield F. and M., Springfield.....	73,295	42,869	58.6
Spring Garden, Philadelphia.....	39,398	10,269	27.2
Standard, Kansas City.....	9,994	5,178	51.8
Standard, New York.....	31,051	34,516	111.0
State, Des Moines.....	23,073	10,292	44.6
St. Paul F. and M., St. Paul.....			

German, Freeport.....	\$68,144	\$64,644	56.3	St. Paul German, St. Paul.....	\$2,085	\$30,837	68.4
German, Peoria.....	17,944	17,566	58.3	Sun, London.....	45,805	5,695	85.4
German, Pittsburgh.....	66,727	15,566	58.3	Sun, San Francisco.....	6,862	7,952	70.5
German-American, New York.....	99,349	48,741	49.0	Sun Mutual, New Orleans.....	9,995	9,995	22.3
Germania, New York.....	11,914	17,196	144.5	Teutonia, New Orleans.....	25,409	21,583	84.6
Germania, New York.....	30,604	18,491	49.8	Traders, Chicago.....	12,077	8,174	67.6
Girard F. and M., Philadelphia.....	10,721	7,627	71.3	Transatlantic, Hamburg.....	14,250	7,956	55.6
Glens Falls, Glens Falls.....	30,433	9,631	31.3	Union, Philadelphia.....	21,016	12,704	58.8
Grand Rapids, Grand Rapids.....	8,828	6,468	73.5	Union, San Francisco.....	15,379	9,869	65.6
Granite State, Portsmouth.....	17,757	12,098	67.0	United Firemen, Philadelphia.....	10,761	2,869	26.8
Greenwich, New York.....	11,986	3,357	27.2	United States, New York.....	38,945	6,831	82.3
Guardian, London.....	18,509	9,423	51.0	Virginia F. and M., Richmond.....	6,225	21,020	54.0
Guardian, New York.....	13,053	7,914	60.4	Westchester, New York.....	35,693	27,515	77.0
Hamburg-Bremen, Hamburg.....	30,005	21,946	73.2	Western, Pittsburgh.....	13,743	7,161	52.2
Hanover, New York.....	48,775	31,107	63.8	Western, Toronto.....	\$4,392,385	\$2,805,847	63.8
Hartford, Hartford.....	90,125	53,258	60.6	Williamsburgh City, Brooklyn.....	\$14,688	\$375	2.6
Herkle, Madison.....	11,027	5,790	49.9	Totals.....	723	271	6.5
Home, New York.....	209,195	100,705	48.2	Ætna, Hartford.....	4,247	25	2.8
Imperial, London.....	21,737	11,756	54.1	Agricultural, Watertown.....	2,982	1,433	48.0
Ins. Co. of North America, Philadelphia.....	97,510	70,595	78.5	Alfa, Stockholm.....	8,774	6,213	70.8
Ins. Co. State of Pennsylvania, Philadelphia.....	13,971	8,202	62.3	American, Boston.....	2,437	907	37.2
Jefferson, New York.....	5,682	5,574	9.3	American, Philadelphia.....	12,436	9,000	73.3
Jersey City, Jersey City.....	4,929	3,164	64.6	Anglo-Nevada, San Francisco.....	8,516	5,081	59.6
Knoxville, Knoxville.....	31,228	14,581	46.7	California, San Francisco.....	1,331	1,018	76.3
Lancashire, Manchester.....	24,804	30,936	24.7	Citizens, Cincinnati.....	15,055	7,002	46.8
Liberty, New York.....	10,734	16,630	83.1	City of London, London.....	9,600	6,144	63.8
Lion, London.....	64,875	25,922	39.8	Commercial, San Francisco.....	14,860	19,551	70.8
Liverpool and London and Globe, Liverpool.....	29,922	19,923	66.7	Commercial Union, London.....	9,536	6,000	63.2
London Assurance Corporation, London.....	36,123	13,117	36.3	Connecticut, Hartford.....	1,400	3,500	250.0
Lumbermans, Philadelphia.....	5,624	8,734	48.8	Denver, Denver.....	4,439	2,188	49.3
Manufacturers and Builders, New York.....	15,418	4,020	26.2	Fire Association, Philadelphia.....	24,720	14,521	58.7
Manufacturers and Merchants, Pittsburgh.....	5,823	5,771	99.4	Firemen's Fund, San Francisco.....	658	4,831	45.2
Marine, St. Louis.....	17,187	12,439	72.4	Firemen's, Baltimore.....	10,716	1,543	93.7
Mechanics, Philadelphia.....	10,539	8,330	78.6	German-American, New York.....	1,543	1,406	93.7
Mercantile, Cleveland.....	11,948	5,170	43.4	Girard F. and M., Philadelphia.....	2,752	*1,480	53.7
Mercantile F. and M., Boston.....	7,864	4,297	54.4	Granite State, Portsmouth.....	1,722	9,388	55.2
"The Merchants," Newark.....	34,215	28,804	84.4	Guardian, London.....	27,021	15,504	107.4
Merchants, Providence.....	12,514	12,267	98.7	Hartford, Hartford.....	14,433	12,242	66.6
Michigan F. and M., Detroit.....	17,591	12,867	73.1	Home, New York.....	18,377	8,357	65.3
Milwaukee Mechanics, Milwaukee.....	21,536	16,244	75.5	Home Mutual, San Francisco.....	11,842	3,139	27.9
Mutual, New York.....	36,971	80,855	218.5	Imperial, London.....	11,219		
National, Hartford.....	61,830	41,122	66.6	Insurance Co. of North America, Philadelphia.....			
National, New York.....	10,084	9,938	98.4				
Neptune F. and M., Boston.....	5,756	3,133	54.0				
Newark, Newark.....	15,118	6,144	40.8				
New Hampshire, Manchester.....	26,974	12,675	44.4				
New York, New York.....	23,200	16,298	70.0				

NAME AND LOCATION.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
MONTANA—Cont.			
Lancashire, Manchester.....	\$7,447	\$7,723	104.4
Liberty, New York.....	2,769	1,462	45.2
Lion, London.....	10,096	7,862	78.2
Liverpool and London and Globe, Liverpool.....	18,076	14,602	80.6
Liverpool and Lancashire, Liverpool.....	23,400	14,698	62.6
"The Merchants," Newark.....	1,414	1,254	88.7
Michigan F. and M., Detroit.....	991	.....	.....
National, Hartford.....	9,610	8,701	90.5
Niagara, New York.....	8,111	.....	.....
North British and Mercantile, London.....	13,887	5,306	38.2
Northern, London.....	6,729	7,525	112.3
Northwestern National, Milwaukee.....	737	.....	.....
Norwich Union, Norwich.....	8,801	8,193	93.1
Oakland Home, Oakland.....	4,099	21	.5
Orient, Hartford.....	1,079	.....	.....
Oregon F. and M., Portland.....	2,489	772	30.9
Pennsylvania, Philadelphia.....	5,331	499	9.4
Phoenix, Brooklyn.....	9,646	474	4.9
Phoenix, London.....	9,378	2,728	29.0
Providence-Washington, Providence.....	6,606	2,791	42.3
Queen, Liverpool.....	7,125	4,343	61.2
Rochester German, Rochester.....	4,324	2,745	63.5
Royal, Liverpool.....	16,429	7,343	44.6
Scottish Union and National, Edinburgh.....	12,799	4,233	33.1
Security, New Haven.....	3,456	3,889	112.5
Springfield F. and M., Springfield.....	7,885	1,161	14.7
State Investment, San Francisco.....	4,586	4,194	127.1
St. Paul F. and M., St. Paul.....	1,379	.....	.....
St. Paul German, St. Paul.....	768	.....	.....
Sun Fire Office, London.....	4,698	6,831	145.3
Sun, San Francisco.....	3,793	1,015	27.4
Traders, Chicago.....	5,072	969	19.6
Union, San Francisco.....	2,810	10,224	49.1
Western, Toronto.....	8,058	6,837	84.4
Totals.....	\$482,595	\$270,250	56.0

NAME AND LOCATION.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
NEBRASKA—Continued.			
Imperial, London.....	\$8,308	\$7,214	86.8
Insurance Co. of N. A., Philadelphia.....	39,182	21,995	54.3
Jersey City, Jersey City.....	1,981	.....	.....
Lancashire, Manchester.....	11,417	2,778	24.3
Liberty, New York.....	5,805	2,181	37.0
Lion, London.....	3,485	1,476	39.5
Liverpool and London and Globe, Liverpool.....	19,260	8,445	43.3
London and Lancashire, Liverpool.....	9,229	8,319	90.1
London, London.....	5,220	.....	.....
Long Island, Brooklyn.....	3,430	887	25.9
Manufacturers and Builders, New York.....	3,886	2,216	57.0
Mechanics, Philadelphia.....	2,128	1,956	91.9
"The Merchants," Newark.....	9,083	6,665	73.4
Merchants, Providence.....	1,385	900	65.0
Mercantile F. and M., Boston.....	1,854	109	9.1
Michigan F. and M., Detroit.....	3,902	2,554	65.5
Milwaukee Mechanics, Milwaukee.....	10,598	1,848	17.4
National, Hartford.....	26,691	9,533	35.7
Nebraska and Iowa, Omaha.....	42,767	21,299	49.8
New Hampshire, Manchester.....	20,191	9,388	46.0
Niagara, New York.....	17,073	16,134	94.5
North American, Boston.....	1,178	190	16.1
North British and Mercantile, London.....	33,836	23,108	68.3
Northern, London.....	8,218	7,515	91.4
Northwestern National, Milwaukee.....	10,453	6,078	58.2
Norwich Union, Norwich.....	8,699	6,954	68.0
Omaha, Omaha.....	38,121	1,382	36.2
Orient, Hartford.....	11,717	2,384	20.4
Pennsylvania, Philadelphia.....	17,562	7,909	45.0
Peoples, Manchester.....	3,734	1,127	30.2
Phoenix, Brooklyn.....	210,713	109,347	51.9
Phoenix, Hartford.....	42,806	11,696	27.2
Phoenix, London.....	7,352	2,174	29.6
Queen, Liverpool.....	15,664	12,373	79.0
Rochester German, Rochester.....	6,128	1,793	28.8
Rockford, Rockford.....	9,003	4,402	48.9
Royal, Liverpool.....	9,085	2,734	28.8
St. Paul F. and M., St. Paul.....	10,939	6,490	59.4

NEBRASKA.		NEBRASKA.	
\$23,670	84.7	\$20,059	84.7
Atma, Hartford.....	10	4	
Agricultural, Watertown.....	2,668	45.0	
Amazon, Cincinnati.....	3,204	21	
American, New York.....	7,703	83.4	
American, Newark.....	10,703	61.9	
American, Philadelphia.....	3,369	51.3	
American, Central, St. Louis.....	12,900	35.1	
Anglo-Nevada, San Francisco.....	6,342	74.5	
British America, Toronto.....	3,831	186.8	
Boylston, Boston.....	4,776	171	
Buffalo German, Buffalo.....	2,601	42.2	
Burlington, Burlington.....	4,681	9.4	
California, San Francisco.....	14,400	70.3	
Citizens, New York.....	2,062	47.5	
Citizens, Pittsburgh.....	3,536	57.3	
City of London, London.....	27,382	69.0	
Commercial Union, London.....	2,027	43.3	
Concordia, Milwaukee.....	33,277	130.4	
Connecticut, Hartford.....	53,242	41.6	
Continental, New York.....	937	26.87	
Denver, Denver.....	1,816	105	
Detroit F. and M., Detroit.....	8,305	5.7	
Dwelling House, Boston.....	4,463	54.6	
Eagle, New York.....	1,377	217.6	
Empire State, Rochester.....	1,385	48.7	
Equitable F. and M., Providence.....	90,193	64.9	
Farmers and Merchants, Lincoln.....	1,858	35.8	
Farragut, New York.....	170	9.1	
Firemen, Dayton.....	4,603	56.1	
Firemen, New York.....	2,689	78.1	
Fire Association, Philadelphia.....	9,760	37.5	
Fireman's Fund, San Francisco.....	14,751	50.9	
Franklin, Philadelphia.....	7,212	62.7	
Franklin, Columbus.....	352		
German, Peoria.....	11,504	31.2	
German-American, New York.....	90,445	50.9	
German-Freemort.....	35,370	39.4	
Germania, New York.....	18,504	73.0	
Glens Falls, Glens Falls.....	7,784	60.6	
Granite State, Portsmouth.....	5,960	75.8	
Guardian, London.....	3,530	1	
Hamburg-Bremen, Hamburg.....	8,079	162.5	
Hannover, New York.....	28,800	77.3	
Hartford, Hartford.....	39,281	65.3	
Hekla, Madison.....	2,328	86	
Home, Home, New York.....	72,182	57.0	
Home, Omaha.....	129,019	22.5	

NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.
NEVADA—Cont.			
Commercial, San Francisco.....	\$2,101	\$3,999	187.1
Connecticut, Hartford.....	6,369	4,732	73.9
Continental, New York.....	3,204	3,512	106.3
Dutchess County Mutual, Poughkeepsie.....	1,008	1,090	103.0
Fire Association, Philadelphia.....	9,139	6,204	68.2
Fireman's Fund, San Francisco.....	1,132	1,830	166.3
Girard F. and M., Philadelphia.....	2,178	.....	.....
Guardian, London.....	1,092	151	7.5
Hamburg-Bremen, Hamburg.....	3,855	2,830	72.6
Hartford, Hartford.....	2,001	1,080	99.0
Imperial, London.....	1,148	3,820	318.2
Insurance Company of N. A., Philadelphia.....	2,369	3,121	130.0
Lancashire, Manchester.....	4,017	4,227	105.6
Liverpool and London and Globe, Liverpool.....	9,087	7,889	86.6
London Assurance, London.....	2,099	7,702	372.0
London and Lancashire, Liverpool.....	6,445	1,000	27.7
New Hampshire, Manchester.....	1,172	151	12.6
Niagara, New York.....	2,755	3,901	140.5
North British and Mercantile, London.....	2,369	3,122	130.0
Norwich Union, Norwich.....	1,848	1,121	62.2
Pennsylvania, Philadelphia.....	4,897	591	10.4
Phoenix, Brooklyn.....	3,150	2,200	71.9
Phoenix, Hartford.....	3,865	7,843	201.0
Royal, Liverpool.....	2,369	3,121	130.0
Springfield F. and M., Springfield.....	5,113	1,000	19.6
San, San Francisco.....	1,622	2,545	159.0
San Fire Office, London.....	2,091	1,532	73.9
Union, San Francisco.....	3,974	5,577	160.0
Western, Toronto.....	3,164	828	25.9
<i>Supplemental Report.</i>			
Northern, London.....	2,098	841	40.0
Queen, Liverpool.....	2,098	841	40.0
Scottish Union and National, Edinburgh.....	2,448	636	25.9
Totals.....	\$137,524	\$122,533	89.1

NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.
NEW JERSEY—Continued.			
Connecticut, Hartford.....	\$12,779	\$9,317	25.9
Continental, New York.....	47,412	17,397	36.6
Dutchess County Mutual, Poughkeepsie.....	11,780	5,609	47.5
Dwelling House, Boston.....	4,105	311	7.5
Eliot, Boston.....	8,775	3,369	38.4
Exchange, New York.....	3,691	1,552	42.0
Farmers, York.....	4,627	1,827	39.6
Farragut, New York.....	2,315	1,110	48.2
Fire Association, New York.....	18,646	7,646	41.1
Fire Association, Philadelphia.....	56,459	26,938	47.6
Fire Ins. Co. County of Phila., Philadelphia.....	1,046	.....	.....
Fire Insurance Company, Easton.....	782	120	15.0
Firemans Fund, San Francisco.....	13,870	9,290	66.8
Firemans, Newark.....	82,888	26,281	31.7
Franklin, Philadelphia.....	6,540	1,171	18.0
German-American, New York.....	139,803	45,098	32.2
Germania, New York.....	80,027	17,378	21.7
Girard, Philadelphia.....	9,806	2,539	25.6
Glens Falls, Glens Falls.....	11,691	4,576	39.1
Globe, New York.....	5,076	1,720	33.6
Greenwich, New York.....	64,017	48,252	75.4
Guardian, London.....	28,215	9,887	35.0
Hamburg-Bremen, Hamburg.....	19,822	11,631	58.7
Hanover, New York.....	58,286	22,343	38.3
Hartford, Hartford.....	14,613	9,394	64.3
Home, New York.....	70,200	59,365	84.4
Imperial, London.....	21,288	11,571	54.3
Insurance Co. of North America, Philadelphia.....	78,474	24,665	31.4
Jersey City, Jersey City.....	22,830	9,830	43.1
Lancashire, Manchester.....	43,221	37,328	86.4
Liberty, New York.....	36,617	17,428	57.1
Lion, London.....	8,302	.....	.....
Liverpool and London and Globe, Liverpool.....	195,643	124,109	63.3
London and Lancashire, Liverpool.....	54,821	58,263	106.3
London Assurance, London.....	41,255	20,722	50.1
Manchester, Manchester.....	14,042	2,027	14.5
Manufacturers and Builders, New York.....	1,955	2,974	148.7
Mechanics, Philadelphia.....	1,833	1,601	89.0
"The Merchants," Newark.....	84,598	46,187	54.6

NEW HAMPSHIRE.				NEW JERSEY.			
American, Newark.....	\$719	\$22	410	American, Hartford.....	\$44,902	\$33,127	73.8
Amoskeag, Manchester.....	90,097	590	74.5	Agricultural, Watertown.....	27,654	6,980	25.2
Anglo-Nevada, San Francisco.....	9,353	590	15.5	Alliance, New York.....	14,678	15,764	107.2
California, San Francisco.....	1,361	.....	.....	American Central, St. Louis.....	8,271	8,021	96.6
Capital, Concord.....	48,795	22,017	45.1	American, Newark.....	93,778	22,190	23.6
Capitol, Nashua.....	46,102	14,568	31.6	American, New York.....	22,024	4,043	18.4
Commercial Union, London.....	2,093	445	21.2	American, Philadelphia.....	37,960	13,392	35.2
Dwelling House, Boston.....	510	190	26.0	Anglo-Nevada, San Francisco.....	6,499	8,021	23.4
Fire Underwriters Association, Concord.....	25,007	12,094	51.6	Armstrong, New York.....	13,533	10,199	75.5
Granite State, Portsmouth.....	192,016	26,922	14.0	British America, Toronto.....	10,218	3,040	29.8
Imperial, London.....	20	.....	.....	Broadway, New York.....	2,145	.....	.....
Ins. Co. of North America, Philadelphia.....	1,603	70	4.4	Becks County Contributionship, Morrisville.....	671	939	133.8
Liverpool and London and Globe, Liverpool.....	122	29	23.8	California, San Francisco.....	2,093	1,271	60.5
London and Lancashire, London.....	5,126	1,937	38.0	Camden, Camden.....	9,375	.....	.....
Manchester City, Manchester.....	3,561	228	6.4	Camden, New York.....	27,094	9,450	34.9
Mascoma, Lebanon.....	28,645	11,590	40.3	Citizens, Pittsburgh.....	5,052	10,648	208.8
New Hampshire, Manchester.....	166,882	68,605	41.1	City of London, London.....	8,013	3,101	38.7
Peoples, Manchester.....	104,439	29,973	28.7	Commerce, Albany.....	1,942	129	6.8
Phoenix, Brooklyn.....	2,309	143	6.2	Commercial, San Francisco.....	2,181	1,843	129.2
Phoenix, London.....	505	476	95.2	Commercial Union, London.....	68,774	43,547	63.3
Portland, Portsmouth.....	17,488	6,073	34.7				
Queen, Liverpool.....	418	.....	1.5				
Springfield F. and M., Springfield.....	1,466	22	1.5				
Totals.....	\$582,537	\$219,072	32.1				
NEW JERSEY.				NEW HAMPSHIRE.			
Atina, Hartford.....	\$44,902	\$33,127	73.8	American, Newark.....	\$719	\$22	410
Agricultural, Watertown.....	27,654	6,980	25.2	Amoskeag, Manchester.....	90,097	590	74.5
Alliance, New York.....	14,678	15,764	107.2	Anglo-Nevada, San Francisco.....	9,353	590	15.5
American Central, St. Louis.....	8,271	8,021	96.6	California, San Francisco.....	1,361	.....	.....
American, Newark.....	93,778	22,190	23.6	Capital, Concord.....	48,795	22,017	45.1
American, New York.....	22,024	4,043	18.4	Capitol, Nashua.....	46,102	14,568	31.6
American, Philadelphia.....	37,960	13,392	35.2	Commercial Union, London.....	2,093	445	21.2
Anglo-Nevada, San Francisco.....	6,499	8,021	23.4	Dwelling House, Boston.....	510	190	26.0
Armstrong, New York.....	13,533	10,199	75.5	Fire Underwriters Association, Concord.....	25,007	12,094	51.6
British America, Toronto.....	10,218	3,040	29.8	Granite State, Portsmouth.....	192,016	26,922	14.0
Broadway, New York.....	2,145	.....	.....	Imperial, London.....	20	.....	.....
Becks County Contributionship, Morrisville.....	671	939	133.8	Ins. Co. of North America, Philadelphia.....	1,603	70	4.4
California, San Francisco.....	2,093	1,271	60.5	Liverpool and London and Globe, Liverpool.....	122	29	23.8
Camden, Camden.....	9,375	.....	.....	London and Lancashire, London.....	5,126	1,937	38.0
Camden, New York.....	27,094	9,450	34.9	Manchester City, Manchester.....	3,561	228	6.4
Citizens, Pittsburgh.....	5,052	10,648	208.8	Mascoma, Lebanon.....	28,645	11,590	40.3
City of London, London.....	8,013	3,101	38.7	New Hampshire, Manchester.....	166,882	68,605	41.1
Commerce, Albany.....	1,942	129	6.8	Peoples, Manchester.....	104,439	29,973	28.7
Commercial, San Francisco.....	2,181	1,843	129.2	Phoenix, Brooklyn.....	2,309	143	6.2
Commercial Union, London.....	68,774	43,547	63.3	Phoenix, London.....	505	476	95.2
				Portland, Portsmouth.....	17,488	6,073	34.7
				Queen, Liverpool.....	418	.....	1.5
				Springfield F. and M., Springfield.....	1,466	22	1.5
				Totals.....	\$582,537	\$219,072	32.1

Merchants, Providence.....	\$2,777	\$383	13.6
Milwaukee Mechanics' Milwaukee.....	1,825	754	42.1
Mount Holly, Mount Holly.....	15,890	6,990	41.1
Mutual, New York.....	54,094	26,668	48.7
National, Ellsabeth.....	11,237	7,407	66.1
National, Hartford.....	16,281	7,882	48.4
National, New York.....	1,085	650	59.1
Neptune F. and M., Boston.....	9,190	3,477	37.8
Newark, Newark.....	39,116	8,065	20.6
New Brunswick, New Brunswick.....	4,518	797	17.0
New Hampshire, Manchester.....	9,281	5,529	59.4
New Jersey Plate Glass, Newark.....	8,345	1,724	20.7
New York Bowery, New York.....	7,973	4,009	50.1
Niagara, New York.....	90,168	47,152	52.3
North American, Boston.....	713	.....	.....
North British and Mercantile, London.....	47,178	18,957	38.2
North River, New York.....	6,510	10,886	167.4
Northern, London.....	30,906	23,499	76.0
Northwestern National, Milwaukee.....	2,187	.....	.....
Norwich Union, Norwich.....	40,736	24,055	59.1
Orient, Hartford.....	13,766	9,090	65.6
Pacific, New York.....	1,523	6,882	34.8
Pennsylvania, Philadelphia.....	20,875	6,882	32.9
Peoples, Manchester.....	7,005	9,601	51.4
Peoples, Pittsburgh.....	2,538	2,201	91.6
Peoples, New York.....	5,895	11,871	201.2
Phoenix, Brooklyn.....	78,378	38,414	49.0
Phoenix, Hartford.....	28,668	21,492	74.9
Phoenix, London.....	51,078	96,015	70.5
Providence-Washington, Providence.....	22,822	12,776	56.0
Queen, Liverpool.....	64,818	25,377	39.1
Reading, Reading.....	4,079	6,121	49.2
Royal, Liverpool.....	76,102	34,533	45.4
Rutgers, New York.....	2,932	2,040	70.3
Scottish Union and National, Edinburgh.....	2,076	1,750	83.3
Springfield F. and M., Springfield.....	35,752	23,850	66.6
Spring Garden, Philadelphia.....	6,964	4,714	67.3
Standard, Trenton.....	19,046	7,604	40.0
St. Paul F. and M., St. Paul.....	12,788	1,214	9.8
Sun Fire Office, London.....	20,186	8,125	40.2
Transatlantic, Hamburg.....	10,645	7,097	66.9
Union, Philadelphia.....	11,875	9,427	79.2
Union, San Francisco.....	12,618	3,755	30.8
United Firemen, Philadelphia.....	7,067	8,061	85.3
United States, New York.....	1,767	235	13.0
Western, New York.....	38,069	18,366	48.2
Western, Toronto.....	3,313	2,125	64.4
Williamsburgh City, Brooklyn.....	16,653	2,830	16.9
Totals.....	\$2,762,829	\$1,401,228	50.7

NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.	NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.
NEW MEXICO.				NEW YORK—Continued.			
Aetna, Hartford.....	\$2,552	\$6	.2	Farragut, New York.....	\$73,317	\$31,264	42.6
Amazon, Cincinnati.....	685	7	1.0	Fire Association, New York.....	129,104	125,510	97.2
American, Philadelphia.....	4,443	1,337	30.1	Fire Association, Philadelphia.....	207,071	128,259	61.9
American Central, St. Louis.....	1,657	275	16.6	Fire Insurance Company of Philad- iphia.....	19,761	13,573	68.6
Anglo-Nevada, San Francisco.....	2,276	1,539	66.9	Firemans Fund, San Francisco.....	117,003	84,237	72.0
California, San Francisco.....	3,006	814	27.0	Firemans, Baltimore.....	29,527	16,871	57.2
Commercial Union, London.....	5,216	5,638	108.4	Firemens, Boston.....	14,908	7,884	52.9
Connecticut, Hartford.....	3,415	2,621	77.1	Firemens, Newark.....	38,245	21,485	56.2
Fire Association, Philadelphia.....	2,234	107	4.8	Firemens, New York.....	21,626	9,493	43.6
Firemans Fund, San Francisco.....	5,553	1,733	31.2	Franklin, Columbus.....	22,126	9,368	42.3
German-American, New York.....	4,783	1,041	21.6	Franklin, Philadelphia.....	77,971	40,843	52.4
Germania, New York.....	1,684	1,002	64.2	German, Pittsburgh.....	27,528	16,150	58.5
Hartford, Hartford.....	4,535	558	12.3	German-American, New York.....	746,536	478,026	64.2
Home, New York.....	2,698	1,250	46.3	Germania, New York.....	313,003	137,669	44.0
Home Mutual, San Francisco.....	30	.....	.....	Girard F. and M., Philadelphia.....	26,495	19,197	72.6
Imperial, London.....	4,903	1,384	28.2	Glens Falls, Glens Falls.....	153,980	78,584	51.1
Insurance Co. of North America, Philadelphia.....	7,276	4,243	58.3	Globe, New York.....	63,605	31,908	50.2
Lancashire, Manchester.....	3,032	1,827	60.6	Grand Rapids, Grand Rapids.....	14,205	7,140	50.3
Lion, London.....	5,698	569	10.0	Greenwich, New York.....	421,807	249,979	59.3
Liverpool and London and Globe, Liverpool.....	8,947	3,898	43.7	Guardian, London.....	199,793	112,179	56.2
"The Merchants," Newark.....	2,559	2,216	86.6	Guardian, New York.....	21,015	22,013	104.8
Michigan, Detroit.....	924	845	91.3	Hamburg-Bremen, Hamburg.....	151,421	92,024	60.8
National, Hartford.....	4,854	567	11.6	Hamilton, New York.....	44,681	39,794	89.0
Niagara, New York.....	1,946	2,494	131.2	Hanover, New York.....	275,381	177,314	64.4
Norfolk, New York.....	4,148	1,100	27.0	Hartford, Hartford.....	399,254	235,557	59.0
Northern, London.....	2,785	1,195	42.8	Hekia, Madison.....	19,555	7,226	36.9
Norwich Union, Norwich.....	1,890	.....	.....	Home, New York.....	1,107,449	1,050,876	94.9
Orient, Hartford.....	3,820	1,559	40.8	Imperial, London.....	281,246	176,113	62.6
Pennsylvania, Philadelphia.....	4,728	3,365	71.2	Ins. Co. of Co. of Philadelphia, Philadelphia.....	19,781	13,573	68.6
Phoenix, Brooklyn.....	3,573	2,185	61.1	Insurance Co. of North America, Philadelphia.....	298,636	196,755	65.9
Phoenix, Hartford.....	6,032	666	11.1	Ins. Co. State of Pennsylvania, Philadelphia.....	65,551	38,010	58.0
Phoenix, London.....	3,159	103	3.2	Jefferson, New York.....	35,930	8,552	23.8
Providence-Washington, Providence.....	3,290	1,149	34.8	Jersey City, Jersey City.....	17,840	12,404	69.5
Royal, Liverpool.....	3,032	1,827	60.3	Kings County, Brooklyn.....	33,761	10,469	31.1
Queen, Liverpool.....	4,537	111	2.5	Knickerbocker, New York.....	34,393	28,414	82.8
Scottish Union and National, Edinburgh.....	4,619	1,270	27.6	Lafayette, Brooklyn.....	37,599	26,461	69.9
Springfield F. and M., Springfield.....	2,245	1,274	41.3	Lancashire, London.....	146,354	274,447	75.1
St. Paul F. and M., St. Paul.....	1,805	1,500	83.0	Liberty, New York.....	146,354	104,912	71.7
Sun Fire Office, London.....	1,805	.....	.....	Lion, London.....	112,049	54,472	47.9

South British F. and M., Auckland.....	\$1,534	\$1,149	76.6	London Assurance Corporation, London.....	\$320,517	\$127,015	60.3
Traders, Chicago.....	2,180	463	20.9	London and Lancashire, Liverpool.....	340,663	230,424	70.5
Union, San Francisco.....	706	2,199	300.9	Long Island, Brooklyn.....	107,475	86,605	83.4
Western, Toronto.....	.....	.....	.....	Manufacturers and Builders, New York.....	55,565	34,758	62.6
Totals.....	\$151,812	\$58,918	38.8	Manufacturers and Merchants, Pittsburgh.....	20,266	11,269	55.6
NEW YORK.				Marine, St. Louis.....	5,359	2,970	55.4
Æna, Hartford.....	\$529,305	\$329,102	62.4	Mechanics, Philadelphia.....	39,082	30,136	75.9
Agricultural, Watertown.....	250,154	139,184	55.8	Mechanics and Traders, New Orleans.....	3,471	2,966	85.5
Albany, Albany.....	44,505	19,643	44.1	Mercantile, Cleveland.....	15,877	12,280	77.3
Alliance, New York.....	120,029	69,109	57.5	Mercantile F. and M., Boston.....	15,359	9,963	64.9
American, Boston.....	55,511	34,322	61.9	"The Merchants," Newark.....	130,387	94,997	72.9
American, Newark.....	50,922	35,826	62.9	Merchants, Providence.....	40,855	46,101	92.5
American, New York.....	195,351	130,335	78.7	Meriden, Meriden.....	28,836	20,897	72.4
American, Philadelphia.....	141,884	75,624	53.3	Michigan F. and M., Detroit.....	30,487	23,556	77.3
American Central, St. Louis.....	84,453	57,424	68.0	Milwaukee Mechanics Mutual, Milwaukee.....	39,098	31,538	80.6
Anglo-Nevada, San Francisco.....	79,203	51,352	64.8	Mutual, New York.....	277,142	203,698	73.5
Armenia, Pittsburgh.....	14,974	7,357	49.1	Nassau, Brooklyn.....	44,925	15,591	34.5
Armstrong, New York.....	42,665	32,880	77.1	National, Hartford.....	60,858	41,147	67.6
British America, Toronto.....	44,764	49,853	69.7	National, New York.....	66,160	33,157	50.1
Boylston, Boston.....	44,262	39,859	69.7	Neptune F. and M., Boston.....	18,133	15,423	85.1
Boatman F. and M., Pittsburgh.....	14,311	26,940	188.2	Newark, Newark.....	90,945	45,192	50.0
Broadway, New York.....	37,787	13,876	36.7	New Hampshire, Manchester.....	95,045	75,121	82.6
Buffalo German, Buffalo.....	122,101	82,422	67.5	New York, New York.....	47,883	21,339	44.6
California, San Francisco.....	40,120	35,478	88.4	New York Bowery, New York.....	121,943	107,268	88.0
Citizens, New York.....	215,388	118,673	55.1	Niagara, New York.....	509,829	279,933	54.9
Citizens, Pittsburgh.....	39,570	29,800	75.3	North American, Boston.....	27,508	18,185	66.1
Citizens, St. Louis.....	11,535	9,230	80.0	North British and Mercantile, London.....	265,911	207,927	77.3
City, New York.....	19,812	10,016	50.6	North River, New York.....	56,588	4,007	7.1
City of London, London.....	112,462	68,311	60.7	Northern, London.....	21,713	118,911	79.0
Commerce, Albany.....	39,600	24,106	60.9	Northern, New York.....	150,524	16,819	11.2
Commerce, San Francisco.....	38,647	23,428	60.6	Northern, New York.....	106,586	76,771	72.3
Commercial Union, London.....	571,058	388,972	68.1	Northern, New York.....	123,138	76,771	62.3
Commonwealth, New York.....	68,129	39,160	57.4	Orient, Hartford.....	113,191	73,593	64.9
Concordia, Milwaukee.....	49,503	54,321	109.7	Pacific, New York.....	19,214	15,978	83.2
Connecticut, Hartford.....	155,780	105,850	67.9	Packers and Provision Dealers, Chicago.....	37,815	21,550	56.4
Continental, New York.....	356,824	191,930	53.8	Park, New York.....	120,220	73,246	60.9
Denver, Denver.....	8,397	4,705	56.2	Peoples, Philadelphia.....	75,050	45,177	60.2
Detroit F. and M., Detroit.....	86,200	31,966	37.1	Peoples, Manchester.....	53,778	27,933	51.9
Eagle, New York.....	59,326	31,731	53.5	Peoples, New York.....	36,627	33,243	91.0
Elmer, Boston.....	25,306	5,105	20.2	Peoples, Pittsburgh.....	22,061	3,374	15.3
Empire City, New York.....	51,603	31,194	60.5	Phoenix, Brooklyn.....	473,823	251,117	53.0
Empire State, Rochester.....	42,080	34,886	82.9	Phoenix, Hartford.....	272,273	192,204	70.6
Equitable F. and M., Providence.....	67,872	42,104	62.0	Phoenix, London.....	102,740	185,335	96.2
Exchange, New York.....	26,392	21,300	80.7	Providence-Washington, Providence.....	106,782	67,228	63.6
Farmers, York.....	.....	.....	.....	Prudential, Boston.....	19,979	21,048	105.4
				Prudential, New York.....	49,250	34,213	69.5
				Queen, Liverpool.....	193,062	93,048	48.7
				Reading, Reading.....	51,789	35,104	67.8

* Losses paid.

NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.
NEW YORK—Cont.			
Reliance, Philadelphia.....	\$50,516	\$29,198	55.5
Rochester German, Rochester.....	81,348	33,176	39.3
Royal, Liverpool.....	789,537	501,473	64.1
Rutgers, New York.....	34,108	13,746	40.2
Scottish Union and National, Edinburgh.....	99,615	41,475	41.4
Security, New Haven.....	39,583	16,701	51.4
Springfield F. and M., Springfield.....	190,184	116,692	59.5
Spring Garden, Philadelphia.....	44,163	20,198	47.9
Standard, New York.....	21,626	14,815	68.5
St. Paul F. and M., St. Paul.....	59,625	27,860	55.0
Stuyvesant, New York.....	55,045	19,979	36.8
Sun, London.....	395,000	187,750	61.4
Sun, San Francisco.....	10,443	7,696	73.1
Sun Mutual, New Orleans.....	23,238	20,702	49.7
Syndicate, Minneapolis.....	41,687	9,921	42.7
Teutonia, New Orleans.....	11,741	11,309	96.3
Traders, Chicago.....	19,635	10,807	55.0
Transatlantic, Hamburg.....	43,793	19,055	41.6
Union, Buffalo.....	29,985	17,502	58.4
United Firemans, Philadelphia.....	68,908	47,845	69.4
United Fire Reinsurance, Manchester.....	42,854	26,687	62.3
United States, New York.....	136,645	141,095	103.3
Westchester, New York.....	53,104	26,010	49.0
Western, Pittsburgh.....	230,391	114,576	49.8
Western, Toronto.....	34,331	23,234	68.0
Williamsburgh City, Brooklyn.....	73,384	26,171	35.7
Totals.....	220,096	90,838	41.3
	\$17,935,264	\$11,625,497	64.8
NORTH CAROLINA.			
Etina, Hartford.....	\$17,840	\$2,963	16.6
Agricultural, Watertown.....	3,090	.....	.....
American, Philadelphia.....	8,796	3,732	42.4
Armstrong, New York.....	1,595	.....	.....
Cincinnati, Cincinnati.....	61	.....	.....
Citizens, New York.....	4,143	928	22.4
Commercial, Montgomery.....	5,510	1,697	30.8
Fire Association, New York.....	4,557	15	.3
NORTH DAKOTA—Continued.			
Fidelity, Huron.....	\$5,618	\$5,328	80.7
Fire Association, Philadelphia.....	8,762	5,890	66.2
Fireman Fund, San Francisco.....	5,199	444	8.2
German, Freeport.....	4,554	6,335	137.7
German-American, New York.....	20,359	12,728	62.6
Hamburg-Bremen, Hamburg.....	2,813	1,447	51.6
Hartford, Hartford.....	10,314	4,750	46.1
Imperial, London.....	1,327	1,936	14.2
Insurance Co. of North America, Philadelphia.....	14,953	13,492	89.9
Knoxville, Knoxville.....	816	375	46.8
Lancashire, Manchester.....	3,351	706	20.7
Liberty, New York.....	2,817	.....	.....
Liverpool and London and Globe, Liverpool.....	6,973	4,030	57.6
London Assurance Corporation, London.....	1,292	753	57.9
London and Lancashire, Liverpool.....	4,978	1,022	20.4
"The Merchants," Newark.....	2,167	153	7.0
Milwaukee Mechanics, Milwaukee.....	3,274	861	26.1
Minneapolis Mutual, Minneapolis.....	2,553	1,916	73.6
Mutual, Chicago.....	1,854	267	14.0
National, Hartford.....	3,354	176	5.2
Niagara, New York.....	7,586	6,603	79.7
North British and Mercantile, London.....	11,488	9,409	81.8
Northern, London.....	1,935	3,218	169.3
Northwestern National, Milwaukee.....	1,291	17	1.3
Oakland Home, Oakland.....	9,090	96	3.1
Orient, Hartford.....	5,935	2,079	35.2
Pennsylvania, Philadelphia.....	8,861	4,667	53.0
Peoples, Manchester.....	777	1,267	161.0
Phoenix, Brooklyn.....	13,244	4,058	30.7
Phoenix, Hartford.....	11,128	6,284	56.7
Phoenix, London.....	8,641	98	5.0
Queen, Liverpool.....	1,979	910	10.6
Springfield F. and M., Springfield.....	14,516	9,184	63.3
St. Paul F. and M., St. Paul.....	42,541	26,905	61.6
St. Paul German, St. Paul.....	3,712	372	10.1
Sun Fire Office, London.....	3,014	33	1.1
Syndicate, Minneapolis.....	4,961	9,618	72.4
Traders, Chicago.....	4,020	1,422	29.0
Western, Toronto.....	2,583	1,352	52.0

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NAME AND LOCATION.		Premiums	Losses	Ratio of Losses to Premiums
NEW YORK—Cont.				
Reliance, Philadelphia.....		\$54,516	\$99,138	55.5
Rochester German, Rochester.....		84,348	33,176	39.3
Royal, Liverpool.....		762,537	501,473	64.1
Rutgers, New York.....		34,158	13,746	40.2
Scottish Union and National, Edinburgh.....		99,635	41,275	41.4
Security, New Haven.....		34,583	16,761	51.4
Springfield F. and M., Springfield.....		196,184	116,694	59.5
Spring Garden, Philadelphia.....		42,163	20,198	47.9
Standard, New York.....		21,626	14,815	68.5
St. Paul F. and M., St. Paul.....		59,625	27,860	55.0
Stuyvesant, New York.....		55,045	19,979	36.8
Sun, London.....		395,666	167,750	61.4
Sun, San Francisco.....		10,443	7,636	73.1
Sun Mutual, New Orleans.....		41,687	20,702	49.7
Syndicate, Minneapolis.....		23,238	9,921	42.7
Teutonia, New Orleans.....		11,741	11,399	96.3
Traders, Chicago.....		19,635	10,897	55.0
Transatlantic, Hamburg.....		45,793	19,055	41.6
Union, Buffalo.....		29,985	17,502	58.4
Union, San Francisco.....		68,908	47,845	69.4
United Fireman, Philadelphia.....		42,854	26,687	62.3
United Fire Reinsurance, Manchester.....		136,645	141,095	103.3
United States, New York.....		53,104	26,010	49.0
Westchester, New York.....		230,301	114,576	49.8
Western, Pittsburgh.....		34,231	23,254	68.0
Western, Toronto.....		73,384	26,171	35.7
Williamsburgh City, Brooklyn.....		220,096	90,838	41.3
Totals.....		\$17,935,264	\$11,625,497	64.8
NORTH CAROLINA.				
Etna, Hartford.....		\$17,840	\$2,963	16.6
Agricultural, Watertown.....		3,090	.....	.....
American, Philadelphia.....		8,796	3,732	42.4
Armstrong, New York.....		1,595	.....	.....
Cincinnati, Cincinnati.....		61	.....	.....
Citizens, New York.....		4,143	928	22.4
Commercial, Montgomery.....		5,510	1,697	30.8
Fire Association, New York.....		4,557	15	.3
NAME AND LOCATION.		Premiums	Losses	Ratio of Losses to Premiums
NORTH DAKOTA—Continued.				
Fidelity, Huron.....		\$6,618	\$5,328	80.7
Fire Association, Philadelphia.....		8,762	5,830	66.2
Firemans Fund, San Francisco.....		5,159	424	8.2
German, Freeport.....		4,554	6,335	137.7
German-American, New York.....		20,359	12,728	62.6
Hamburg-Bremen, Hamburg.....		2,813	1,447	51.6
Hartford, Hartford.....		10,314	4,750	46.1
Imperial, London.....		1,327	236	18.2
Insurance Co. of North America, Philadelphia.....		14,953	13,492	89.9
Knoxville, Knoxville.....		816	375	46.8
Lancashire, Manchester.....		3,351	706	20.7
Liberty, New York.....		2,817	.....	.....
Liverpool and London and Globe, Liverpool.....		6,973	4,090	57.6
London Assurance Corporation, London.....		1,292	753	57.9
London and Lancashire, Liverpool.....		4,978	1,022	20.4
"The Merchants," Newark.....		2,167	153	7.0
Milwaukee Mechanics, Milwaukee.....		3,274	861	26.1
Minneapolis Mutual, Minneapolis.....		2,553	1,916	73.6
Mutual, Chicago.....		1,854	267	14.0
National, Hartford.....		3,354	176	5.2
Niagara, New York.....		7,586	6,063	79.7
North British and Mercantile, London.....		11,488	9,409	81.8
Northern, London.....		1,935	3,218	169.3
Northwestern National, Milwaukee.....		1,291	17	1.3
Oakland Home, Oakland.....		3,090	96	3.1
Orient, Hartford.....		5,935	2,079	35.2
Pennsylvania, Philadelphia.....		8,801	4,667	53.0
Peoples, Manchester.....		777	1,287	161.0
Phoenix, Brooklyn.....		13,244	4,958	30.7
Phoenix, Hartford.....		11,128	6,284	56.7
Phoenix, London.....		1,979	98	5.0
Queen, Liverpool.....		8,641	910	10.6
Springfield F. and M., Springfield.....		14,516	9,184	63.3
St. Paul F. and M., St. Paul.....		42,541	26,205	61.6
St. Paul German, St. Paul.....		3,212	372	10.1
Sun Fire Office, London.....		3,614	33	1.1
Syndicate, Minneapolis.....		4,901	3,618	72.4
Traders, Chicago.....		4,980	1,422	29.0
Western, Toronto.....		2,583	1,352	52.0

	\$12,869	\$1,463	11.3	Western Home, Sioux City.....	\$5,288	\$1,731	32.6
Fire Association, Philadelphia.....	351	.....	.....	Totals.....	\$346,693	\$181,283	52.3
Firemen, Baltimore.....	17	.....	.....	OHIO.			
Firemen, New York.....	29,281	8,492	29.1	Etna, Hartford.....	97,579	44,791	45.9
Georgia Home, Columbus.....	4,574	683	14.9	Agricultural, Watertown.....	37,085	15,376	41.4
Germania, New York.....	8,286	1,856	22.4	Amazon, Cincinnati.....	73,021	46,098	64.2
Hanover, New York.....	34,155	6,836	20.6	American, Boston.....	6,398	3,344	52.2
Hartford, Hartford.....	22,352	9,082	40.6	American, Newark.....	15,316	13,059	85.2
Home, New York.....	14,053	2,132	15.2	American, New York.....	35,906	14,927	42.4
Insurance Company of N. A., Philadelphia.....	3,811	5,282	138.6	American, Philadelphia.....	57,099	42,063	74.6
"The Merchants, Newark.....	4,582	2,630	57.4	American Central, St. Louis.....	16,695	4,331	25.9
Orient, Hartford.....	15,816	2,311	14.6	Anglo-Nevada, San Francisco.....	25,773	15,215	59.0
Phoenix, Brooklyn.....	10,688	2,311	52.7	Aurora F. and M., Cincinnati.....	39,468	12,511	31.7
Rochester German, Rochester.....	.....	8,474	.....	Boylston, Boston.....	5,451	4,036	74.0
Security, New Haven.....	.....	14,397	68.7	British America, Toronto.....	32,233	16,051	49.7
Springfield F. and M., Springfield.....	20,853	3,907	68.7	Buffalo German, Buffalo.....	26,964	22,123	82.0
St. Paul F. and M., St. Paul.....	9,627	1,364	38.3	California, San Francisco.....	30,486	17,830	58.5
Virginia F. and M., Richmond.....	46,382	36,410	78.5	Cincinnati, Cincinnati.....	24,170	9,193	38.0
Westchester, New York.....	1,487	.....	.....	Citizens, New York.....	22,671	9,834	43.3
				Citizens, Pittsburgh.....	14,074	12,654	89.9
Supplemental Report.				Citizens, St. Louis.....	2,211	99	4.4
Anglo-Nevada, San Francisco.....	2,159	1,031	47.0	Columbia, Dayton.....	92,516	39,360	42.5
Commercial Union, London.....	12,326	7,476	60.8	Commerce, Albany.....	4,732	5,135	108.5
Guardian, London.....	1,643	.....	.....	Commerce, Cincinnati.....	36,839	28,179	76.5
Hamburg-Bremen, Hamburg.....	28,224	4,793	53.8	Commercial, San Francisco.....	6,370	4,414	69.2
Imperial, London.....	2,357	5,008	208.6	Commercial, San Francisco.....	73,774	44,833	60.7
Lion, London.....	15,212	4,497	29.6	Commonwealth, New York.....	3,160	4,953	156.7
North British and Mercantile, London.....	12,712	2,666	20.5	Concordia, Milwaukee.....	92,478	17,598	54.0
Norwich Union, Norwich.....	7,395	2,172	31.1	Connecticut, Hartford.....	44,900	15,838	35.2
Phoenix, London.....	4,742	2,770	58.4	Continental, New York.....	61,036	46,976	76.9
Scottish Union and National, Edinburgh.....	6,283	3,259	51.9	Cooper, Dayton.....	142,770	43,671	30.5
Sun Fire Office, London.....	5,093	2,172	42.6	Delaware Mutual Safety, Philadelphia.....	13,835	5,066	37.9
Western, Toronto.....	10,942	2,953	27.5	Devoit F. and M., Detroit.....	9,658	10,048	104.0
Totals.....	\$398,598	\$169,106	42.4	Dwelling House, Boston.....	28,790	20,204	70.1
NORTH DAKOTA.				Empire State, Rochester.....	14,570	7,989	54.8
Etna, Hartford.....	\$2,826	\$2,648	94.6	Enterprise F. and M., Cincinnati.....	40,036	16,834	42.0
Agricultural, Watertown.....	7,168	3,926	54.5	Equitable F. and M., Providence.....	12,604	5,304	42.0
American, Philadelphia.....	11,398	10,400	91.2	Eureka F. and M., Cincinnati.....	84,185	35,093	41.6
American Central, St. Louis.....	3,619	418	11.6	Exchange, New York.....	7,641	2,583	33.8
Anglo-Nevada, San Francisco.....	2,481	225	9.0	Farmers, Cincinnati.....	47,116	23,691	50.2
British America, Toronto.....	3,393	320	9.6	Farragut, New York.....	5,044	2,843	56.3
City of London, London.....	1,661	192	11.3	Fidelity F. and M., Cincinnati.....	16,463	15,096	91.7
Commercial, San Francisco.....	2,099	1,343	64.0	Fire Association of Philadelphia, Philadelphia.....	84,293	55,636	66.0
Commercial Union, London.....	6,537	4,226	65.0	Fire Ins. Co. of Co. of Philadelphia, Philadelphia.....	475	.....	.....
Connecticut, Hartford.....	4,283	1,896	44.1	Firemen Fund, San Francisco.....	36,116	16,691	46.2
Continental, New York.....	2,778	4,916	55.8	Firemen, Cincinnati.....	36,171	14,605	40.3
Dakota F. and M., Mitchell.....	26,822	7,781	29.0				

NAME AND LOCATION.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
OHIO—Continued.			
Firemens, Dayton.....	\$93,696	\$64,369	68.7
Firemens, Newark.....	8,784	2,959	33.9
Franklin, Columbus.....	123,995	49,994	39.9
Franklin, Philadelphia.....	20,804	14,556	69.9
German, Freeport.....	68,615	45,270	65.9
German, Peoria.....	11,183	12,393	110.0
German, Pittsburgh.....	15,122	9,114	60.3
German, Wheeling.....	23,449	20,400	86.9
German-American, New York.....	89,120	44,260	49.6
Germania, New York.....	48,345	34,766	71.9
Germania F. and M., Cincinnati.....	31,447	16,681	53.0
Girard F. and M., Philadelphia.....	33,053	13,220	39.9
Glens Falls, Glens Falls.....	28,499	11,005	38.6
Globe, Cincinnati.....	50,133	25,849	51.5
Greenwich, New York.....	7,026	4,139	58.9
Guardian, London.....	34,183	14,817	43.3
Hamburg-Bremen, Hamburg.....	37,687	20,094	53.3
Hanover, New York.....	45,342	19,659	43.3
Hartford, Hartford.....	93,700	56,991	60.8
Home, New York.....	220,442	119,172	54.0
Imperial, London.....	23,293	5,104	22.1
Insurance Co. of North America, Philadelphia.....	116,201	66,866	57.5
Ins. Co. State of Pennsylvania, Philadelphia.....	7,116	2,533	35.6
Jersey City, Jersey City.....	3,080	1,688	54.8
Kenton, Covington.....	18,972	6,223	32.8
Knoxville, Knoxville.....	4,074	1,327	32.8
Lancashire, Manchester.....	49,693	32,823	66.0
Liberty, New York.....	50,741	20,405	40.3
Lion, London.....	13,949	7,614	54.5
Liverpool and London and Globe, Liverpool.....	122,464	59,627	41.3
London, London.....	55,252	33,555	60.7
Long Island, Brooklyn.....	65,652	33,472	50.9
Long Island, Brooklyn.....	4,533	5,793	127.8
Manufacturers and Builders, New York.....	2,958	16	.5
Manufacturers and Merchants, Pittsburgh.....	2,786	2,220	79.6
Mercantile, Cleveland.....	22,830	12,415	54.3
Mercantile F. and M., Boston.....	10,827	4,554	42.0
"The Merchants," Newark.....	32,535	11,681	34.0
Merchants, Providence.....	12,604	5,304	42.1

NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.
OHIO—Continued.			
Traders, Chicago.....	\$31,942	\$18,927	59.2
Union, Buffalo.....	3,070	109	3.5
Union, Philadelphia.....	25,093	10,289	41.0
Union, San Francisco.....	18,868	15,972	84.8
United Firemens, Philadelphia.....	15,271	7,869	51.5
United States, New York.....	2,787	3,336	119.7
Washington, Cincinnati.....	30,284	16,701	55.1
Westchester, New York.....	50,132	25,184	50.2
Western, Cincinnati.....	47,099	41,541	88.3
Western, Pittsburgh.....	11,251	9,049	80.4
Western, Toronto.....	38,689	19,706	50.9
Williamsburg City, Brooklyn.....	20,109	12,928	64.2
Supplemental Report.			
Alliance, New York.....	1,678	.....	.....
Prudential, Boston.....	1,683	.....	.....
State Investment, San Francisco.....	6,132	2,673	43.8
Totals.....	\$5,866,093	\$3,163,268	53.9
American Steam Boiler, New York.....	34,748	8,842	25.5
Miscellaneous Insurance Companies.			
American Surety, New York.....	\$3,943	\$1,364	37.1
Equitable Accident, Cincinnati.....	53,281	20,222	38.0
Fidelity and Casualty, New York.....	75,124	30,209	40.2
Hartford Steam Boiler Insp. and Ins., Hartford.....	35,887	15,016	41.8
Lloyds Plate Glass, New York.....	13,034	3,971	30.4
Metropolitan Plate Glass, New York.....	4,408	1,264	28.6
Standard L. & A. (Accident dept) Detroit.....	48,505	10,164	20.9
Travelers, Hartford (accid nt department).....	119,707	67,101	56.0
Totals.....	\$353,889	\$149,381	42.2

MERCHANTS AND MANUFACTURERS, CINCINNATI.		OREGON.		PENNSYLVANIA.	
Miami Valley, Dayton.....	\$43,381	\$17,934	41.3	Elina, Hartford.....	\$4,914
Michigan F. and M., Detroit.....	26,934	8,331	30.9	American, Philadelphia.....	9,268
Milwaukee Mechanics, Milwaukee.....	95,180	14,483	57.5	American Central, St. Louis.....	59
Mutual, New York.....	60,209	28,154	47.1	Armstrong, New York.....	16,959
National, Cincinnati.....	25,597	7,357	28.7	California, San Francisco.....	13,532
National, Hartford.....	37,994	34,686	59.8	Commercial, San Francisco.....	154
National, New York.....	64,753	26,586	41.0	Fire Association, New York.....	758
Newark, Newark.....	6,443	3,019	46.8	Firemans Fund, San Francisco.....	27,846
New Hampshire, Manchester.....	18,559	8,426	45.4	Hartford, Hartford.....	19,744
New York Bowery, New York.....	35,805	16,991	47.4	Home, New York.....	26,477
New York, New York.....	16,310	11,439	70.1	Home Mutual, San Francisco.....	43,440
Niagara, New York.....	3,068	1,359	44.2	National, Hartford.....	5,395
North American, Boston.....	51,446	27,259	52.9	Oakland Home, Oakland.....	13,592
North British and Mercantile, London.....	7,471	3,414	45.6	Orient, Hartford.....	470
Northern, London.....	95,201	34,272	35.9	Sun, San Francisco.....	5,450
Northwestern National, Milwaukee.....	86,183	36,976	42.9	Traders, Chicago.....	7,274
Norwich Union, Norwich.....	39,234	23,363	59.5	<i>Supplemental Report.</i>	
Ohio, Dayton.....	41,871	27,352	65.3	Anglo-Nevada, San Francisco.....	16,794
Ohio Farmers, Leroy.....	55,130	27,546	49.9	Guardian, London.....	14,445
Orient, Hartford.....	401,502	316,414	78.8	Hamburg-Bremen, Hamburg.....	37,403
Pacific, New York.....	19,146	11,868	62.1	Imperial, London.....	12,252
Pennsylvania, Philadelphia.....	7,565	3,294	43.5	London Assurance, London.....	31,385
Peoples, New York.....	40,489	16,891	41.7	Northern, London.....	15,136
Peoples, Manchester.....	4,597	61	1.0	Queen, Liverpool.....	15,162
Peoples, Pittsburgh.....	19,673	10,913	55.4	North British and Mercantile, London.....	15,084
Phoenix, Brooklyn.....	12,419	10,557	85.0	Norwich Union, Norwich.....	24,087
Phoenix, Hartford.....	98,184	51,757	52.7	Phoenix, London.....	15,084
Phoenix, London.....	188,794	91,375	48.3	Royal, Liverpool.....	17,552
Providence-Washington, Providence.....	37,671	25,574	67.8	Scottish Union and National, Edinburgh.....	3,759
Prudential, New York.....	17,251	12,452	72.1	Totals.....	\$394,756
Queen, Liverpool.....	4,468	50,215	55.8	Elina, Hartford.....	\$275,122
Reading, Reading.....	86,964	8,271	15.4	Agricultural, Watertown.....	82,646
Reliance, Philadelphia.....	5,349	11,570	95.0	Allegheny, Pittsburgh.....	16,154
Rochester German, Rochester.....	12,176	14,545	166.5	Allegheny, Pittsburgh.....	104,392
Royal, Liverpool.....	9,061	137,624	46.1	Alliance, New York.....	13,417
Scottish Union and National, Edinburgh.....	298,333	7,846	34.7	American, Boston.....	9,870
Security, Cincinnati.....	22,572	40,116	59.1	American Central, St. Louis.....	10,495
Security, New Haven.....	19,240	5,445	28.3	American, Newark.....	39,702
Springfield F. and M., Springfield.....	41,260	23,955	58.0	American, New York.....	31,688
Spring Garden, Philadelphia.....	23,154	11,392	48.8	American, Philadelphia.....	15,874
St. Paul F. and M., St. Paul.....	23,167	15,054	64.9	Artisans, Pittsburgh.....	255,295
Standard, Kansas City.....	2,185	41	1.8	Anglo-Nevada, California.....	26,213
Standard, New York.....	2,149	1,369	63.7	Armenia, Pittsburgh.....	29,427
Sun, London.....	60,799	28,101	46.2	Ben Franklin, Allegheny.....	19,006
Sun, San Francisco.....	8,082	7,293	90.2	Totals.....	23,179
Syndicate, Minneapolis.....	8,785	5,266	59.9		
Teutonia F. and M., Dayton.....	56,005	10,428	18.6		

NAME AND LOCATION.				NAME AND LOCATION.			
Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.		Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.	
PENNSYLVANIA—Continued.							
Birmingham, Pittsburgh.....	\$22,117	\$4,361	19.7	Northern, London.....	\$60,939	\$38,438	63.0
Boatmen, Pittsburgh.....	58,997	35,637	60.4	Northwestern National, Milwaukee.....	4,686	4,075	86.9
British America, Toronto.....	89,059	32,033	35.9	Norwich Union, Norwich.....	75,262	40,096	53.2
Broadway, New York.....	2,119	.....	.....	Orient, Hartford.....	85,069	58,028	68.2
Buffalo German, Buffalo.....	28,615	13,170	46.0	Pacific, New York.....	13,530	9,473	70.0
California, San Francisco.....	15,338	7,616	49.6	Pennsylvania, Philadelphia.....	191,598	81,256	43.9
Cash, Pittsburgh.....	8,564	5,867	68.5	Phoenix, Brooklyn.....	122,111	75,638	61.9
Citizens, Cincinnati.....	8,821	6,492	73.5	Phoenix, Hartford.....	162,225	68,934	42.4
Citizens, New York.....	51,645	27,399	53.0	Phoenix, London.....	110,010	54,279	49.3
Citizens, Pittsburgh.....	70,041	27,642	39.4	Peoples, Manchester.....	23,270	13,357	57.4
City, Pittsburgh.....	32,061	30,733	95.8	Peoples, New York.....	9,498	4,840	50.9
City of London, London.....	16,818	15,203	90.3	Peoples, Pittsburgh.....	47,981	28,566	59.5
Commerce, Albany.....	10,402	7,394	71.0	Pittsburgh, Pittsburgh.....	17,945	5,267	29.3
Commercial, San Francisco.....	15,195	8,726	57.4	Providentia-Washington, Providence.....	65,054	46,012	71.6
Commercial Union, London.....	156,003	80,347	51.5	Prudential, New York.....	12,610	5,650	44.8
Commonwealth, New York.....	11,597	670	5.7	Queen, Liverpool.....	95,530	51,412	53.8
Connecticut, Hartford.....	63,889	22,690	35.5	Reading, Reading.....	59,780	19,038	31.8
Continental, New York.....	120,378	65,358	54.2	Reliance, Philadelphia.....	46,618	24,555	52.6
Delaware Mutual Safety, Philadelphia.....	123,895	173,416	139.9	Rochester German, Rochester.....	14,524	6,230	42.8
Dwelling House, Boston.....	45,797	18,178	39.7	Royal, Liverpool.....	349,058	221,068	63.2
Ellet, Boston.....	11,593	5,419	47.0	Rugers, New York.....	3,605	2,511	69.6
Empire State, Rochester.....	21,205	14,091	66.4	St. Paul F. and M., St. Paul.....	47,275	31,477	66.5
Equitable F. and M., Providence.....	22,417	10,455	46.6	Scottish Union and National, Edinburgh.....	20,357	14,721	50.1
Exchange, New York.....	16,199	13,425	82.8	Security, New Haven.....	17,694	15,028	84.9
Farragut, New York.....	11,876	7,165	60.3	Springfield F. and M., Springfield.....	159,423	89,924	56.4
Fire Association, New York.....	25,320	.....	.....	Spring Garden, Philadelphia.....	73,422	42,158	57.5
Fire Association, Philadelphia.....	247,091	136,883	55.4	Sun Fire Office, London.....	107,032	60,264	56.3
Fire Ins. Co. of Philadelphia, Philadelphia.....	71,801	49,723	69.2	Teutonia, Allegheny.....	35,752	16,010	44.7
Fremans Fund, San Francisco.....	51,028	33,793	66.2	Teutonia, Philadelphia.....	10,954	1,729	15.7
Fremans, Baltimore.....	22,886	7,613	33.2	Transatlantic, Hamburg.....	18,514	6,349	34.2
Fremans, Dayton.....	13,620	12,178	86.0	Union, Philadelphia.....	57,239	14,689	25.6
Fremans, Newark.....	21,445	12,181	56.8	Union, Pittsburgh.....	14,859	4,615	31.0
Franklin, Columbus.....	10,773	6,310	58.5	Union, San Francisco.....	53,415	36,401	68.1
Franklin, Philadelphia.....	104,725	76,773	73.3	United Firemen, Philadelphia.....	40,188	23,955	59.6
German, Philadelphia.....	93,951	91,613	97.5	United States, New York.....	12,975	1,626	12.5
German, Pittsburgh.....	73,683	32,385	43.9	United States Lloyds, New York.....	25,857	16,818	65.0
German-American, New York.....	155,536	53,606	34.4	Washington, Cincinnati.....	2,948	590	20.0
German-American, Pittsburgh.....	53,156	32,991	60.7	Westchester, New York.....	34,217	18,366	53.6
Germania, New York.....	111,592	43,957	39.3	Western, Pittsburgh.....	35,973	26,722	74.2
PENNSYLVANIA—Cont.				PENNSYLVANIA—Cont.			
Birmingham, Pittsburgh.....	\$22,117	\$4,361	19.7	Northern, London.....	\$60,939	\$38,438	63.0
Boatmen, Pittsburgh.....	58,997	35,637	60.4	Northwestern National, Milwaukee.....	4,686	4,075	86.9
British America, Toronto.....	89,059	32,033	35.9	Norwich Union, Norwich.....	75,262	40,096	53.2
Broadway, New York.....	2,119	.....	.....	Orient, Hartford.....	85,069	58,028	68.2
Buffalo German, Buffalo.....	28,615	13,170	46.0	Pacific, New York.....	13,530	9,473	70.0
California, San Francisco.....	15,338	7,616	49.6	Pennsylvania, Philadelphia.....	191,598	81,256	43.9
Cash, Pittsburgh.....	8,564	5,867	68.5	Phoenix, Brooklyn.....	122,111	75,638	61.9
Citizens, Cincinnati.....	8,821	6,492	73.5	Phoenix, Hartford.....	162,225	68,934	42.4
Citizens, New York.....	51,645	27,399	53.0	Phoenix, London.....	110,010	54,279	49.3
Citizens, Pittsburgh.....	70,041	27,642	39.4	Peoples, Manchester.....	23,270	13,357	57.4
City, Pittsburgh.....	32,061	30,733	95.8	Peoples, New York.....	9,498	4,840	50.9
City of London, London.....	16,818	15,203	90.3	Peoples, Pittsburgh.....	47,981	28,566	59.5
Commerce, Albany.....	10,402	7,394	71.0	Pittsburgh, Pittsburgh.....	17,945	5,267	29.3
Commercial, San Francisco.....	15,195	8,726	57.4	Providentia-Washington, Providence.....	65,054	46,012	71.6
Commercial Union, London.....	156,003	80,347	51.5	Prudential, New York.....	12,610	5,650	44.8
Commonwealth, New York.....	11,597	670	5.7	Queen, Liverpool.....	95,530	51,412	53.8
Connecticut, Hartford.....	63,889	22,690	35.5	Reading, Reading.....	59,780	19,038	31.8
Continental, New York.....	120,378	65,358	54.2	Reliance, Philadelphia.....	46,618	24,555	52.6
Delaware Mutual Safety, Philadelphia.....	123,895	173,416	139.9	Rochester German, Rochester.....	14,524	6,230	42.8
Dwelling House, Boston.....	45,797	18,178	39.7	Royal, Liverpool.....	349,058	221,068	63.2
Ellet, Boston.....	11,593	5,419	47.0	Rugers, New York.....	3,605	2,511	69.6
Empire State, Rochester.....	21,205	14,091	66.4	St. Paul F. and M., St. Paul.....	47,275	31,477	66.5
Equitable F. and M., Providence.....	22,417	10,455	46.6	Scottish Union and National, Edinburgh.....	20,357	14,721	50.1
Exchange, New York.....	16,199	13,425	82.8	Security, New Haven.....	17,694	15,028	84.9
Farragut, New York.....	11,876	7,165	60.3	Springfield F. and M., Springfield.....	159,423	89,924	56.4
Fire Association, New York.....	25,320	.....	.....	Spring Garden, Philadelphia.....	73,422	42,158	57.5
Fire Association, Philadelphia.....	247,091	136,883	55.4	Sun Fire Office, London.....	107,032	60,264	56.3
Fire Ins. Co. of Philadelphia, Philadelphia.....	71,801	49,723	69.2	Teutonia, Allegheny.....	35,752	16,010	44.7
Fremans Fund, San Francisco.....	51,028	33,793	66.2	Teutonia, Philadelphia.....	10,954	1,729	15.7
Fremans, Baltimore.....	22,886	7,613	33.2	Transatlantic, Hamburg.....	18,514	6,349	34.2
Fremans, Dayton.....	13,620	12,178	86.0	Union, Philadelphia.....	57,239	14,689	25.6
Fremans, Newark.....	21,445	12,181	56.8	Union, Pittsburgh.....	14,859	4,615	31.0
Franklin, Columbus.....	10,773	6,310	58.5	Union, San Francisco.....	53,415	36,401	68.1
Franklin, Philadelphia.....	104,725	76,773	73.3	United Firemen, Philadelphia.....	40,188	23,955	59.6
German, Philadelphia.....	93,951	91,613	97.5	United States, New York.....	12,975	1,626	12.5
German, Pittsburgh.....	73,683	32,385	43.9	United States Lloyds, New York.....	25,857	16,818	65.0
German-American, New York.....	155,536	53,606	34.4	Washington, Cincinnati.....	2,948	590	20.0
German-American, Pittsburgh.....	53,156	32,991	60.7	Westchester, New York.....	34,217	18,366	53.6
Germania, New York.....	111,592	43,957	39.3	Western, Pittsburgh.....	35,973	26,722	74.2

Glrand F. and M., Philadelphia.....	\$160,710	\$55,765	34.6	Western, Toronto.....	\$64,523	\$7,238	57.7
Glens Falls, Glens Falls.....	23,229	11,032	43.1	Williamsburgh City, Brooklyn.....	19,347	11,522	59.5
Grand Rapids, Grand Rapids.....	1,331	238	17.9	Total.....	\$8,365,110	\$4,495,918	53.9
Granite State, Portsmouth.....	7,604	4,367	57.6				
Greenwich, New York.....	28,537	5,120	17.9				
Guardian, London.....	65,505	30,580	46.6				
Guardian, New York.....	2,456	367	14.7				
Hamburg Bremen, Hamburg.....	66,864	37,056	53.9				
Hanover, New York.....	81,864	36,981	45.2				
Hartford, Hartford.....	185,781	116,074	62.4				
Home, New York.....	248,593	112,363	45.2				
Humboldt, Allegheny.....	26,430	7,180	27.1				
Ins. Co. State of Pennsylvania, Philadelphia.....	41,768	22,046	52.7				
Insurance Company of N. A., Philadelphia.....	342,350	158,861	46.4				
Jefferson, New York.....	1,749	3,958	220.0				
Jefferson, Philadelphia.....	19,840	10,999	52.4				
Jersey City, Jersey City.....	19,686	5,016	25.4				
Kenton, Covington.....	8,060	2,319	99.4				
Kings County, New York.....	2,820	2,371	82.0				
Lancashire, Manchester.....	141,958	91,365	64.3				
Liberty, New York.....	52,621	43,085	81.8				
Lion, London.....	23,773	14,435	60.7				
Liverpool and London and Globe, Liverpool.....	900,597	177,817	59.1				
London, London.....	106,388	57,147	53.7				
London and Lancashire, Liverpool.....	120,008	68,708	56.8				
Lunbermens, Philadelphia.....	55,335	26,934	48.6				
Manufacturers and Builders, New York.....	11,378	7,150	62.8				
Manufacturers and Merchants, Pittsburgh.....	26,476	7,984	30.1				
Mechanics, Philadelphia.....	31,101	8,739	28.1				
Mercantile, Boston.....	13,318	7,531	56.5				
Mercantile, Cleveland.....	6,106	986	16.0				
"The Merchants," Newark.....	49,289	12,079	24.5				
Merchants, Providence.....	27,661	14,774	53.2				
Meriden, Meriden.....	8,729	6,378	73.0				
Michigan F. and M., Detroit.....	14,731	8,724	59.0				
Monongahela, Pittsburgh.....	13,617	15,584	114.4				
Mutual, New York.....	105,146	49,132	46.7				
National, Allegheny.....	33,163	12,484	37.6				
National, Hartford.....	48,856	21,067	43.1				
National, New York.....	8,394	2,975	35.4				
Neptune F. and M., Boston.....	22,219	16,195	72.8				
Newark, Newark.....	15,063	1,137	7.2				
New Hampshire, Manchester.....	39,066	36,869	94.1				
New York Bowers, New York.....	20,448	14,469	70.8				
New York, New York.....	13,935	2,121	16.2				
Niagara, New York.....	105,165	54,561	51.8				
North American, Boston.....	10,562	9,704	91.8				
North British, London.....	120,078	65,316	54.1				

Spring Garden, Philadelphia	\$2,673	\$3,028	115.2	Guardian, London	\$6,136	59.8
Sun, London	14,709	2,771	52.5	Hamburg-Bremen, Hamburg	10,931	33.9
Traders, Chicago	2,864	1,572	56.1	Hanover, New York	8,054	81.5
Transatlantic, Hamburg	1,060	113	10.1	Hartford, Hartford	42,846	55.4
Union, Philadelphia	3,183	2,569	80.2	Home, Nashville	25,380	22.0
Union, San Francisco	3,663	488	13.1	Home, New York	35,305	55.2
United Firemen, Philadelphia	3,410	90	2.7	Home Insurance and Trust Co., Memphis	19,499	55.2
Westchester, New York	6,493	918	14.1	Imperial, London	14,613	23.4
Western, Toronto	686	435	72.5	Ins. Co. of North America, Philadelphia	12,980	92.2
Williamsburgh City, Brooklyn	2,772	485	17.3	Knoxville, Knoxville	29,053	59.9
				Lancashire, Manchester	14,191	57.0
				Liberty, New York	16,418	33.3
				Lion, London	5,461	13.8
				Liverpool and London and Globe, Liverpool	6,666	911
				Liverpool and Lancashire, Liverpool	42,137	59.7
				London Assurance Corporation, London	19,497	82.8
				Michigan F. and M., Detroit	10,899	34.4
				Milwaukee Mechanics, Milwaukee	798	.....
				"The Merchants," Newark	4,205	18.0
				Mutual, New York	12,328	34.0
				Nashville F. and M., Nashville	18,437	13.4
				National, Hartford	25,574	20,865
				Niagara, New York	12,714	17,562
				North British and Mercantile, London	17,921	45.2
				Northern, London	36,724	3,707
				Northwestern National, Milwaukee	13,008	12,901
				Norwich Union, Norwich	13,735	12,901
				Oakland Home, Oakland	16,635	72.0
				Orient, Hartford	7,837	40.6
				Pennsylvania, Philadelphia	9,019	8,005
				Phoenix, Brooklyn	13,610	39.4
				Phoenix, Hartford	20,178	3,587
				Phoenix, London	37,762	21.6
				Providence-Washington, Providence	12,423	7,814
				Queen, Liverpool	10,274	34.8
				Royal, Liverpool	25,852	34.7
				Scottish Union and National, Edinburgh	5,299	59.7
				Security, New Haven	39,970	31.2
				Southern California, Los Angeles	9,216	32.2
				Southern, New Orleans	4,411	52.2
				Springfield F. and M., Springfield	17,693	53.4
				Standard, New York	15,531	91.6
				State, Nashville	2,515	59.3
				St. Paul F. and M., St. Paul	250	10.0
				Sun, London	9,063	25.9
				Sun, San Francisco	12	0.1
				Sun Mutual, New Orleans	13,174	36.8
				Transatlantic, Hamburg	756	.....
					15,355	27.1
					9,877	1.745
						17.6

Supplemental Report.

Anglo-Nevada, San Francisco.....	4,660
Commercial Union, London.....	13,516
Guardian, London.....	4,073

NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.
TENNESSEE—Continued.			
Union, San Francisco.....	\$11,998	\$13,547	118.8
United States, New York.....	4,341	612	14.2
Westchester, New York.....	7,532	1,820	24.3
Western, Toronto.....	38,645	24,220	62.7
Williamsburgh City, Brooklyn.....	8,598	1,822	21.0
Totals.....	\$1,436,697	\$777,202	47.1
TEXAS.			
Atina, Hartford.....	\$46,406	\$8,965	18.0
Alamo, San Antonio.....	11,504	1,500	13.0
American, New York.....	172	.....	.....
American, Philadelphia.....	67,845	35,558	52.4
American Central, St. Louis.....	8,436	4,203	50.0
Anglo-Nevada, San Francisco.....	33,787	8,513	25.2
Armstrong, New York.....	4,209	1,924	31.0
British America, Toronto.....	14,106	6,146	43.6
Burlington, Burlington.....	10,063	632	6.2
California, San Francisco.....	29,995	14,054	47.6
Citizens, New York.....	10,357	3,811	36.6
Citizens, St. Louis.....	1,963	6	3
City of London, London.....	45,995	13,838	30.6
Commercial, San Francisco.....	26,225	25,747	98.3
Commercial Union, London.....	40,813	8,342	20.4
Connecticut, Hartford.....	22,800	3,654	16.0
Continental, New York.....	20,064	4,101	20.4
Denver, Denver.....	1,819	.....	.....
East Texas, Tyler.....	87,763	56,404	64.2
Empire State, Rochester.....	11,254	5,498	48.6
Fire Association, Philadelphia.....	82,744	25,368	30.6
Firemans Fund, San Francisco.....	26,147	3,378	12.9
German, Freeport.....	36,980	20,419	55.2
German-American, New York.....	56,051	8,786	15.5
Germania, New York.....	16,430	14,815	90.4
Greenwich, New York.....	6,286	.....	.....
Hamburg-Bremen, Hamburg.....	34,984	12,004	34.3
Hanover, New York.....	20,714	7,623	36.8
Hartford, Hartford.....	173,378	75,052	43.3
Hibernia, New Orleans.....	41,449	9,638	23.3
TOTALS.....			
TOTALS.....	\$36,612	\$11,796	32.2
UTAH.			
Agricultural, Watertown.....	1,237	102	8.2
American, New York.....	\$1,669	\$256	15.1
American, Philadelphia.....	4,280	.....	.....
American Central, St. Louis.....	1,008	323	29.4
California, San Francisco.....	3,485	16	4
Commercial, San Francisco.....	2,617	74	2.8
Concordia, Milwaukee.....	1,119	.....	.....
Denver, Denver.....	477	.....	.....
Fire Association, New York.....	147	.....	.....
Fire Association, Philadelphia.....	2,363	26	1.1
Firemans Fund, San Francisco.....	8,999	698	7.7
Firemens, Baltimore.....	329	.....	.....
Hartford, Hartford.....	5,327	2,233	41.9
Home, New York.....	4,692	1,131	24.1
Home Mutual, San Francisco.....	2,517	182	7.1
Insurance Company of N. A., Philadelphia.....	4,582	773	16.9
Liberty, New York.....	2,326	.....	.....
"The Merchants," Newark.....	950	.....	.....
National, Hartford.....	3,703	201	5.4
Oakland Home, Oakland.....	1,452	.....	.....
Orient, Hartford.....	3,029	465	15.3
Pennsylvania, Philadelphia.....	3,878	137	3.5
Phoenix, Brooklyn.....	4,382	956	21.8
Rochester Germyn, Rochester.....	556	.....	.....
Security, New Haven.....	1,417	200	14.1
Southern California, Los Angeles.....	760	400	52.6
Springfield F. and M., Springfield.....	3,402	437	12.8
St. Paul F. and M., St. Paul.....	1,702	73	4.3
Sun, San Francisco.....	904	384	42.5
Syndicate, Minneapolis.....	2,127	.....	.....

Home, New York.....	\$53,874	\$17,805	33.3	Traders, Chicago.....	\$981	\$1,473	150.1
Imperial, London.....	38,118	10,559	27.7	Worcester, New York.....	1,604	173	10.8
Insurance Co. of North America, Philadelphia.....	49,383	19,895	40.2	Williamsburgh City, Brooklyn.....	3,162	257	8.1
Lancashire, Manchester.....	58,496	11,111	19.0	<i>Supplemental Report.</i>			
Liberty, New York.....	19,394	4,541	23.3	Aetna, Hartford.....	5,253	1,172	22.1
Lion, London.....	10,878	1,203	11.0	Anglo-Nevada, San Francisco.....	6,953	1,294	18.5
Liverpool and London and Globe, Liverpool.....	149,958	48,958	32.6	British America, Toronto.....	2,094	59	2.7
London and Lancashire, Liverpool.....	30,880	6,058	19.6	Guardian, London.....	3,853	434	11.1
Manufacturers and Builders, New York.....	947	.....	.....	Hamburg-Bremen, Hamburg.....	2,208	2,201	99.7
Marine, St. Louis.....	1,595	.....	.....	Imperial, London.....	3,868	2,581	66.1
"The Merchants," Newark.....	8,151	473	5.7	Liverpool and London and Globe, Liverpool.....	3,688	.....	.....
Michigan F. and M., Detroit.....	14,004	2,624	18.7	London Assurance, London.....	7,360	540	7.4
National, Hartford.....	25,442	8,178	32.2	Northern, London.....	.....	.....	.....
New Orleans, New Orleans.....	54,239	27,032	51.7	Queen, Liverpool.....	.....	.....	.....
New York Bowery, New York.....	2,077	.....	.....	North British and Mercantile, London.....	3,485	1,922	55.1
Niagara, New York.....	39,010	8,059	20.7	Phoenix, London.....	4,869	745	15.3
North British and Mercantile, London.....	58,813	23,235	39.5	Royal, Liverpool.....	3,473	2,434	70.1
Norwich, London.....	23,810	13,210	55.9	Scottish Union and National, Edinburgh.....	5,980	2,630	43.8
Norwich Union, Norwich.....	46,583	5,276	11.3	Sun Fire Office, London.....	3,237	514	16.1
Oakland Home, Oakland.....	20,386	4,281	21.0	Western, Toronto.....	2,633	2,003	76.2
Orient, Hartford.....	32,947	16,109	48.9	Totals.....	\$145,443	\$29,498	20.3
Pennsylvania, Philadelphia.....	44,215	26,465	59.8	<i>VERMONT.</i>			
Phoenix, Brooklyn.....	68,467	16,639	24.3	Aetna, Hartford.....	\$21,739	\$21,604	99.6
Phoenix, Hartford.....	132,107	56,525	42.8	American, Philadelphia.....	3,320	22	.6
Phoenix, London.....	21,920	6,017	27.4	Anglo-Nevada, San Francisco.....	4,845	6,232	29.8
Queen, Liverpool.....	49,124	15,913	32.4	City of London, London.....	2,650	1,955	72.4
Royal, Liverpool.....	99,941	28,084	28.1	Commercial Union, London.....	14,124	12,451	88.3
Scottish Union and National, Edinburgh.....	15,834	2,939	18.6	Connecticut, Hartford.....	6,742	5,658	84.4
Southern California, Los Angeles.....	24,082	11,354	47.1	Continental, New York.....	19,705	19,282	97.9
Southern, New Orleans.....	39,925	14,068	35.2	Fire Association, Philadelphia.....	10,616	11,837	111.6
Springfield F. and M., Springfield.....	45,768	15,797	34.5	First National, Worcester.....	7,469	5,373	71.6
State Investment, San Francisco.....	7,240	1,451	20.1	Fitchburg Mutual, Fitchburg.....	6,560	10,107	153.1
St. Paul F. and M., St. Paul.....	27,137	7,782	28.6	Franklin, Philadelphia.....	1,346	1,428	109.9
St. Paul German, St. Paul.....	1,272	.....	.....	German-American, New York.....	10,386	11,313	108.8
Sun Fire Office, London.....	30,993	13,293	42.9	Granite State, Portsmouth.....	5,694	5,814	102.0
Sun, San Francisco.....	4,415	.....	.....	Greenwich, New York.....	1,027	.....	.....
Sun Mutual, New Orleans.....	35,266	20,019	56.7	Guardian, London.....	3,278	1,271	20.2
Teutonic, New Orleans.....	7,520	610	8.1	Hartford, Hartford.....	11,796	14,978	126.9
Transatlantic, Hamburg.....	15,127	4,764	31.5	Home, New York.....	13,019	10,704	82.3
Union, San Francisco.....	45,119	19,308	42.8	Imperial, London.....	6,500	3,740	57.5
Westchester, New York.....	939	.....	.....	Insurance Co. of N. A., Philadelphia.....	31,401	21,201	67.6
Western, Toronto.....	17,640	11,866	31.7	Insurance Co. State of Pennsylvania, Philadelphia	3,669	2,104	56.8
Western Home, Sioux City.....	15,126	3,613	23.9	Lancashire, Manchester.....	4,532	392	8.7
Williamsburgh City, Brooklyn.....	10,776	4,919	45.5	Liberty, New York.....	9,445	6,130	65.2
Totals.....	\$2,506,500	\$888,763	35.5	Liverpool and London and Globe, Liverpool.....	15,978	974	97.4
<i>Miscellaneous Insurance Companies.</i>				London and Lancashire, Liverpool.....	11,164	4,876	43.5
American Steam Boiler, New York.....	2,191	.....	.....				

NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.
VERMONT—Cont.			
Massachusetts Mutual, Boston.....	\$10	.....	.....
Merchants, Providence.....	926	\$2	.....
National, Hartford.....	4,878	5,056	103.2
New England, Rutland.....	21,003	7,651	36.9
New Hampshire, Manchester.....	7,262	6,299	86.3
Niagara, New York.....	11,561	9,012	77.6
North American, Boston.....	2,576	4,287	164.8
Northern, London.....	9,898	4,595	46.5
North British and Mercantile, London.....	5,125	4,047	79.3
Norwich Union, Norwich.....	3,588	21	.....
Orient, Hartford.....	7,613	5,119	67.3
Pennsylvania, Philadelphia.....	6,864	3,586	52.0
Peoples, Manchester.....	8,498	11,634	136.8
Phoenix, Brooklyn.....	12,978	5,534	42.6
Phoenix, Hartford.....	22,766	14,161	62.4
Phoenix, London.....	8,466	7,459	87.6
Queen, Liverpool.....	4,918	6,381	129.2
Quincy Mutual, Quincy.....	1,913	696	36.6
Royal, Liverpool.....	14,067	5,993	42.5
Springfield, Springfield.....	17,591	17,404	98.6
Sun, London.....	16,780	8,277	49.2
Westchester, New York.....	2,252	32	1.4
Totals.....	\$424,427	\$321,391	75.7
VIRGINIA.			
Æna, Hartford.....	\$6,180	.....	.....
Agricultural, Watertown.....	36,686	20,903	56.9
Armstrong, New York.....	7,443	.....	.....
Cincinnati, Cincinnati.....	104	.....	.....
Citizens, New York.....	9,683	9,904	102.9
Fire Association, New York.....	9,092	1,853	20.4
Fire Association, Philadelphia.....	26,369	24,200	91.8
Firemens, Baltimore.....	1,280	.....	.....
Firemens, New York.....	166	.....	.....
Georgia Home, Columbus.....	35,560	22,058	62.0
German, Baltimore.....	7,601	4,754	62.5
Germania, New York.....	22,657	14,521	64.1
Hanover, New York.....	19,366	19,366	102.9
Hartford, Hartford.....	33,153	30,006	90.6
Totals.....	\$424,427	\$321,391	75.7
WASHINGTON—Continued.			
Oakland Home, Oakland.....	\$37,713	.....	.....
Orient, Hartford.....	10,457	30,606	297.7
Pennsylvania, Philadelphia.....	12,350	42,483	346.8
Phoenix, Brooklyn.....	24,372	38,065	156.1
Rochester German, Rochester.....	4,455	.....	.....
Security, New Haven.....	5,161	24,616	476.9
St. Paul F. and M., St. Paul.....	5,666	36,733	655.2
Sun, San Francisco.....	7,209	20,063	278.3
Traders, Chicago.....	7,197	4,780	66.5
Westchester, New York.....	10,723	25,848	241.0
Supplemental Report.			
Æna, Hartford.....	26,353	130,654	494.9
Anglo-Nevada, San Francisco.....	17,901	118,153	660.1
Guardian, London.....	12,037	51,132	426.1
Hamburg-Bremen, Hamburg.....	16,020	93,545	584.6
Imperial, London.....	12,056	55,730	460.6
London Assurance, London.....	21,281	99,654	467.9
Northern, London.....	18,546	96,036	519.1
Queen, Liverpool.....	22,535	122,459	544.3
North British and Mercantile, London.....	10,418	98,215	367.4
Phoenix, London.....	19,785	53,220	268.8
Royal, Liverpool.....	11,615	64,255	553.9
Scottish Union and National, Edinburgh.....	13,536	53,873	399.1
Sun Fire Office, London.....	.....	.....	.....
Western, Toronto.....	.....	.....	.....
Totals.....	\$544,223	\$2,143,927	394.0
WEST VIRGINIA.			
Æna, Hartford.....	\$6,201	.....	.....
American, Newark.....	329	330	100.0
American, Philadelphia.....	5,484	2,983	54.2
Anglo-Nevada, San Francisco.....	2,390	863	36.0
British America, Toronto.....	2,818	966	34.5
City of London, London.....	1,843	2,088	116.0
Commercial, San Francisco.....	207	.....	.....
Commercial Union, London.....	6,286	4,382	69.5
Continental, New York.....	5,620	3,692	66.0

* Losses paid.

Home, Baltimore.....	\$7,795	\$80	1.0	Cooper, Dayton.....	\$2,288	\$708	30.8
Home, New York.....	3,513	23	82.3	Exchange, New York.....	182	.....	.....
Insurance Company of N. A., Philadelphia.....	21,726	8,692	31.7	Fire Association, Philadelphia.....	5,973	841	16.5
Lafayette, New Orleans.....	97	.....	.....	Franklin, Philadelphia.....	2,305	171	7.1
Orient, Hartford.....	12,841	14,753	114.9	German-American, New York.....	3,132	2,106	68.0
Phenix, Brooklyn.....	42,098	27,005	64.1	German-American, Pittsburgh.....	3,440	2,218	65.8
Rochester German, Rochester.....	3,702	338	9.1	Germania, New York.....	9,830	2,761	72.7
Virginia F. and M., Richmond.....	173,852	118,880	68.4	Guardian F. and L., New York.....	2,447	560	23.3
Windsor, New York.....	14,783	14,783	156.9	Hamburg-Bremen, Hamburg.....	3,327	2,063	62.5
Williamsburgh City, Brooklyn.....	7,101	15,567	219.2	Hanover and Citizens, New York.....	7,769	1,768	24.4
<i>Supplemental Report.</i>				Hartford, Hartford.....	5,881	502	8.5
British America, Toronto.....	7,567	4,565	62.1	Home, New York.....	8,812	2,643	30.0
Commercial Union, London.....	39,544	42,869	108.4	Imperial, London.....	1,548	3	.2
Guardian, London.....	3,038	1,197	39.9	Ins. Co. of North America, Philadelphia.....	4,209	12	.3
Hamburg-Bremen, Hamburg.....	58,200	34,109	58.6	Knoxville, Knoxville.....	2,836	912	32.6
Imperial, London.....	22,482	16,728	74.3	Lancashire, Lancashire.....	6,181	534	8.6
Lion, London.....	19,733	24,438	124.0	Liverpool and London and Globe, Liverpool.....	13,767	8,193	59.4
North British and Mercantile, London.....	27,771	16,946	61.0	London and Lancashire, Liverpool.....	5,038	3,549	70.4
Northern, London.....	23,810	35,324	135.8	London Assurance Corporation, London.....	9,024	290	9.7
Norwich Union, Norwich.....	90,614	15,878	53.6	Niagara, New York.....	3,739	2,891	78.1
Phenix, London.....	31,164	21,295	66.1	North British and Mercantile, London.....	5,388	1,121	20.7
Scottish Union and National, Edinburgh.....	31,394	25,201	80.3	Northern, London.....	6,065	1,997	32.7
Sun Fire Office, London.....	22,468	13,973	61.8	Norwich Union, Norwich.....	4,905	1,493	30.5
Western, Toronto.....	28,514	22,184	77.8	Ohio Farmers, Le Roy.....	305	25	8.3
Totals.....	\$871,440	\$643,845	73.9	Pennsylvania, Philadelphia.....	1,134	.....	.....
<i>WASHINGTON.</i>				Phenix, Brooklyn.....	5,051	1,029	20.2
Agricultural, Watertown.....	2,408	3,397	141.0	Phoenix, Hartford.....	14,201	10,523	74.1
American, New York.....	8,111	52,378	645.8	Providence-Washington, Providence.....	10,448	4,357	41.9
American, Philadelphia.....	12,914	25,283	195.8	Queen, Liverpool.....	4,977	2,393	52.1
American Central, St. Louis.....	5,998	1,795	28.7	Reading, Reading.....	3,390	2,876	84.5
Armstrong, New York.....	310	.....	.....	Royal, Liverpool.....	9,404	3,702	40.0
California, San Francisco.....	15,475	57,289	370.2	St. Paul F. and M., St. Paul.....	2,060	624	29.7
Commercial, San Francisco.....	14,414	51,673	358.5	Security, New Haven.....	1,046	.....	.....
Fidelity, Huron.....	337	.....	.....	State Investment and Insurance, San Francisco.....	100	.....	.....
Fire Association, New York.....	890	19,250	2162.9	Sun, London.....	3,180	806	25.2
Fire Association, Philadelphia.....	9,799	70,319	717.6	Teutonia F. and M., Dayton.....	1,184	152	12.6
Firemans Fund, San Francisco.....	39,940	106,676	323.8	Union, San Francisco.....	2,187	49	2.2
Firemens, Baltimore.....	75	.....	.....	Western, Toronto.....	6,310	5,147	81.6
Granite State, Portsmouth.....	5,173	.....	.....	Williamsburgh City, Brooklyn.....	1,308	.....	.....
Hartford, Hartford.....	28,793	131,477	456.6	Totals.....	\$202,229	\$84,928	42.0
Home, New York.....	34,792	146,166	420.1	<i>Miscellaneous Insurance Companies.</i>			.....
Home Mutual, San Francisco.....	39,355	85,864	265.2	American Steam Boiler, New York.....	3,625	899	25.0
Insurance Company of N. A., Philadelphia.....	13,871	61,997	446.3	Hartford Steam Boiler, Hartford.....	2,304	.....	.....
Liberty, New York.....	7,186	33,785	470.1	Lloyds Plate Glass, New York.....	473	.....	.....
"The Merchants," Newark.....	1,233	.....	.....	Metropolitan Plate Glass Ins. Co., New York.....	27	.....	.....
National Hartford.....	14,151	50,099	354.0	Totals.....	\$6,429	\$899	14.0

NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.
WISCONSIN.			
Aetna, Hartford.....	\$13,042	\$9,567	73.4
Agricultural, Watertown.....	11,893	2,008	16.9
Alleghenia, Pittsburgh.....	9,217	10,287	111.6
Alliance, New York.....	3,705	99	2.7
Amazon, Cincinnati.....	16,352	5,211	31.9
American, Newark.....	6,836	3,419	50.0
American, New York.....	11,170	960	85.9
American, Philadelphia.....	59,117	.....	.....
American Central, St. Louis.....	12,767	7,395	57.9
Anglo-Nevada, San Francisco.....	19,292	10,586	54.9
Boylston, Boston.....	13,209	7,131	54.0
British America, Toronto.....	20,895	18,546	88.7
Broadway, New York.....	1,743	15	.9
Buffalo German, Buffalo.....	18,448	4,062	22.0
California, San Francisco.....	7,901	5,946	75.3
Central Manufacturers Mutual, Van Wert.....	6,310	2,618	41.5
Citizens, Cincinnati.....	2,120	32	1.5
Citizens, New York.....	12,017	4,287	35.7
Citizens, Pittsburgh.....	10,436	3,692	35.4
City of London, London.....	4,979	835	16.8
Commerce, Albany.....	3,666	464	12.9
Commercial, San Francisco.....	12,363	14,701	118.9
Commercial Union, London.....	72,869	42,088	57.8
Commonwealth, New York.....	9,987	12,998	130.2
Commonwealth Mutual, Decatur.....	5,351	9,410	175.9
Concordia, Milwaukee.....	94,658	33,392	35.3
Connecticut, Hartford.....	31,804	18,780	59.0
Continental, New York.....	50,412	35,558	70.5
Delaware Mutual Safety, Philadelphia.....	2,529	2,785	110.1
Detroit F. and M., Detroit.....	10,090	1,052	10.4
Dwelling House, Boston.....	3,706	3,048	82.2
Eagle, New York.....	2,124	.....	.....
Empire State, Rochester.....	6,455	1,968	30.5
Equitable F. and M., Providence.....	6,958	3,551	51.0
Farmers, York.....	11,460	2,444	21.3
Farragut, New York.....	544	.....	.....
Fire Association, Philadelphia.....	51,529	25,247	49.0
Fire Insurance Co. of the County of Philadelphia.....	4,733	2,491	52.6
Firemen, Dayton.....	3,922	2,027	51.1

WISCONSIN—Continued.

NAME AND LOCATION.	Premiums Received.	Losses Paid.	Ratio of Losses to Premiums.
Mutual, Wisconsin.....	\$12,070	\$9,567	79.3
Mutual Union, Moline.....	14,523	13,584	93.5
National, Hartford.....	35,983	18,938	52.6
Newark, Newark.....	4,386	2,344	53.4
New Hampshire, Manchester.....	18,270	7,215	39.5
New York, New York.....	3,651	1,946	53.3
New York Bowery, New York.....	12,501	7,214	57.7
Niagara, New York.....	44,475	26,553	59.7
North American, Boston.....	1,562	213	13.6
North British and Mercantile, London.....	76,439	34,444	45.0
Northern, London.....	13,482	2,795	20.7
Northwestern National, Milwaukee.....	81,560	30,918	37.9
Norwich Union, Norwich.....	17,634	6,715	38.1
Ohio Farmers, Leroy.....	6,872	370	5.4
Orient, Hartford.....	24,070	12,429	51.6
Pacific, New York.....	5,962	4,318	72.4
Pennsylvania, Philadelphia.....	47,457	19,968	42.1
Phoenix, Brooklyn.....	105,055	48,964	46.6
Phoenix, Hartford.....	65,752	49,771	75.7
Phoenix, London.....	30,050	13,208	50.6
Providence-Washington, Providence.....	10,200	12,961	80.1
Queen, Liverpool.....	39,034	15,272	39.1
Rochester German, Rochester.....	18,054	8,401	46.5
Rockford, Rockford.....	41,194	18,451	44.8
Royal, Liverpool.....	23,392	3,881	16.6
Scottish Union and National, Edinburgh.....	10,117	9,321	92.1
Security, New Haven.....	17,303	2,934	17.0
Springfield F. and M., Springfield.....	37,888	23,536	62.1
Spring Garden, Philadelphia.....	3,484	2,910	83.5
St. Paul F. and M. St. Paul.....	30,325	24,471	80.7
St. Paul German, St. Paul.....	2,419	750	31.2
Standard, New York.....	2,364	1,527	64.6
Sun, London.....	29,605	17,550	60.3
Sun, New Orleans.....	5,545	5,179	99.2
Sun, San Francisco.....	2,991	1,666	55.7
Syndicate, Minneapolis.....	13,045	1,867	14.3
Teutonia, Philadelphia.....	1,013	29	2.9
Traders, Chicago.....	41,205	37,736	91.6
Union, San Francisco.....	18,661	18,850	101.0

Firemens, Newark.....	\$6,377	\$2,406	37.7	Union, Philadelphia.....	\$7,766	\$3,167	40.8
Firemans Fund, San Francisco.....	23,554	7,032	29.9	United Firemens, Philadelphia.....	3,386	1,849	54.6
Franklin, Columbus.....	3,748	2,427	65.1	United States, New York.....	2,244	3,023	134.7
Franklin, Philadelphia.....	8,783	959	10.9	Westchester, New York.....	29,409	11,829	40.2
German, Freeport.....	81,881	31,594	38.6	Western, Toronto.....	36,021	16,614	46.1
German, Poria.....	13,181	10,791	88.1	Western Home, Sioux City.....	9,427	4,431	47.8
German, Pittsburgh.....	6,850	6,759	98.7	Western Manufacturers Mutual, Chicago.....	13,578	5,288	38.8
German-American, New York.....	74,952	44,203	59.1	Williamsburgh City, Brooklyn.....	13,015	5,822	44.7
Germania, New York.....	28,976	25,559	88.2	Wisconsin City, Milwaukee.....	9,853	7,000	71.0
German-town Farmers Mutual, Germantown.....	20,602	15,856	77.0	<i>Supplemental Report.</i>			
Glen Falls, Glen Falls.....	7,131	2,823	39.6	American, Boston.....	3,495	3,176	90.7
Grand Rapids, Grand Rapids.....	4,941	8	3	Girard F. and M., Philadelphia.....	14,254	7,268	50.9
Granite State, Portsmouth.....	9,350	3,266	34.9	Lumbermens Mutual, Eau Claire.....	9,799	7,000	71.4
Greenwich, New York.....	5,372	1,395	25.0	Manufacturers and Builders, New York.....	4,059	5,372	131.0
Guardian, London.....	12,839	10,937	85.2	Oakland Home, Oakland.....	4,324	21	5
Hamburg-Bremen, Hamburg.....	26,932	13,516	51.3	Packers and Provision Dealers, Chicago.....	186	2,799	1461.8
Hanover, New York.....	24,035	8,575	35.7	Peoples, Manchester.....	11,447	864	7.7
Hartford, Hartford.....	86,075	52,113	60.5	Standard, Kansas City.....	2,227	.....	.....
Held, Madison.....	37,760	20,527	54.4	Standard, Hamburg.....	5,871	3,425	58.0
Herman Farmers Mutual, Herman.....	12,545	11,089	88.5	Transatlantic, Cincinnati.....	6,410	7,906	123.5
Home, New York.....	116,098	46,039	39.7	Union Mutual, Cincinnati.....	.....	.....	.....
Imperial, London.....	10,189	5,782	56.9	Totals.....	\$3,061,165	\$1,569,047	51.2
Ins. Co. of North America, Philadelphia.....	100,520	43,888	43.7	<i>Miscellaneous Insurance Companies.</i>			
Ins. Co. of State of Pennsylvania, Philadelphia.....	7,821	2,042	26.1	American Steam Boiler, New York.....	17,328	.....	.....
Jersey City, Jersey City.....	1,077	71	4.2	American Surety, New York.....	2,290	1,441	62.6
Lancashire, Manchester.....	35,231	19,340	54.9	Employers Liability, London.....	12,690	5,865	46.2
Liberty, New York.....	39,401	8,904	29.3	Fidelity and Casualty, New York.....	55,209	30,935	56.0
Lion, London.....	7,295	3,025	41.5	Guarantee Company of N. A., Montreal.....	1,126	.....	.....
Liverpool and London and Globe, Liverpool.....	55,026	29,427	52.6	Hartford Steam Boiler, Hartford.....	10,417	11	1
Liverpool, London.....	16,467	12,867	78.1	Lloyds Plate Glass, New York.....	7,883	2,325	29.4
London and Lancashire, Liverpool.....	33,019	9,999	29.7	Metropolitan Plate Glass, New York.....	929	104	11.5
Lumbermens Mutual, Chicago.....	6,382	3,580	65.4	Standard L. and A., Acc. Branch, Detroit.....	29,453	10,818	36.7
Mannheim, Mannheim.....	5,473	3,580	65.4	Totals.....	\$1,37,325	\$51,499	37.5
Manufacturers and Merchants Mutual, Rockford.....	9,006	4,693	52.1	<i>WYOMING.</i>			
Mercantile, Cleveland.....	7,471	3,731	50.0	Aetna, Hartford.....	\$1,792	.....	.....
Mercantile F. and M., Boston.....	5,147	3,314	64.4	American, New York.....	946	397	32.4
"The Merchants," Newark.....	19,517	15,188	77.8	American, Philadelphia.....	1,216	143	11.8
Merchants, Providence.....	6,958	3,551	51.0	American Central, St. Louis.....	2,098	439	20.9
Metropolitan Plate Glass, New York.....	929	104	11.5	Anglo-Nevada, San Francisco.....	1,635	28	1.7
Michigan F. and M., Detroit.....	10,904	3,471	31.8	British America, Toronto.....	200	.....	.....
Millers Mutual.....	20,070	15,856	79.0	California, San Francisco.....	1,814	.....	.....
Millers and Manufacturers Mut., Minneapolis.....	23,385	18,375	78.6	City of London, London.....	406	.....	.....
Millers National, Chicago.....	4,032	16,611	412.7	Commercial Union, London.....	1,881	.....	.....
Milwaukee Mechanics, Milwaukee.....	137,208	35,046	25.5	Connecticut, Hartford.....	2,200	507	23.0
Minneapolis Mutual, Minneapolis.....	27,974	20,977	98.9	Continental, New York.....	2,885	3,131	108.0
Minnesota, Minneapolis.....	4,703	4,716	114.9				
Mutual, Chicago.....	23,541	26,582	112.9				
Mutual, New York.....	23,805	201	.8				

INSURE WHILE YOUNG.

If young men were always to remain young; if they possessed immunity from accident and disease; if they were never to assume the responsibilities of true manhood as involved in the married state; if, in short, they were to be vigorous, lusty, selfish animals from their birth till a sudden death put an end to their useless existence, they would have no need for life insurance. Passing through life without responsibilities and devoting themselves entirely to selfish enjoyment, they might come and go, like the insects, uncaring for others and uncared for. But such is not the destiny of man. He was created for better things, and, as every young man is ambitious to make his mark, in some way, upon the times in which he lives, he should prepare himself in his youth to assert his independence and his manhood, and to assume all the responsibilities of that condition. His first and chiefest duty is to those who are dependent upon him. If these be a wife and children, it is a duty he owes to them, to himself, and the community, to make such provision for their maintenance that, in the event of his sudden taking off, they will not become a charge upon the State or left to the precarious charity of a selfish world. No man has the right to create a family or dependents of any degree without making such provision for their temporal welfare as ordinary foresight and prudence dictate. The majority of men depend upon their earnings for the support of those they are under obligations to maintain; if death steps in and calls away the bread-winner, suffering, as well as sorrow, results. Sorrow there must be, but physical suffering can be averted if prudence and forethought controlled the head of our leading clergymen and thoughtful teachers, when we say that no man who depends upon his labor for his support has the right to take to himself a wife and rear a family of children without making for them that provision that a life insurance policy secures. Thousands of instances of families that held good positions being plunged into the depths of poverty and suffering, by the sudden and unexpected death of the husband and father, have abundantly demonstrated the truth of this statement.

NAME AND LOCATION.	Premiums.	Losses.	Ratio of Losses to Premiums.
WYOMING—Cont.			
Fire Association, Philadelphia.....	\$2,595	\$1,961	72.7
Firemans Fund, San Francisco.....	8,426	1,626	19.0
German-American, New York.....	1,730	74	4.4
Hartford, Hartford.....	1,767	610	34.5
Home, New York.....	2,370	118	4.9
Home Mutual, San Francisco.....	2,127	3	.1
Imperial, London.....	2,953	153	5.1
Insurance Co. of North America, Philadelphia..	4,386	91	2.1
Lancashire, Manchester.....	1,245	1,087	90.5
Liberty, New York.....	630	.....	.....
Lion, London.....	3,538	2,409	68.8
Liverpool and London and Globe, Liverpool.....	4,216	3,094	73.6
London and Lancashire, Liverpool.....	1,937	100	6.2
"The Merchants," Newark.....	1,134	998	88.0
Michigan F. and M., Detroit.....	1,753	600	33.3
National, Hartford.....	3,182	374	11.7
New Hampshire, Manchester.....	264	.....	.....
Niagara, New York.....	2,527	1,536	61.4
North British and Mercantile, London.....	3,595	95	.6
Northern, London.....	668	.....	.....
Norwich Union, Norwich.....	1,645	116	7.2
Orient, Hartford.....	856	1,425	166.5
Pennsylvania, Philadelphia.....	3,884	141	4.6
Phenix, Brooklyn.....	1,985	35	1.8
Phoenix, Hartford.....	2,548	.....	.....
Phoenix, London.....	4,103	414	10.1
Providence-Washington, Providence.....	4,556	670	14.6
Queen, Liverpool.....	2,945	.....	.....
Royal, Liverpool.....	1,313	28	.2
Scottish Union and National, Edinburgh.....	1,722	1,030	60.6
South British F. and M., Auckland.....	1,091	.....	.....
Springfield F. and M., Springfield.....	2,737	475	17.3
St. Paul F. and M., St. Paul.....	791	.....	.....
Sun Fire Office, London.....	1,301	727	55.9
Sun, San Francisco.....	1,528	4,569	299.0
Traders, Chicago.....	2,994	834	27.8
Union, San Francisco.....	1,340	325	25.0
Western, Toronto.....	2,226	2,547	115.8
Totals.....	\$107,021	\$32,727	30.6

RECAPITULATION OF FIRE PREMIUMS AND LOSSES BY STATES.

The following tabulation is a comprehensive exhibit of the premiums and losses of the different fire and fire-marine insurance companies operating in the various States and Territories of the United States and the Dominion of Canada. The comparison of the loss experience in the various parts of America in 1885, 1886, 1887, 1888 and 1889 will be studied with interest by fire underwriters:

STATES.	Year.	Premiums.	Losses.	Ratio of Premiums to Losses.
Alabama	1889	\$1,127,986	\$313,480	27.8
.....	1888	785,982	258,451	32.8
.....	1887	569,202	404,421	71.0
.....	1886	431,940	281,637	65.2
.....	1885	612,528	250,436	40.7
Totals and average.....		\$3,527,737	\$1,508,495	42.8
Arizona.....	1889	\$30,558	\$3,711	9.3
.....	1888	20,070	14,940	74.4
.....	1887	26,229	7,216	39.4
.....	1886	44,390	68,483	154.3
.....	1885	53,598	77,942	145.4
Totals and average.....		\$183,851	\$172,792	94.0
Arkansas	1889	\$561,343	\$274,912	49.0
.....	1888	492,180	472,786	96.1
.....	1887	554,781	325,781	60.5
.....	1886	304,314	215,004	70.7
.....	1885	449,798	316,805	70.5
Totals and average.....		\$2,462,416	\$1,605,378	65.2
California.....	1889	\$6,158,755	\$2,572,002	40.8
.....	1888	6,087,042	3,049,431	51.8
.....	1887	6,383,721	2,417,092	37.9
.....	1886	5,185,772	2,654,371	51.2
.....	1885	4,541,268	2,033,215	44.8
Totals and average.....		\$28,356,558	\$12,726,111	44.9
Canada.....	1889	\$5,587,690	\$2,796,048	50.0
.....	1888	5,442,695	2,917,836	53.6
.....	1887	5,109,991	3,315,620	64.8
.....	1886	5,020,931	3,242,800	64.5
.....	1885	5,016,132	2,837,850	57.6
Totals and average.....		\$26,177,439	\$15,110,154	57.7
Colorado.....	1889	\$1,324,262	\$571,456	43.1
.....	1888	1,120,187	308,952	35.7
.....	1887	904,197	381,144	48.2
.....	1886	812,850	377,035	46.4
.....	1885	744,974	227,257	30.5
Totals and average.....		\$4,906,470	\$1,955,814	39.9
Connecticut	1889	\$1,977,160	\$862,444	43.6
.....	1888	1,759,342	824,191	46.8
.....	1887	2,020,116	994,799	49.2
.....	1886	1,723,602	726,492	42.1
.....	1885	1,822,364	1,043,120	57.2
Totals and average.....		\$9,302,584	\$4,451,046	47.3
Dakota *.....	1889	.....	.....	.....
.....	1888	872,369	401,547	46.0
.....	1887	1,137,069	504,262	53.9
.....	1886	1,450,050	468,590	49.6
.....	1885	1,155,955	539,025	32.2
Totals and average.....		\$4,621,443	\$1,913,424	41.4

* See North Dakota and South Dakota.

States.	Year.	Premiums.	Losses.	Ratio of Losses to Premiums.	States.	Year.	Premiums.	Losses.	Ratio of Losses to Premiums.
Delaware.....	1889	.....	.....	....	Maine.....	1889	\$1,193,600	\$567,512	47.5
	1888	227,678	201,581	88.5		1888	1,087,088	517,327	47.5
	1887	159,855	116,366	72.8		1887	1,143,801	554,057	48.4
	1886	188,862	105,969	56.0		1886	1,393,666	1,170,320	90.2
	1885	200,000	100,000	50.0		1885	1,185,262	667,082	56.3
Totals and average.....		\$776,395	\$523,856	67.5	Totals and average.....		\$5,913,417	\$3,482,298	58.9
District of Columbia.....	1889	\$245,272	\$47,916	19.5	Maryland.....	1889	\$1,699,352	\$835,776	49.2
	1888	147,930	46,986	31.1		1888	1,610,732	\$1,466,582	91.0
	1887	205,343	97,671	32.9		1887	1,559,201	1,263,446	81.5
	1886	165,562	152,712	92.2		1886	1,523,424	1,246,747	81.8
	1885	165,781	116,736	70.4		1885	1,436,331	721,420	50.2
Totals and average.....		\$1,020,888	\$462,021	45.3	Totals and average.....		\$7,820,040	\$5,533,971	70.8
Florida.....	1889	\$368,789	\$212,739	65.8	Massachusetts....	1889	*\$8,817,105	\$9,390,321	106.5
	1888	328,772	258,074	78.4		1888	7,393,111	4,118,839	55.7
	1887	313,990	153,731	48.9		1887	6,195,658	2,637,723	42.7
	1886	287,203	214,798	74.8		1886	5,678,582	2,538,093	44.5
	1885	224,535	286,753	125.0		1885	5,582,398	2,477,514	44.4
Totals and average.....		\$1,523,289	\$1,150,095	75.5	Totals and average.....		\$33,666,854	\$21,152,490	62.7
Georgia.....	1889	\$1,264,265	\$1,078,945	85.3	Michigan.....	1889	\$3,756,392	\$1,722,590	45.9
	1888	1,398,407	761,536	54.4		1888	3,490,337	1,688,438	48.3
	1887	1,480,360	753,018	50.8		1887	3,396,233	1,970,792	58.0
	1886	1,289,115	501,656	38.9		1886	3,241,100	1,965,772	60.7
	1885	1,352,878	572,183	42.3		1885	3,230,480	1,984,107	61.3
Totals and average.....		\$6,785,025	\$3,667,338	54.1	Totals and average.....		\$17,114,542	\$9,331,699	54.5
Idaho.....	1889	\$42,389	\$64,908	153.1	Mississippi.....	1889	\$452,882	\$267,379	59.0
	1888	17,038	4,192	24.6		1888	275,600	116,867	42.4
	1887	27,275	423	1.6		1887	250,419	96,384	38.5
	1886	13,334	326	2.5		1886	384,944	315,525	82.5
	1885	26,327	12,924	49.1		1885	317,880	262,296	82.5
Totals and average.....		\$126,363	\$82,773	65.5	Totals and average.....		\$1,681,725	\$1,038,451	62.9

Illinois	1889	\$9,784,442	\$4,270,982	43.7	Minnesota	1889	\$3,323,653	\$1,622,809	50.9
	1888	9,551,580	3,925,604	41.0		1888	3,212,241	1,776,366	54.9
	1887	9,100,676	5,063,520	55.7		1887	3,151,412	2,341,345	74.3
	1886	9,695,022	3,838,902	39.6		1886	2,833,048	1,797,093	63.4
	1885	8,138,539	4,539,381	55.6		1885	2,769,030	1,144,493	41.3
Totals and average		\$46,293,259	\$21,644,389	46.8	Totals and average		\$15,399,384	\$8,753,029	57.2
Indiana	1889	\$2,442,910	\$1,345,744	55.1	Missouri	1889	\$4,302,985	\$2,805,847	63.8
	1888	2,456,306	1,705,005	71.9		1888	4,322,647	2,320,413	53.9
	1887	2,546,170	1,564,372	61.4		1887	4,243,232	3,157,920	74.4
	1886	1,951,917	1,058,318	54.1		1886	3,843,032	2,396,022	62.3
	1885	2,427,320	1,604,011	66.1		1885	3,995,167	2,109,512	54.0
Totals and average		\$11,824,623	\$7,337,450	62.1	Totals and average		\$20,707,063	\$12,798,714	61.8
Iowa	1889	\$3,406,080	\$1,542,997	45.3	Montana	1889	\$182,595	\$270,250	56.0
	1888	3,074,303	983,364	31.9		1888	307,756	120,363	39.1
	1887	2,905,365	1,422,126	48.9		1887	310,686	134,126	41.3
	1886	2,939,861	1,442,260	49.0		1886	267,278	169,356	63.3
	1885	3,005,130	1,180,977	39.3		1885	237,859	175,233	73.7
Totals and average		\$15,330,739	\$6,571,744	42.9	Totals and average		\$1,615,174	\$867,328	53.7
Kansas	1889	\$1,857,114	\$1,063,684	57.3	Nebraska	1889	\$1,754,709	\$830,465	47.3
	1888	1,823,170	1,020,006	69.1		1888	1,722,238	484,765	28.1
	1887	1,924,407	1,218,788	63.3		1887	1,504,836	631,678	41.9
	1886	2,875,523	920,160	32.0		1886	1,497,738	475,481	31.9
	1885	1,998,101	766,120	38.1		1885	1,381,501	353,357	25.6
Totals and average		\$10,478,255	\$4,983,038	47.6	Totals and average		\$7,861,022	\$2,775,746	35.3
Kentucky	1889	\$2,270,869	\$1,846,840	81.3	Nevada	1889	\$137,524	\$122,533	89.1
	1888	2,081,915	1,019,654	48.9		1888	40,123	3,665	9.1
	1887	2,051,290	1,748,865	85.3		1887	46,797	4,837	10.3
	1886	1,921,183	1,099,451	57.2		1886	106,471	27,635	26.0
	1885	1,904,013	1,100,566	58.1		1885	98,421	22,505	22.9
Totals and average		\$10,229,270	\$6,821,316	66.7	Totals and average		\$429,396	\$181,175	42.2
Louisiana	1889	\$3,868,471	\$1,758,096	45.4	New Hampshire	1889	\$682,537	\$219,072	32.1
	1888	1,229,418	514,439	41.8		1888	1,785,228	971,827	54.4
	1887	1,794,667	731,530	40.8		1887	1,612,576	441,716	27.4
	1886	1,307,691	803,825	61.4		1886	553,534	107,728	19.5
	1885	4,685,732	2,435,560	51.9		1885	506,419	368,939	72.9
Totals and average		\$12,883,979	\$6,243,450	48.5	Totals and average		\$5,140,294	\$2,109,282	41.0

Except in 1889, all business done by State companies; town mutuals omitted, but State mutuals included.

STATES.	Year.	Premiums.	Losses.	Ratio of Losses to Premiums.
New Jersey.....	1889	\$2,762,829	\$1,401,228	50.7
	1888	2,810,113	1,037,164	36.9
	1887	2,536,470	1,150,069	45.3
	1886	2,424,175	1,017,143	41.5
	1885	2,299,144	1,281,688	55.7
Totals and average.....		\$12,832,731	\$5,887,292	45.9
New Mexico.....	1889	\$151,812	\$58,918	38.8
	1888	134,707	63,513	47.1
	1887	134,336	30,495	22.7
	1886	67,037	42,437	63.3
	1885	127,967	40,204	31.4
Totals and average.....		\$615,859	\$235,577	38.2
New York.....	1889	\$17,935,264	\$11,625,497	61.8
	1888	19,355,543	13,259,927	68.5
	1887	18,428,986	13,937,606	75.6
	1886	18,868,049	9,595,101	50.8
	1885	18,068,456	9,904,909	54.8
Totals and average.....		\$92,653,298	\$58,323,040	62.9
North Carolina.....	1889	\$398,598	\$160,106	40.4
	1888	274,380	117,518	42.5
	1887	348,119	177,358	50.9
	1886	458,634	535,495	116.7
	1885	463,778	447,542	96.5
Totals and average.....		\$1,943,509	\$1,446,949	74.5
North Dakota.....	1889	\$346,693	\$181,223	52.3
Ohio.....	1889	\$5,866,093	\$3,163,268	53.9
	1888	5,765,298	3,455,851	59.9
	1887	5,588,139	3,083,395	55.2
	1886	4,845,575	3,021,266	62.4
	1885	4,981,358	2,956,711	59.4
Totals and average.....		\$27,046,463	\$15,680,491	58.0
STATES.	Year.	Premiums.	Losses.	Ratio of Losses to Premiums.
Texas.....	1889	\$2,506,500	\$888,763	35.5
	1888	2,242,687	945,002	42.1
	1887	2,236,518	1,517,504	68.7
	1886	1,983,314	895,444	44.1
	1885	2,055,428	2,259,435	109.9
Totals and average.....		\$11,024,447	\$6,506,148	59.0
Utah.....	1889	\$145,443	\$20,408	20.3
	1888	63,897	15,595	24.3
	1887	87,453	62,843	71.9
	1886	109,995	30,060	27.4
	1885	98,141	31,795	32.3
Totals and average.....		\$504,839	\$160,701	33.6
Vermont.....	1889	\$124,427	\$21,391	75.7
	1888	385,756	288,395	74.8
	1887	381,250	216,134	56.7
	1886	357,367	195,603	54.7
	1885	299,842	140,808	46.9
Totals and average.....		\$1,848,862	\$1,162,331	62.9
Virginia.....	1889	\$871,440	\$643,845	73.9
	1888	530,089	355,538	67.0
	1887	1,101,702	612,420	55.6
	1886	957,684	482,187	50.4
	1885	1,081,050	750,793	69.5
Totals and average.....		\$4,541,965	\$2,844,792	62.6
Washington.....	1889	\$544,223	\$2,143,997	394.0
	1888	142,416	67,004	47.0
	1887	178,414	81,976	45.9
	1886	183,662	86,279	46.9
	1885	184,944	102,105	55.2
Totals and average.....		\$1,233,959	\$2,481,291	201.1

Oregon.....	1889 1888 1887 1886 1885	\$394,756 205,446 734,769 413,200 454,794	\$129,088 58,353 205,911 166,800 99,508	32.7 28.4 27.9 40.4 21.9	West Virginia.....	1889 1888 1887 1886 1885	\$202,209 173,759 170,778 172,830 170,864	\$84,928 63,370 110,260 129,976 142,174	42.0 36.4 34.6 25.2 23.2
Totals and average.....		\$2,200,855	\$559,690	30.0	Totals and average.....		\$890,410	\$530,728	59.6
Pennsylvania.....	1889 1888 1887 1886 1885	\$8,365,110 8,081,492 8,273,875 7,353,361 7,310,583	\$4,495,918 5,160,220 4,497,879 4,006,864 4,000,546	53.9 63.8 54.4 66.7 54.7	Wisconsin.....	1889 1888 1887 1886 1885	\$3,064,165 1,822,869 2,959,290 2,802,603 2,903,010	\$1,560,047 1,289,543 1,814,002 1,263,867 2,158,260	51.2 58.4 61.3 48.7 74.5
Totals and average.....		\$39,390,421	\$23,061,427	58.5	Totals and average.....		\$14,621,937	\$8,594,719	58.8
Rhode Island.....	1889 1888 1887 1886 1885	\$686,275 780,514 2,729,352 684,463 2,593,162	\$222,981 711,270 622,252 165,711 502,100	32.5 95.0 22.8 24.2 21.7	Wyoming.....	1889 1888 1887 1886 1885	\$107,021 49,491 62,892 86,675 49,515	\$32,727 12,070 52,317 42,705 5,768	30.6 24.4 24.4 49.3 11.7
Totals and average.....		\$7,473,766	\$2,314,374	31.0	Totals and average.....		\$355,594	\$145,593	40.9
South Carolina.....	1889 1888 1887 1886 1885	\$266,974 259,060 287,386 458,835 579,536	\$126,538 127,929 107,332 221,691 198,457	47.4 49.2 38.5 48.3 34.2	Aggregate business in United States and Canada.....	1889 1888 1887 1886 1885	\$115,497,238 109,830,315 113,000,926 102,164,111 103,950,165	\$67,346,611 60,690,765 65,641,156 53,770,387 56,163,788	58.3 55.2 58.1 52.6 54.0
Totals and average.....		\$1,852,381	\$781,947	42.2	Totals and average.....		\$544,422,755	\$303,622,707	55.8
South Dakota.....	1889	.....	.....	....					
Tennessee.....	1889 1888 1887 1886 1885	\$1,436,697 1,496,023 1,285,326 1,081,188 1,026,872	\$677,202 799,477 1,334,098 492,139 759,666	47.1 53.4 103.8 45.6 73.9					
Totals and average.....		\$6,326,106	\$4,062,576	64.2	Totals and average.....				

* 1889 figures include mutual companies.

UNDERWRITERS' ORGANIZATIONS.

FIRE ASSOCIATIONS.

We give a list herewith of National and State organizations of fire underwriters, and the names of their officers; also the names of the officers of the local boards in a few of the more important cities. To give the list of all local boards in the country would require more space than we have at our disposal. The following list has been corrected to June 1, 1890, especially for THE INSURANCE YEAR BOOK:

NATIONAL BOARD OF FIRE UNDERWRITERS.

President, D. A. Heald; vice-president, D. W. C. Skilton; secretary, Robert B. Beath; treasurer, Fred. W. Arnold.

Executive Committee—J. Goodnow, chairman; M. A. Stone, vice-chairman; S. P. Blagden, Chas. B. Whiting, Geo. P. Sheldon, John L. Thomson, David Adee, J. N. Dunham, G. A. Van Allen, Fred. W. Arnold and John C. Paige. Semi-annual meeting in the autumn.

NEW ENGLAND INSURANCE EXCHANGE.

President, Frank A. Colley; first vice-president, A. K. Simpson; second vice-president, George W. Hinckley; third vice-president, Charles G. Smith.

Executive Committee—J. H. Burger, chairman; W. G. Fitch, R. Jas. Tatman, F. A. Wetherbee and A. A. Clarke.

UNDERWRITERS ASSOCIATION OF THE MIDDLE DEPARTMENT.

President, J. B. Kremer; first vice-president, E. O. Weeks; second vice-president, Wm. N. Kremer; secretary and treasurer, E. R. Clemence.

Executive Committee—A. N. Stewart, chairman; Wm. Muir, R. H. Wilson, T. Kirk White, J. S. Catanach, Edward Cluff, H. O. Kline.

SOUTHEASTERN TARIFF ASSOCIATION.

President, Livingston Mims; secretary, C. C. Fleming.

Executive Committee—Resident, J. D. Yonge, J. W. Pearce, James C. Hunter, A. J. McIlwain and R. A. Hancock. Associate members of Executive Committee—G. J. Dewey, for North Carolina; S. Y. Tupper, for South Carolina; W. C. Coart, for Georgia; W. A. Burk, for Alabama; J. H. Norton, for Florida; H. M. Street, for Mississippi.

THE UNION.

President, John H. Washburn; vice-president, Robert J. Smith; secretary, E. A. Simonds.

FIRE UNDERWRITERS ASSOCIATION OF THE NORTHWEST.

President, E. A. Simonds; vice-president, E. V. Munn; secretary and treasurer, J. C. Griffiths.

Board of Directors—E. A. Simonds, T. W. Eustis, Joseph A. Kelsey, E. C. Lewis, J. L. Whitlock, J. C. Griffiths, M. H. N. Raymond, H. Clay Stuart, Geo. M. Lovejoy, E. V. Munn, J. M. Whitehead, John Howley, S. E. Cate.

ASSOCIATION OF FIRE UNDERWRITERS OF MISSOURI, KANSAS AND NEBRASKA.

President, R. L. Reynolds; vice-president, J. W. McGinn; secretary and treasurer, H. C. Stewart.

Executive Committee—Theodore Gardner, H. L. Millard, C. W. Fort, J. M. Richards, C. F. Bernard, N. S. Harding, Thos. V. Tuttle, A. E. Pinkney, W. I. Dallas.

KENTUCKY AND TENNESSEE LEAGUE.

President, J. A. Thomas; vice-president, C. D. Thompson; treasurer, C. B. Rogers; secretary, A. G. Dugan.

Executive Committee—A. G. Langham, E. B. Boyd, J. C. Johnston, W. H. Wheeler, A. W. Hart.

PACIFIC INSURANCE UNION.

President, A. E. Magill; vice-president, H. R. Manly; secretary, Chas. D. Haven; auditor, A. R. Gurrey; general manager, W. S. Duval.

Executive Committee—H. R. Mann, chairman; A. E. Magill, ex-officio, A. Stillman, Wm. Macdonald, Geo. F. Grant, Geo. E. Butler, Robt. Dickson, D. E. Miles and D. Hirschfeld. Committee on Fire Departments, Fire Ordinances and Water Supplies—D. J. Staples, Edward Brown, Robert Dickson, Charles R. Story, Charles A. Laton, I. Gutte, R. Herold, Jr.

FIRE UNDERWRITERS ASSOCIATION OF THE PACIFIC.

President, B. Faymonville; vice-president, W. H. Loudon; secretary, R. H. Naunton.

Executive Committee—H. K. Belden, George Easton and H. M. Grant.

UNDERWRITERS ASSOCIATION OF NEW YORK STATE.

President, Geo. M. Elwood; vice-presidents, John L. Kendig and Thomas E. Gallagher; secretary, W. T. Frederick; treasurer, L. S. Morgan.

Executive Committee—J. M. Hodges, C. F. Paige, T. W. Jenness, W. A. Holman, H. B. Smith. Annual meeting, 1890, June 10; when new officers were to be elected.

BOARD OF UNDERWRITERS OF SENECA COUNTY, NEW YORK.

President, P. M. Kendig; vice-president, Charles Hill; treasurer, S. H. Burall; clerk, Thomas McLean.

BOARD OF UNDERWRITERS OF ADDISON, CHITTENDEN AND GRAND ISLE COUNTIES, VT.

President, T. S. Peck; vice-president, Wm. D. Hall; treasurer, Milton A. Brooks; secretary, W. H. S. Whitcomb; assistant secretary, Henry H. Hickok.

Executive Committee—W. D. Hall, C. R. Roberts, H. H. Hickok, M. A. Brooks, Benjamin Cronya, J. S. Hickok and T. S. Peck.

ARKANSAS FIRE UNDERWRITERS ASSOCIATION.

President, John F. Boyle; vice-president, George J. Dexter; secretary and treasurer, L. B. Leigh.

Executive Committee—S. P. Cochran, Milton Dargan, J. George Stauffer, W. A. Childress and Ed. J. Lindsey.

NEW HAMPSHIRE BOARD OF UNDERWRITERS.

President, S. B. Stearns; vice-president, C. C. Danforth; treasurer, T. M. Lang; secretary, S. C. Eastman.

STATE BOARD OF UNDERWRITERS OF VIRGINIA.

President, J. D. W. Churchill; vice-president, E. W. Butcher; secretary, P. H. Gibson.

Executive Committee—G. A. Davenport, Geo. D. Pleasants, J. F. Ewens, John W. Gordon.

ILLINOIS STATE BOARD OF UNDERWRITERS.

President, E. L. Whittemore; secretary, S. D. Andrus.

IOWA UNION OF UNDERWRITERS.

President, E. W. Allabach; vice-president, M. G. Woodward; secretary, Samuel F. Sprague.

Executive Committee—Adam Howell, J. C. Cummins and C. L. Kingsley.

MISSISSIPPI UNDERWRITERS ASSOCIATION.

Disbanded May, 1890, and territory added to Southeastern Tariff Association.

THE MASSACHUSETTS MUTUAL FIRE INSURANCE UNION.

President, T. H. Johnson; vice presidents, C. A. Howland and R. F. Upham; secretary and treasurer, A. L. Barbour.

Executive Committee—E. M. Tucke, H. C. Bigelow, Elijah Howe, Jr., T. F. Temple and R. F. Barrett.

WESTERN MUTUAL UNDERWRITERS ASSOCIATION.

President, C. H. Spencer; vice-president, E. W. Arndt; secretary and treasurer, W. B. Ferguson.

NEW YORK BOARD OF FIRE UNDERWRITERS.

President, Samuel P. Blagden; vice-president, E. R. Kennedy; secretary, William W. Henshaw; assistant secretary, George B. Rhoads; treasurer, Lindley Murray, Jr.

Executive Committee—W. DeL. Boughton, chairman; M. A. Stone, vice-chairman. Committee on Finance—J. F. Halsted, chairman; T. Y. Brown, S. E. Belcher, Henry W. Eaton, Augustus Colson, A. P. M. Roome and David Adee. Committee on Fire Patrol—Geo. T. Patterson, Jr., chairman; Samuel Townsend, J. Jay Nestell, Henry E. Bowlers, Wm. B. Ogden, M. A. Stone and Chas. M. Peck. Committee on Laws and Legislation—E. R. Kennedy, chairman; Benjamin G. Ackerman, Chas. Sewall, J. M. Hare, Geo. P. Sheldon, Wm. M. St. John and J. H. Kattenstroth. Committee on Surveys—John H. Washburn, chairman; F. O. Afield, James Yerance, A. D. Irving, Edward Rowell, B. Lockwood and F. C. Moore. Committee on Police and Origin of Fires—Wm. DeL. Boughton, chairman; Geo. W. Babb, Jr., Walter K. Paye, E. Litchfield, Alex. C. Milne, Frank M. Parker and W. W. Underhill. Committee on Arbitration—Peter Notman, chairman; H. H. Hall, D. A. Heald, H. A. Oakley, E. A. Walton, Geo. M. Coit.

BOSTON BOARD OF FIRE UNDERWRITERS.

President, E. C. Guild; secretary and treasurer, Osborne Howes, Jr.

Executive Committee—G. R. Rogers, A. M. Bullard, E. E. Partridge, Hammond Vinton and C. E. Wise.

PHILADELPHIA FIRE UNDERWRITERS ASSOCIATION.

President, Geo. E. Wagner; vice-president, R. Dale Benson; secretary and treasurer, J. E. Whiting; assistant secretary, W. A. Porter.

Executive Committee—Atwood Smith, Tatnall Paulding, Geo. Wood, Louis C. Madeira, Jr., Chas. S. Holinhsead, E. C. Irvin, S. D. Hawley, Geo. G. Crowell, Chas. Platt, Jr.

CHICAGO FIRE UNDERWRITERS ASSOCIATION.

President, J. H. Moore; vice-president, E. B. Case; secretary, R. M. Trimmingham; treasurer, O. W. Barrett; superintendent of survey—T. A. Bowden.

Trustees—J. H. Moore, E. B. Case, O. W. Barrett, Thos. Goodman and R. J. Smith.

BUFFALO ASSOCIATION OF FIRE UNDERWRITERS.

President, C. B. Armstrong; vice-president, Chas. J. North; secretary, Chas. T. Rothermel; treasurer, E. A. Hall.

ASSOCIATION OF FIRE UNDERWRITERS OF BALTIMORE.

President, Wm. R. Barry; vice-president, J. C. Keighler; treasurer, G. W. S. Hall; secretary, Wm. Cunningham; chief inspector, J. G. Brittain.

Executive Committee—M. Warner Hewes, Wm. Cunningham, Wm. C. Jenness, A. Rossel Cathcart, Robt. J. Miller, John C. Boyd.

LOUISVILLE BOARD OF FIRE UNDERWRITERS.

President, M. A. Huston; vice-president, Henry W. Gray; secretary, ———; assistant secretary, S. A. Barclay.

NEW ORLEANS FIRE UNDERWRITERS ASSOCIATION, ORGANIZED MAY, 1890.

President, L. M. Finley; vice-president, E. A. Palfrey; secretary, Geo. Mather.

Executive Committee—Marshall J. Smith, Geo. H. Frost, A. A. Woods, E. A. Palfrey, John R. Fell.

NEW ORLEANS COMPACT.

Compact abrogated May, 1890.

ST. LOUIS BOARD OF FIRE UNDERWRITERS.

President, James A. Waterworth; vice-president, John R. Triplett; secretary, Edward E. Acton; treasurer, James E. Cowan.

UNDERWRITERS ASSOCIATION OF CINCINNATI.

President, Jacob Burnet, Jr.; secretary, Chas. E. Marshall.

CLEVELAND BOARD OF UNDERWRITERS.

President, H. F. Canfield; vice-president, T. H. Atkinson; secretary and inspector, E. F. Chapman. Executive Committee—H. M. Brooks, G. H. Olmstead, A. G. Hopkinson, F. H. Atkinson, Thos. H. Geer.

PITTSBURGH BOARD OF UNDERWRITERS.

President, W. G. McCandless; vice-president, W. P. Herbet; treasurer, James H. Clancy; secretary, J. D. McFadden.

ST. PAUL BOARD OF UNDERWRITERS.

Incorporated 1890 by Samuel S. Eaton, Chas. B. Gilbert, John J. Lawrence, John Rogers, Jr.,

Henry B. Constans, J. Quincy Haas, John C. Shandrew, Charles Shandrew and Edward A. Hem-enway.

CANADIAN FIRE UNDERWRITERS ASSOCIATION, MONTREAL AND TORONTO.

President, S. C. Duncan Clarke. Toronto Branch, vice-president, Thos. R. Wood; secretary, Robt. McLean. Montreal Branch, vice-president, A. T. Paterson; secretary, Alf. W. Hadrill.

NEW YORK STATE ASSOCIATION OF SUPERVISING AND ADJUSTING AGENTS.

President, Chas. L. Hedge; vice-president, John L. Kendig; secretary and treasurer, John H. Scotland.

Executive Committee—Geo. S. A. Young, chairman. Thos. E. Gallagher, John Q. Straeffler, C. H. Waite, A. W. Selkirk, Sidney Scofield, F. W. Jenness. *Ex-officio* members, C. L. Hedge, John L. Kendig, John H. Scotland.

PENNSYLVANIA ASSOCIATION OF FIRE INSURANCE AGENTS.

President, Geo. E. Wagner; vice-presidents, Frank R. Lieb, J. Woods Brown, A. J. Kauffman; treasurer, G. F. P. Wagner; secretary, W. G. Eno.

Executive Committee—W. C. Helmbold, E. W. S. Parthemore, George W. Lenhart, Samuel Burns, Frank McCormick, F. L. Hitchcock, F. W. Groves, W. B. Rankin, F. G. Sweeney.

METROPOLITAN BOARD OF BROKERS, NEW YORK.

President, R. C. Rathbone; vice-president, H. Mosenthal; treasurer, J. H. Reiger; secretary, J. Q. A. Williamson.

ASSOCIATION OF INSURANCE SUPERINTENDENTS AND COMMISSIONERS.

President, Geo. S. Merrill; vice-president, Samuel E. Kemp; secretary, Geo. B. Luper.

Executive Committee—O. R. Fyler, C. P. Ellerbe, L. B. Schwanbeck, W. C. Townsend, Philip Cheek, Jr.

LIFE UNDERWRITERS' ASSOCIATIONS.

LIFE INSURANCE ASSOCIATION OF NEW YORK.

President, Gifford Morse; vice-presidents, C. A. Bryan, C. W. Anderson and G. A. Brinkerhoff; secretary, Homer Bustwick; treasurer, Esra de Forest.

Executive Committee—C. H. Raymond, G. F. Hadley, J. Carleton Ward, A. H. Johnson and Gifford Morse, *ex-officio*.

LIFE UNDERWRITERS ASSOCIATION OF WESTERN NEW YORK.

President, E. A. Spencer; first vice-president, William Manning; second vice-president, E. H.

Whitney; secretary, D. J. Sadden; treasurer, W. G. Justice.

Executive Committee—W. F. Wright, M. Roke, W. P. Jones, J. W. Moore, W. H. Formosa.

BOSTON LIFE UNDERWRITERS ASSOCIATION.

President, David N. Holway; vice-presidents, Darwin Barnard, Charles A. Hopkins; secretary, Franklin Barnard; treasurer, Francis Marsh.

Executive Committee—B. S. Calef, George M. Carpenter, S. M. Hedges, James T. Phelps, S. F. Woodman.

PHILADELPHIA ASSOCIATION OF LIFE UNDERWRITERS.

President, H. C. Lippincott; vice-presidents, I. Layton Register, Walter H. Tilden, D. A. Keyes; secretary, E. H. Plummer; treasurer, Amos Wake-lin.

Executive Committee—Joseph Ashbrook, W. H. Lambert, W. L. Moore, J. M. Longacre, J. W. Woods, Richard Fisher.

CHICAGO LIFE UNDERWRITERS ASSOCIATION.

President, John H. Nolan; first vice-president, E. H. Kellogg; second vice-president, E. P. Roberts; secretary, L. A. Spicer; treasurer, C. T. Smith.

Executive Committee—J. H. Strong, C. D. Hamme, Charles A. Wiedenfuller, William D. Wymad and W. N. Salty.

PITTSBURGH LIFE UNDERWRITERS ASSOCIATION.

President, B. H. Lightfoot; first vice-president, Edward O'Neil; second vice-president, W. P. Wooldridge; secretary, E. H. Dermitt; treasurer, I. F. Harris.

Executive Committee—J. C. Biggert, H. C. Ayers, C. H. Lang, W. P. Wooldridge and Harold Pierce.

PROVIDENCE ASSOCIATION OF LIFE UNDERWRITERS.

President, J. F. Hart; first vice-president, Charles F. Tucker; second vice-president, Charles F. Hall; secretary, E. L. Gannon; treasurer, William G. Barrows.

MAINE LIFE UNDERWRITERS ASSOCIATION.

President, W. H. Anderson; vice-presidents, J. P. Stevens, J. T. Merry, F. F. Phillips; secretary A. L. Bates; treasurer, A. G. Dewey.

Executive Committee—J. B. Brackett, C. F. Dunlap, C. A. Woodbury, H. N. Fairbanks, J. M. Boardman. Legislative Committee—A. L. Talbot, H. N. Fairbanks, C. F. Dunlap, J. P. Stevens, J. F. Lang.

MICHIGAN LIFE UNDERWRITERS ASSOCIATION.

President, J. W. Thompson; vice-presidents, John Lokie and Jay Bassett; secretary, W. H. Burr; treasurer, C. C. Kelso.

Executive Committee—M. Early, J. C. Thompson, H. F. Doan, F. H. Leavenworth and W. D. Harrah.

LIFE UNDERWRITERS ASSOCIATION OF NEBRASKA.

President, W. J. Fisher; first vice-president, H. D. Feeley; second vice-president, O. H. Jeffreys; secretary, E. H. Mahey; treasurer, M. L. Roeder.

Executive Committee—John Steel, W. J. Fisher, E. H. Johnson, O. H. P. Hale, M. L. Roeder, chairman. Press Committee—H. O. Lyman, W. J. Crowell, N. Sherwood, A. B. Roeder, chairman.

ACTUARIAL SOCIETY OF AMERICA.

President, Sheppard Homans; first vice-president, D. P. Fackler; second vice-president, H. W. St. John; recording secretary, Israel C. Pierson; corresponding secretary, Rufus W. Weeks; treasurer, Bloomfield J. Miller.

Council—Oscar B. Ireland, William McCabe, Emory McClintock, George W. Phillips and H. W. Smith.

AMERICAN FACULTY OF ACTUARIES, PHILADELPHIA.

President, L. G. Fouse; vice-president, Geo. D. Eldridge; second vice-president, Robert P. Field; secretary and treasurer, W. S. Campbell.

Directors—L. G. Fouse, Geo. D. Eldridge, Robt. P. Field, W. S. Campbell, Wm. M. Barr, Edward S. Zieber, Isidor Bush.

ASSOCIATION OF LIFE ASSURANCE MEDICAL DIRECTORS.

President, Dr. J. M. Keating; vice-presidents, Dr. G. W. Russell and Dr. Lewis McKnight; secretary, Dr. Frank Wells; treasurer, Dr. J. W. Brannan.

Executive Committee—Dr. J. M. Keating, ex-officio; Dr. Henry Tuck, Dr. G. S. Winston, Dr. E. W. Lambert and Dr. Edgar Holden.

BALTIMORE LIFE UNDERWRITERS ASSOCIATION.
REORGANIZED JUNE, 1890.

President, J. K. Taylor; first vice-president, H. P. Goddard; second vice-president, Frank Markoe; secretary, L. H. Baldwin; treasurer, G. W. S. Hall; executive committee, J. Ralph Morrison, E. H. H. Walker, H. B. Meigs.

VERMONT ASSOCIATION.

In process of organization.

Life Premiums are not drafts on capital. Yet it is argued at times, "I cannot spare the money from my business. The premiums are ordinarily met from income; the money is *saved* which would otherwise be spent in another way. Thus, Assurance is rather the creation of capital than a charge on it.

Numbers of business men derive their entire income from a profession or an appointment. To them Life Assurance is essential, if they have, or expect to have, any besides themselves to provide for. No provision they can make is complete without it. By the sacrifice of a small portion of their emoluments they become *instant* capitalists to the extent of being able to control money at death.

LIFE INSURANCE STATISTICS.

EXHIBIT OF TRANSACTIONS OF AMERICAN LIFE COMPANIES FOR TEN YEARS.

The following tables show the transactions for the past ten years of all the regularly organized life insurance companies in the United States, exhibiting also their assets at the end of each year:

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (exclud'g Taxes).	Total Expend- itures.	NEW POLICIES ISSUED & REVIVED (INCLUDING AD- DITIONS).		POLICIES IN FORCE AT END OF YEAR.		Admitted Assets.
								No.	Amount.	No.	Amount.	
CALIFORNIA.												
PACIFIC MUTUAL LIFE INSURANCE COMPANY.....												
San Francisco. 1868.	1889	416,716	133,157	549,873	268,115	103,859	384,769	912	2,411,688	4,070	10,681,100	\$ 2,111,318
Geo. A. Moore, Pres., Geo. W. Beaver, Vice- Pres., J. N. Patton, Sec., William O. Gould, Actuary, W. R. Cluness, M. D., Med. Dir., Thomas Bennet, Gen. Supt. of Agencies.	1888	385,198	117,626	502,824	226,974	79,268	317,933	732	2,231,850	3,657	9,672,888	1,954,448
	1887	359,903	119,220	479,123	227,508	76,814	316,118	593	1,362,009	3,313	8,429,794	1,672,137
	1886	346,824	80,650	427,474	201,193	67,212	279,563	594	1,276,689	3,185	8,073,900	1,485,817
	1885	339,572	67,272	406,844	269,377	67,702	348,900	566	1,416,999	3,070	7,835,487	1,395,755
	1884	326,106	65,989	392,185	243,436	77,567	330,609	350	971,380	3,003	7,883,155	1,241,237
	1883	324,288	75,087	399,375	247,291	84,720	332,955	437	1,281,416	2,854	7,792,933	1,140,470
	1882	314,322	61,145	375,477	195,954	92,318	286,216	615	1,068,115	2,868	7,569,464	1,073,543
	1881	275,850	63,591	339,441	198,446	127,997	327,897	560	1,480,795	2,782	7,049,158	899,372
	1880	303,304	72,912	376,216	229,172	107,082	350,323	745	2,395,631	2,867	7,468,177	1,179,285
CONNECTICUT.												
ÆTNA LIFE INSURANCE COMPANY.....												
Hartford. 1850.	1889	3,728,703	1,778,066	5,516,769	3,641,441	737,326	4,601,033	9,066	20,399,690	70,985	110,669,719	34,741,130
M. G. Bulkeley, Pres., John C. Webster, Vice- Pres., J. L. English, Sec., H. W. St. John, Actuary.	1888	3,404,205	1,729,464	5,133,729	3,181,119	646,953	4,044,052	8,130	16,233,553	67,749	102,904,393	33,743,010
	1887	3,201,345	1,629,368	4,830,713	3,025,659	595,606	3,881,865	7,446	14,486,886	65,485	97,372,334	32,550,688
	1886	3,090,012	1,609,619	4,699,631	2,978,024	595,635	3,687,045	6,756	13,133,547	63,203	92,262,069	31,463,988
	1885	2,845,491	1,734,383	4,579,874	3,119,472	484,468	3,785,865	5,726	11,018,298	61,437	87,791,243	30,499,508
	1884	2,688,320	1,601,908	4,290,228	2,960,728	427,493	3,566,139	4,497	8,094,226	60,286	84,693,591	29,790,139
	1883	2,719,350	1,700,372	4,479,722	2,781,828	469,931	3,490,804	5,522	10,114,585	60,354	85,040,335	29,017,935
	1882	2,519,437	1,513,789	4,033,226	2,460,940	421,498	3,054,865	5,204	9,594,136	59,199	82,948,860	28,018,009
	1881	2,394,650	1,456,665	3,851,315	2,679,479	385,902	3,300,667	4,785	8,293,370	57,564	79,772,426	26,986,526
	1880	2,418,593	1,595,860	3,984,363	2,699,018	356,182	3,256,631	4,314	6,994,175	56,651	77,951,819	26,493,441
CONNECTICUT GENERAL LIFE INS. COMPANY....												
Hartford. 1865.	1889	238,175	107,563	345,738	152,887	67,718	237,511	1,399	1,593,111	6,187	8,158,289	1,910,786
T. W. Russell, Pres., F. V. Hudson, Sec.	1888	219,509	95,083	314,592	119,707	62,157	198,573	1,127	1,373,483	5,690	7,669,741	1,820,995
	1887	201,006	91,820	292,826	117,572	59,858	201,178	1,218	1,431,551	5,325	7,291,778	1,692,738

1886	185,261	86,684	971,945	131,997	49,191	800,318	961	1,858,796	4,755	6,787,875	1,597,744
1885	171,885	81,704	253,369	126,220	50,960	197,937	983	1,019,378	4,454	6,455,095	1,595,095
1884	165,071	70,631	241,702	112,515	51,749	185,884	769	1,048,103	4,995	6,339,164	1,468,369
1883	160,317	95,579	255,866	148,459	44,241	211,276	741	1,088,470	4,155	6,066,636	1,433,341
1882	159,700	74,383	225,173	129,113	46,105	118,730	783	1,011,593	3,944	5,851,075	1,377,452
1881	145,999	68,607	214,606	115,684	46,583	184,046	710	1,014,300	3,745	5,696,422	1,343,045
1880	136,314	69,022	207,236	107,822	40,433	172,236	568	793,691	3,530	5,399,943	1,313,537
1889	4,418,366	3,222,885	7,701,221	5,899,313	768,805	6,916,400	3,456	9,245,204	69,830	151,739,494	57,862,366
1888	4,436,285	3,297,191	7,423,476	5,385,348	6,629,145	6,629,145	3,461	9,028,000	65,660	151,301,913	57,447,441
1887	4,322,465	3,042,877	7,065,362	5,114,391	668,879	6,497,048	3,811	9,369,874	68,843	150,992,408	56,627,121
1886	4,454,544	3,250,463	7,493,007	5,385,001	689,352	6,996,269	3,439	8,222,830	63,027	150,588,993	53,666,218
1885	4,342,285	3,108,943	7,051,213	5,224,384	759,016	6,926,512	3,751	9,002,370	62,995	151,301,588	54,374,075
1884	4,707,437	3,704,578	7,922,015	5,842,927	653,269	6,499,846	3,213	7,283,770	62,955	152,230,685	53,439,083
1883	4,829,058	3,794,125	7,870,223	5,781,852	700,291	6,827,013	3,595	8,579,008	65,595	155,433,409	54,571,101
1882	4,968,090	3,761,021	7,759,091	5,909,494	678,707	6,954,018	3,461	8,640,005	65,662	157,105,751	54,601,423
1881	5,238,812	3,921,954	8,160,766	6,084,224	677,487	7,216,301	3,681	8,564,750	65,913	159,099,868	59,487,765
1880	5,247,283	3,902,777	8,150,060	6,413,695	627,772	7,432,075	4,052	9,597,968	64,343	162,105,367	49,492,629
1889	1,108,048	60,236	1,168,284	833,535	275,915	1,190,844	8,324	16,012,225	130,406	71,592,662	1,647,829
1888	994,255	52,826	1,047,081	768,502	275,915	1,098,953	4,874	10,002,225	25,121	62,639,991	1,703,829
1887	931,626	47,673	979,299	659,991	187,281	875,281	4,376	10,326,600	22,931	58,186,515	1,596,604
1886	853,381	46,251	899,632	626,870	181,866	828,921	4,445	11,326,600	21,231	54,883,925	1,462,772
1885	735,361	39,176	774,537	561,356	156,778	760,713	4,603	16,679,000	20,005	54,070,872	1,497,729
1884	557,894	45,278	693,172	332,022	155,833	511,994	4,974	10,641,900	16,327	43,401,767	1,269,666
1883	492,325	52,704	545,029	346,827	92,025	465,986	4,619	12,479,764	35,812	30,199,691	1,182,226
1882	376,505	49,555	428,120	270,375	39,765	359,460	4,054	10,945,725	29,427	29,828,120	1,114,304
1881	306,222	56,354	362,572	218,027	92,117	333,318	4,816	15,723,114	27,412	27,872,444	1,056,019
1880	121,528	79,401	200,999	94,531	30,769	160,557	4,840	15,745,924	16,555	27,185,205	1,027,914
1889	69,125	5,304	74,499	13,685	64,434	78,232	35,238	3,922,077	19,028	2,133,355	132,544
1888	5,426	1,615	7,041	637	21,971	22,649	7,224	854,014	5,366	643,981	111,624
1889	648,699	620,448	1,269,147	1,147,242	178,481	1,399,095	1,224	1,449,183	17,101	23,935,464	10,022,743
1888	676,248	622,072	1,300,320	957,893	180,657	1,192,693	1,193	1,743,928	17,468	24,872,295	10,573,597
1887	691,031	618,551	1,399,582	1,015,386	184,539	1,308,348	1,136	1,777,005	17,977	25,267,687	10,488,688
1886	686,366	606,185	1,295,581	1,023,774	175,721	1,251,945	1,135	1,604,610	17,988	25,666,610	10,488,688
1885	703,713	615,706	1,319,419	1,187,589	182,866	1,428,640	1,271	1,690,227	18,407	26,237,240	10,430,316
1884	719,089	598,727	1,317,816	1,144,254	194,813	1,401,917	1,507	1,207,744	18,912	27,243,118	10,537,890
1883	719,049	641,249	1,300,723	1,122,709	177,618	1,374,815	1,102	1,527,291	19,069	27,788,496	10,615,756
1882	751,301	652,422	1,403,923	1,169,592	177,302	1,401,144	886	1,086,502	19,602	28,704,093	10,616,769
1881	814,261	685,369	1,499,690	1,231,592	178,775	1,501,707	1,087	1,186,762	20,222	30,407,816	10,588,560
1880	913,799	692,245	1,605,974	1,324,010	196,978	1,706,222	1,200	1,434,339	21,544	32,616,084	10,611,139
CONNECTICUT MUTUAL LIFE INS. COMPANY. Hartford. Jacob L. Greene, Pres., J. M. Taylor, Vice-Pres., Acting, Edw. M. Bunce, Sec., D. H. Wells, Actuary and Asst. Sec., Chas. Hildebrand, Asst. Act'y Chas. R. Shepherd, M. D., Consul's Physician, Elisha Risley, Supt. of Agencies.											
HARTFORD LIFE AND ANNUITY INS. COMPANY. Hartford. H. A. Whitman, Pres., William C. Jillson, Vice-Pres., Stephen Ball, Sec., A. T. Smith, Supt. of Agencies.											
PEOPLES INDUSTRIAL INSURANCE COMPANY. Norwich. H. H. Osgood, Pres., Wm. Fairbanks, Vice-Pres., John Mitchell, 2d Vice-Pres., S. B. Bishop, Sec., Levi W. Meach, Actuary.											
PHOENIX MUTUAL LIFE INSURANCE COMPANY. Hartford. J. B. Bunce, Pres., J. M. Holcombe, Vice-Pres., C. H. Lawrence, Sec.											

* Began business September, 1888; does industrial business. † Statement of life department only, except assets, which include accident department also. See accident department under miscellaneous insurance. ‡ Guarantees notes amounting to \$88,000 were retired this year. § Includes "Safety Fund" assessment business.

STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (exclud'g Taxes).	Total Expend- itures.	NEW POLICIES ISSUED & REVIVED (INCLUDING AD- DITIONS).		POLICIES IN FORCE AT END OF YEAR.		Admitted Assets.
								No.	Amount.	No.	Amount.	
CONNECTICUT—Continued.												
TRAVELERS INSURANCE COMPANY.....	1889	\$ 1,340,404	\$ 453,246	\$ 1,793,650	\$ 553,312	\$ 283,464	\$ 918,777	3,348	\$ 8,628,135	22,447	\$ 44,978,949	\$ 11,503,230
Hartford. †	1888	1,210,958	477,331	1,688,289	580,543	254,487	846,282	3,177	7,657,138	21,117	41,138,361	10,361,416
J. G. Batterson, Pres., G. F. Davis, Vice-Pres.,	1887	1,099,498	430,004	1,529,502	448,501	264,075	776,277	3,292	7,640,124	19,480	37,739,893	9,584,249
R. Dennis, Sec., George Ellis, Actuary, E. V.	1886	983,367	437,381	1,420,748	428,306	233,715	671,218	3,730	8,635,199	18,402	34,171,625	9,095,043
Preston, Supt. of Agents.	1885	846,298	383,464	1,229,762	379,570	205,936	593,296	2,800	5,803,682	16,570	29,866,131	8,397,956
	1884	758,741	313,618	1,072,359	349,684	186,050	592,291	2,478	5,643,515	15,340	27,328,814	7,826,457
	1883	660,028	331,623	991,651	289,891	161,610	456,988	2,134	4,699,171	14,378	25,005,604	7,435,978
	1882	589,742	263,714	847,456	255,913	137,236	408,199	2,022	4,531,375	13,443	22,836,313	6,667,394
	1881	570,121	186,335	756,456	221,551	126,409	354,687	1,827	3,691,246	12,556	20,511,592	6,114,593
	1880	453,273	225,938	679,211	254,519	110,170	368,241	1,787	3,295,137	11,914	19,598,639	5,511,221
DISTRICT OF COLUMBIA.												
NATIONAL LIFE INS. CO. OF THE U. S. OF A....	1889	33,617	147,354	180,971	146,553	96,958	279,145	8	11,823	2,177	2,840,946	2,269,942
Washington. †	1888	42,968	138,104	197,486	197,486	96,386	286,221	6	14,558	2,405	3,151,999	1,887,756
Van H. Higgins, Pres., J. H. Nichle, Sec.	1886	52,584	179,500	232,174	207,938	38,845	361,978	17	14,677	2,690	3,615,966	2,328,412
	1885	62,777	226,617	289,394	250,306	42,702	530,253	30	32,035	3,044	4,267,415	2,478,512
	1884	78,562	238,350	316,912	236,739	53,084	519,957	32	38,641	3,490	4,868,061	2,716,983
	1883	91,882	239,471	331,353	273,265	89,937	537,665	61	56,080	3,869	5,422,315	2,779,282
	1882	117,931	247,054	364,985	364,442	134,540	623,416	76	114,649	4,437	6,402,103	3,001,792
	1881	151,201	239,961	381,162	374,688	112,935	649,617	159	175,890	5,043	7,593,853	3,301,793
	1880	254,881	216,451	471,332	449,756	103,868	672,275	211	275,371	5,966	9,606,091	3,633,352
	1880	359,935	218,950	578,885	506,645	101,958	702,654	374	440,409	6,904	11,744,924	3,743,557
INDIANA.												
HOMESTEAD BLD'G AND LOAN LIFE INS. CO..	1890	.....	.....	.....	.....	.....	.....	....	.....	....	.....	.....
Indianapolis.	1890	.....	.....	.....	.....	.....	.....	....	.....	....	.....	.....
IOWA.												
EQUITABLE LIFE INSURANCE COMPANY OF IOWA.	1889	95,230	48,488	143,718	53,432	38,845	98,665	403	775,451	2,088	2,933,435	714,193
Des Moines.	1888	81,154	46,419	127,573	47,806	31,084	80,144	301	645,542	1,877	2,590,416	661,653
F. M. Hubbell, Pres., Cyrus Kirk, Sec., R. T.	1887	70,161	40,421	110,582	57,286	25,247	84,105	198	371,912	1,738	2,202,592	600,342
Wellslager, Treas., Geo. P. Hanawalt, Med.	1886	62,617	36,138	100,755	25,156	27,934	54,363	203	442,758	1,719	1,938,088	594,999
Dir., I. T. Martin, Supt. of Agencies.	1885	62,469	36,105	98,574	40,199	24,850	67,575	231	405,151	1,650	1,970,532	548,453
	1884	57,646	34,866	92,512	49,540	32,662	86,372	147	191,074	1,604	1,816,870	513,156
	1883	51,794	33,589	85,383	45,072	27,396	85,295	279	162,597	1,638	1,872,176	528,795
	1882	57,886	33,927	91,813	31,301	27,415	71,080	288	374,087	1,778	2,098,395	593,281
	1881	54,774	34,938	89,712	32,601	24,036	73,569	257	318,157	1,645	1,936,772	479,866
	1880	55,362	34,444	89,806	35,460	26,780	69,136	305	411,402	1,598	1,870,213	457,295

LIFE INDEMNITY AND INVESTMENT COMPANY. 1881. Sloux City. Matt. Parrott, Pres., Jos. Sampson, Vice-Pres., C. E. Mable, Sec., A. S. Garretson, Treas., G. W. Beggs, Med. Dir.	1880	107,104	7,742	115,146	43,236	36,843	80,079	222	349,870	1,966	4,444,486	139,559
	1888	109,390	7,016	116,412	64,709	46,418	111,127	371	547,500	2,376	5,476,250	180,030
	1887	113,215	6,011	119,226	73,853	34,245	108,098	901	667,000	2,437	5,822,850	112,200
	1886	114,720	4,792	119,512	57,560	35,207	94,767	594	1,188,750	2,969	7,270,000	110,893
ROYAL UNION MUTUAL LIFE INS. COMPANY L... Des Moines. S. A. Robertson, Pres., F. D. Jackson, Vice- Pres., Sidney A. Foster, Sec., John R. Prime, Asst Sec.	1889	21,801	7,961	29,762	550	13,164	13,714	237	357,950	511	703,080	.....
	1888	16,637	2,772	19,409	1,000	11,660	11,660	433	245,100	433	549,100	18,956
	1887	12,726	4,909	17,635	3,000	8,725	11,765	222	270,000	3 9	410,500	11,353
	1886	6,089	4,489	10,578	59	5,298	5,357	....	.....	210	234,500	5,505
KENTUCKY. MUTUAL LIFE INS. COMPANY OF KENTUCKY. Louisville. Charles D. Jacob, Pres., J. K. Goodloe, Vice- Pres., Wm. W. Morris, Sec., David M. Ri- weither, Treas., W. H. Bolling, Med. Dir.	1889	393,679	101,734	495,413	230,856	114,453	355,108	1,572	3,006,141	6,212	11,147,082	1,622,195
	1888	342,534	83,696	426,230	234,395	95,000	338,226	1,361	2,408,452	5,460	9,057,686	1,472,983
	1887	295,809	79,017	384,828	141,058	108,607	331,143	1,387	2,430,593	5,100	9,145,717	1,335,698
	1886	252,057	74,709	326,764	141,684	90,550	239,814	1,212	2,217,353	4,424	8,079,386	1,193,572
	1885	222,446	67,974	290,420	140,240	68,783	216,510	877	1,528,000	3,800	6,879,056	1,225,592
	1884	198,342	61,560	259,902	121,361	66,174	195,050	750	1,318,334	3,516	6,654,314	1,150,077
	1883	182,641	68,551	251,192	143,495	61,299	212,115	846	1,478,547	3,204	5,951,435	1,082,131
	1882	165,808	74,297	238,105	147,610	50,623	205,526	698	1,138,951	2,774	5,216,972	1,049,479
	1881	140,144	71,106	211,250	177,123	45,620	229,706	435	747,474	2,470	4,640,268	991,872
	1880	133,272	55,224	188,496	106,206	44,953	162,360	361	535,170	2,324	4,466,424	1,023,945
MAINE. UNION MUTUAL LIFE INSURANCE COMPANY. Portland. John E. De Witt, Pres., Arthur L. Bates, Sec., J. Frank Lang, Asst Sec., T. A. Foster, M. D., Med. Dir.	1889	724,117	276,998	1,001,115	549,845	278,593	843,262	2,204	4,879,787	14,873	27,201,606	6,157,343
	1888	711,888	251,632	963,520	600,152	287,253	991,640	2,754	5,552,407	14,728	26,395,600	6,002,194
	1887	688,397	266,548	954,945	743,693	272,972	1,030,884	2,569	4,932,215	14,728	25,204,195	6,014,523
	1886	676,956	263,941	940,897	681,600	265,021	900,680	2,470	5,212,801	14,111	25,185,946	6,119,915
	1885	668,997	261,657	1,030,654	819,676	253,235	1,102,888	2,366	4,222,848	13,691	24,567,437	6,109,019
	1884	718,179	267,444	985,623	668,878	266,147	972,356	2,012	3,886,506	13,832	24,824,745	6,311,416
	1883	710,520	301,499	1,012,019	810,329	255,050	1,076,996	2,266	4,304,279	14,000	24,527,958	6,229,684
	1882	732,341	327,448	1,059,789	785,555	257,680	1,053,776	2,600	4,797,934	14,040	24,621,565	6,272,970
	1881	695,750	362,869	1,058,619	1,153,359	262,463	1,428,671	2,106	3,679,527	13,725	24,083,551	6,258,681
	1880	770,469	404,325	1,174,794	1,067,157	279,201	1,360,889	1,920	3,445,231	14,120	25,036,862	6,631,507
MARYLAND. MARYLAND LIFE INS. CO. OF BALTIMORE. Baltimore. Wm. H. Blackford, Pres., Clayton C. Hall, Actuary, John W. Hanson, Cashier.	1889	138,266	69,384	207,650	90,662	37,222	139,393	321	708,759	2,134	5,008,463	1,447,218
	1888	131,189	* 97,257	228,446	93,047	38,565	142,648	339	337,045	2,063	4,794,313	1,361,097
	1887	115,540	60,325	175,865	103,577	36,238	150,347	222	622,605	1,894	4,360,328	1,315,795
	1886	103,876	70,419	174,295	73,532	32,721	116,235	234	512,104	1,770	4,107,708	1,303,078
	1885	102,160	60,711	162,871	102,821	30,591	143,231	220	500,005	1,683	3,865,094	1,244,750
	1884	107,770	55,586	163,296	86,995	29,127	125,822	157	353,402	1,621	3,810,106	1,219,859
	1883	103,823	62,410	166,233	90,130	31,221	131,322	209	405,953	1,594	3,770,501	1,194,464
	1882	99,933	53,155	153,088	129,820	29,601	163,229	167	450,714	1,513	3,770,501	1,157,357
	1881	97,793	51,419	149,128	79,066	29,011	123,024	155	430,713	1,440	3,822,664	1,179,061
	1880	93,368	57,193	144,561	73,612	27,726	113,400	343	443,956	1,570	3,451,520	1,133,094

STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (including Taxes).	Total Expend- itures.	NEW POLICIES ISSUED & REVIVED (INCLUDING AD- DITIONS).		POLICIES IN FORCE AT END OF YEAR.		Admitted Assets.
								No.	Amount.	No.	Amount.	
MARYLAND—Continued.												
MUTUAL LIFE INSURANCE CO. OF BALTIMORE...	1889	54,952	8,811	63,763	26,057	16,701	53,226	890	156,170	5,262	1,122,250	164,549
Baltimore.	1888	53,445	4,953	58,398	33,108	15,222	49,517	729	138,556	5,007	1,085,590	154,091
B. G. Harris, Pres., Henry Roth, Sec.	1887	52,176	5,709	57,947	29,436	15,152	45,333	1,028	164,864	4,843	1,088,868	143,993
	1886	53,796	4,771	57,997	35,610	16,085	52,393	962	150,113	4,670	1,050,893	130,872
	1885	53,743	4,860	58,603	35,579	15,714	52,452	1,251	177,408	4,686	1,063,289	124,010
	1884	51,054	7,063	58,117	34,258	14,950	49,638	1,132	171,604	3,973	1,026,564	121,860
	1883	50,145	5,305	55,451	30,663	14,891	45,597	1,148	191,984	3,601	1,010,498	115,743
	1882	47,296	3,908	51,205	28,201	11,697	41,599	641	148,295	3,046	898,091	104,738
	1881	41,294	5,796	47,090	18,974	11,443	31,370	1,004	180,539	2,981	901,597	95,241
	1880	35,474	4,562	40,036	24,554	10,402	36,250	1,497	.....	2,393	790,216	84,657
MASSACHUSETTS.												
BERKSHIRE LIFE INSURANCE COMPANY.....	1889	902,358	200,641	1,102,999	613,078	214,041	846,086	2,764	6,921,888	10,434	25,054,963	4,393,249
Pittsfield.	1888	811,557	183,124	994,681	593,943	174,858	765,153	2,234	5,421,753	9,275	21,901,288	4,122,343
Wm. R. Plunkett, Pres., James M. Barker, Vice- Pres., J. W. Hull, Sec. and Treas.	1887	753,365	186,273	939,638	608,163	163,843	872,217	2,052	5,146,376	8,444	19,657,223	3,902,872
	1886	705,796	188,953	894,749	686,155	149,820	832,897	1,960	4,596,530	7,822	17,877,227	3,850,055
	1885	669,115	189,369	858,484	633,834	139,818	788,479	1,470	3,700,525	7,087	16,209,314	3,796,108
	1884	597,544	188,251	785,795	505,955	125,686	706,417	1,210	2,951,454	6,734	15,010,306	3,749,906
	1883	580,299	194,481	774,780	548,500	124,237	686,658	1,184	2,825,526	6,386	14,122,913	3,676,140
	1882	526,175	191,730	717,905	649,656	102,794	768,238	865	2,305,262	5,901	13,005,902	3,577,134
	1881	493,246	205,132	698,378	546,866	96,144	660,161	827	2,052,184	5,792	12,363,205	3,577,062
	1880	385,772	198,623	584,395	374,374	92,720	485,946	901	1,975,767	5,582	11,930,030	3,516,433
JOHN HANCOCK MUTUAL LIFE INS. COMPANY...	1889	1,616,595	182,958	1,799,543	822,220	574,828	1,535,946	161,318	19,709,166	325,621	45,879,657	3,548,080
Boston.	1888	1,371,370	162,769	1,534,139	690,857	594,961	1,243,544	137,338	17,302,131	262,011	39,311,096	3,316,802
S. H. Rhodes, Pres., Samuel Atherton, Vice- Pres., G. B. Woodward, Sec., C. G. Wood, Treas., H. T. Culver, Supt. of Agencies.	1887	1,231,245	166,133	1,397,378	475,372	590,456	1,011,934	115,388	14,486,939	208,922	32,936,204	3,070,227
	1886	815,790	168,817	984,607	449,134	390,514	839,595	87,196	11,530,827	154,299	26,784,420	2,875,159
	1885	647,143	159,175	806,318	369,246	304,336	704,440	80,692	8,269,972	113,176	21,466,371	2,749,490
	1884	547,059	137,007	684,066	388,775	251,593	649,960	44,077	5,809,508	85,995	17,864,710	2,686,748
	1883	472,222	135,597	607,819	390,146	212,667	541,531	39,632	5,060,369	68,901	15,782,799	2,587,268
	1882	415,537	145,358	560,895	348,949	177,212	536,630	39,086	4,322,257	53,951	14,524,776	2,526,661
	1881	346,887	169,939	516,826	382,438	168,616	550,472	28,690	4,022,718	41,631	13,093,993	2,511,605
	1880	336,198	162,058	498,256	393,027	199,983	597,972	54,639	2,621,970	36,741	14,117,002	2,571,098
MASSACHUSETTS MUTUAL LIFE INS. COMPANY...	1889	1,867,547	544,621	2,412,168	1,002,009	473,859	1,662,331	4,449	15,105,763	20,626	56,320,593	10,415,818
Springfield.	1888	1,699,370	493,205	2,192,575	1,061,769	488,694	1,550,194	3,637	12,055,146	18,767	49,480,584	9,565,593
M. V. E. Edgerly, Pres., Henry S. Lee, Vice- Pres., John A. Hall, Sec., F. D. Capron, Asst. Sec., Oscar B. Ireland, Actuary.	1887	1,434,458	417,486	1,851,944	1,015,234	354,869	1,449,988	3,139	10,000,193	17,688	45,351,709	9,012,360
	1886	1,312,126	424,561	1,736,687	958,870	317,975	1,357,745	2,634	8,092,587	16,537	41,246,637	8,521,533
	1885	1,201,520	412,272	1,613,792	821,673	307,946	1,338,708	2,587	8,014,308	15,621	37,905,158	8,090,888

1884	1,048,920	420,826	1,469,754	797,966	271,616	1,137,009	2,218	6,362,083	14,735	34,665,107	7,535,444
1885	941,187	448,255	1,357,444	815,647	245,445	1,125,327	2,278	5,999,950	14,313	30,866,104	7,585,312
1886	856,636	401,068	1,257,644	799,660	202,323	1,075,323	1,512	4,092,608	13,484	30,510,417	7,399,643
1887	831,044	413,859	1,244,903	897,585	196,733	1,108,206	1,493	4,114,795	13,396	30,141,102	7,140,262
1888	781,373	377,323	1,158,696	700,344	176,725	951,590	1,473	3,999,994	13,175	29,275,690	7,000,655
1889	662,886	1,043,251	3,672,137	2,254,043	402,327	2,893,822	3,759	11,067,055	27,096	78,954,993	20,582,957
1888	2,472,810	1,014,106	3,486,916	2,393,228	471,327	2,812,729	3,276	9,201,081	25,305	73,591,241	19,656,672
1887	2,327,007	1,042,906	3,379,913	2,053,847	400,680	2,494,612	2,773	7,667,623	23,817	69,754,124	19,068,247
1886	2,111,430	942,109	3,153,539	1,971,573	388,055	2,399,157	2,551	8,094,024	22,101	67,241,961	18,562,660
1885	2,111,430	942,109	3,153,539	1,971,573	388,055	2,399,157	2,551	8,094,024	22,101	67,241,961	18,562,660
1884	2,093,657	925,882	3,066,646	2,092,285	371,339	2,494,962	2,228	7,681,937	20,065	64,694,400	17,086,502
1883	1,961,319	895,882	2,957,201	2,056,563	360,170	2,582,751	2,228	6,998,177	21,279	62,628,796	17,066,978
1882	1,824,588	830,019	2,654,607	1,990,187	333,251	2,438,832	2,512	6,089,266	20,890	61,694,591	16,841,597
1881	1,793,044	848,989	2,551,973	1,953,221	324,294	2,359,691	2,066	6,302,482	19,854	59,267,737	16,374,085
1880	1,568,043	878,681	2,446,724	1,900,866	344,294	2,343,768	2,009	6,302,482	19,400	57,801,586	16,151,744
1879	1,201,560	242,827	1,444,387	590,927	238,761	848,372	2,005	6,094,748	11,007	30,476,430	5,659,204
1878	1,033,523	224,101	1,257,624	619,458	203,237	830,098	1,799	5,152,202	9,826	26,665,184	5,066,985
1877	892,116	203,124	1,095,240	490,975	186,921	684,454	1,554	4,246,317	8,797	23,397,840	4,668,170
1876	798,340	186,530	984,870	404,624	152,113	659,446	1,488	4,300,821	7,922	20,968,635	4,186,241
1875	694,555	220,350	914,911	443,469	145,548	589,777	1,342	4,122,316	7,020	18,367,467	3,886,266
1874	572,130	172,587	744,717	362,806	117,817	480,639	1,011	2,980,595	6,242	15,822,145	3,549,301
1873	467,136	143,751	610,887	291,903	105,198	413,104	855	2,900,599	5,711	14,162,114	3,301,788
1872	382,871	118,197	501,068	261,533	76,330	343,454	566	1,658,200	5,105	12,016,345	3,099,248
1871	330,681	128,732	459,413	268,469	57,656	330,284	374	1,098,500	4,863	10,819,729	2,971,511
1870	303,902	123,174	427,076	212,521	44,337	264,716	300	856,000	4,731	10,287,150	2,777,770
1869	169,686	7,076	176,762	101,891	68,293	175,227	1,386	5,549,000	2,774	10,015,100	176,104
1868	86,816	6,914	93,730	38,070	37,570	80,639	891	3,813,100	1,859	6,050,600	161,061
1867	48,810	4,046	52,856	21,157	30,772	54,512	601	2,622,500	1,328	3,418,000	134,089
1866	29,140	451	29,591	.....	14,999	14,801	980	1,821,500	980	1,821,500	128,086
1865	676,319	133,745	810,064	278,346	106,035	595,851	2,343	4,609,575	10,898	20,373,636	2,580,256
1864	591,550	123,593	715,143	248,519	172,476	450,753	2,227	4,186,100	10,442	19,099,380	2,265,205
1863	519,636	108,957	628,593	265,387	100,193	474,481	2,551	4,855,758	9,821	18,078,156	1,953,117
1862	515,936	89,181	605,117	193,312	113,329	429,922	1,789	5,042,845	8,964	16,550,412	1,730,295
1861	444,950	77,972	522,922	197,860	144,195	368,284	2,094	4,233,619	7,509	13,688,200	1,499,668
1860	360,877	77,700	438,577	166,714	108,810	297,923	1,472	2,706,581	6,528	11,728,104	1,386,876
1859	320,635	66,422	387,117	145,399	95,335	266,436	1,295	2,522,286	5,888	10,500,841	1,231,879
1858	278,294	67,028	345,322	185,707	92,898	238,442	1,227	2,247,921	5,492	9,467,734	1,117,921
1857	239,747	69,229	308,976	130,053	77,624	238,900	1,114	2,126,160	4,928	8,905,288	1,071,703
1856	214,103	67,567	281,670	159,948	64,539	233,499	753	1,418,015	4,532	8,344,315	1,014,593

c Includes Industrial insurance.

STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (exclud'g Taxes).	Total Expend- itures.	NEW POLICIES ISSUED & REVIVED (INCLUDING AD- DITIONS).		POLICIES IN FORCE AT END OF YEAR.		Admitted Assets.
								No.	Amount.	No.	Amount.	
MISSOURI.												
COVENANT MUTUAL LIFE INS. COMPANY.....	1880	\$ 31,608	\$ 28,757	\$ 60,365	\$ 51,639	\$ 20,859	\$ 74,365	154	\$ 275,933	987	\$ 1,484,219	\$ 372,012
St. Louis, 1853.	1888	29,072	24,009	53,081	35,557	20,329	57,592	120	208,574	968	1,434,500	391,949
Edward Wilkerson, Pres., A. F. Shapleigh,	1887	28,233	21,979	50,212	31,000	15,385	49,342	95	142,820	959	1,397,095	397,739
Vice-Pres., Charles E. Pilling, Sec., H. H.	1886	28,023	23,457	51,480	34,570	13,519	51,342	69	91,664	947	1,383,986	397,601
Mudd, M. D., Med. Dir.	1885	29,204	23,496	52,700	28,353	11,943	44,210	61	88,679	968	1,435,487	389,922
	1884	30,645	22,924	53,637	34,224	10,443	47,392	44	65,740	995	1,479,267	389,874
	1883	34,902	23,942	58,844	50,362	13,895	73,616	35	36,658	1,066	1,620,616	385,397
	1882	40,746	25,986	66,732	80,814	22,060	100,925	145	199,536	1,168	1,758,736	493,237
	1881	41,642	27,131	68,773	79,589	25,712	105,972	248	341,493	1,393	1,901,882	449,338
	1880	39,169	30,669	69,838	55,479	28,198	84,893	258	312,923	1,377	1,952,671	494,277
GERMAN MUTUAL LIFE INSURANCE COMPANY...												
St. Louis, 1857.	1888	8,914	25,533	34,447	32,332	3,146	37,949	12	23,628	466	715,142	409,269
C. A. Stifel, Pres., P. Gruner, Vice-Pres., Louis	1887	9,107	26,493	35,593	30,867	3,531	37,410	10	9,111	495	761,593	409,502
J. Behrens, Sec., Isidor Bush, Actuary.	1886	9,099	26,785	35,889	32,089	4,541	39,082	7	15,024	504	768,718	410,061
	1885	9,176	26,313	35,489	16,915	4,024	31,270	11	36,043	521	808,747	411,304
	1884	9,198	27,062	36,260	30,060	4,436	36,323	5	10,283	597	795,583	398,893
	1883	8,867	30,352	39,219	29,950	6,297	38,102	18	33,985	554	835,054	402,387
	1882	9,189	27,854	37,043	34,053	5,564	41,674	12	15,219	563	838,002	404,434
	1881	9,947	28,923	38,870	18,782	6,004	26,468	13	19,072	586	861,743	407,673
NEBRASKA.	1880	9,953	29,948	39,911	21,387	4,584	29,178	11	17,029	583	865,375	390,850
BANKERS LIFE INSURANCE COMPANY.....	1880	17,862	6,841	24,706	7,680	9,147	22,897	411	674,000	679	1,224,500	114,078
Lincoln, 6	1888	11,708	6,079	17,787	(nil)	5,642	11,762	525	989,500	555	1,051,500	109,484
W. A. Lindly, Pres., J. R. Richards, Sec., L.	1887	2,545	820	3,365	(nil)	2,512	2,912	181	362,000	178	344,000	103,365
C. Richards, Treas.												
NEW JERSEY.												
MUTUAL BENEFIT LIFE INSURANCE COMPANY..	1880	5,583,835	2,314,824	7,898,659	5,039,817	892,495	6,224,832	8,494	22,217,255	61,327	162,617,014	45,226,963
Newark, 1845.	1888	5,083,389	2,287,893	7,371,282	4,953,800	766,037	5,883,597	7,388	18,011,241	57,954	153,498,823	43,514,460
Amzi Dodd, Pres., James B. Pearson, Vice-	1887	4,808,237	2,256,490	7,064,666	4,726,176	799,958	5,715,507	6,289	16,078,824	55,362	147,189,493	42,110,662
Pres., E. L. Dobbins, Sec., B. J. Miller,	1886	4,630,663	2,072,324	6,702,987	4,688,849	699,912	5,647,946	6,068	14,824,922	53,633	143,186,656	42,816,516
Actuary.	1885	4,461,122	1,862,716	6,323,838	4,432,002	646,536	5,248,884	5,651	14,826,354	51,846	139,416,807	39,625,995
	1884	4,347,965	1,779,218	6,127,183	4,118,965	607,755	4,868,641	5,278	13,078,384	50,361	135,843,543	38,607,395
	1883	4,159,771	1,072,629	5,232,400	3,963,768	586,703	4,655,510	4,940	13,256,376	49,178	133,298,768	37,581,431
	1882	4,043,812	1,053,987	5,097,799	4,406,272	570,608	5,031,731	4,377	11,031,145	47,837	129,619,105	36,300,971

STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (excluding Taxes).	Total Expend- itures.	NEW POLICIES ISSUED & REVIVED (INCLUDING AD- DITIONS).		POLICIES IN FORCE AT END OF YEAR.		Admitted Assets.				
								No.		Amount.			No.		Amount.	
NEW YORK—Continued.																
EQUITABLE LIFE ASSN OF THE U. S. New York—Cont.																
	1885	13,451,679	3,128,374	16,590,053	7,138,689	2799,401	10,040,260	23,968	96,011,378	95,872	357,338,246	\$ 65,547,596				
	1884	12,031,330	2,972,150	15,003,480	7,194,787	2256,101	8,968,009	20,256	84,877,057	83,699	309,409,171	58,101,924				
	1883	10,727,548	2,743,024	13,470,572	6,461,071	1992,772	8,576,993	18,566	81,129,756	75,190	275,160,588	53,090,582				
	1882	8,922,369	2,956,802	11,879,171	5,977,541	1774,972	7,861,539	15,068	62,262,279	65,080	232,829,580	47,762,548				
	1881	7,712,807	2,370,698	10,083,505	5,236,355	1628,381	6,981,400	12,051	46,189,096	58,122	200,679,019	44,111,466				
	1880	6,832,946	1,902,753	8,735,699	4,792,938	1418,066	6,306,853	9,732	35,170,805	52,272	177,597,793	40,945,823				
GERMANIA LIFE INSURANCE COMPANY.....																
	1889	2,256,811	706,189	2,963,000	1,537,773	512,366	2,106,494	14,825	110,051,528	38,720	54,223,090	14,825,966				
	1888	1,965,805	611,225	2,577,030	1,352,910	443,059	1,833,304	14,588	19,424,758	37,762	49,941,303	13,961,200				
	1887	1,786,775	615,247	2,402,022	1,302,161	362,497	1,700,813	13,320	15,444,595	37,477	44,801,240	13,073,247				
	1886	1,749,369	580,086	2,329,455	1,200,829	355,639	1,586,873	13,035	15,317,044	40,800	43,538,694	12,310,626				
	1885	1,614,802	561,776	2,176,578	1,300,526	359,442	1,604,402	12,870	14,886,016	40,195	41,816,594	11,485,386				
	1884	1,561,660	525,765	2,087,425	1,261,675	359,714	1,654,741	12,501	14,244,453	38,607	40,622,158	10,857,819				
	1883	1,491,567	508,702	2,000,269	1,173,780	347,609	1,554,178	12,231	14,527,923	35,593	39,617,585	10,422,356				
	1882	1,361,651	484,245	1,845,896	1,108,773	309,593	1,450,655	12,125	14,733,331	32,815	37,939,118	9,893,670				
	1881	1,316,516	456,904	1,773,420	1,009,621	314,364	1,359,570	12,081	14,764,705	28,038	36,366,592	9,456,242				
	1880	1,235,741	453,203	1,688,944	988,192	311,136	1,332,415	12,324	14,151,662	28,030	34,776,015	9,003,151				
HOME LIFE INSURANCE COMPANY.....																
	1889	930,301	294,615	1,224,916	628,897	256,046	608,115	3,180	6,764,102	13,122	25,979,171	6,694,395				
	1888	816,847	282,339	1,099,186	613,100	217,627	853,157	2,129	4,942,999	11,513	22,748,999	6,355,799				
	1887	756,817	266,811	1,023,628	559,369	216,688	797,486	2,066	5,211,041	11,073	21,756,996	6,110,990				
	1886	686,841	234,896	921,737	603,553	186,831	811,202	1,942	4,164,797	10,185	19,450,061	5,855,822				
	1885	600,238	236,019	836,257	512,038	164,360	697,448	1,441	2,791,571	9,447	17,819,416	5,646,478				
	1884	563,353	257,454	820,807	517,321	152,352	689,843	1,199	2,253,514	8,958	16,957,595	5,457,588				
	1883	546,475	260,506	806,981	470,215	162,682	652,824	1,618	3,065,544	8,293	16,874,646	5,493,543				
	1882	498,835	257,938	756,773	435,796	142,064	597,905	1,345	2,385,235	8,273	15,696,414	5,185,682				
	1881	454,722	259,804	714,526	446,657	130,622	597,210	1,230	2,210,627	7,862	14,965,079	5,097,325				
	1880	440,024	234,739	674,761	507,140	117,499	644,690	807	1,504,435	7,467	14,348,067	4,921,137				
MANHATTAN LIFE INSURANCE COMPANY.....																
	1889	1,762,958	487,100	2,250,058	1,441,588	625,996	2,121,719	5,662	17,388,211	18,184	51,137,066	11,799,400				
	1888	1,454,830	519,134	1,973,964	1,262,516	461,328	1,932,671	3,687	11,079,486	15,567	43,504,413	11,543,049				
	1887	1,264,307	573,769	1,838,076	1,282,514	383,118	1,735,660	2,538	7,691,774	14,087	39,018,611	11,433,196				
	1886	1,141,836	530,212	1,672,048	1,187,507	288,097	1,550,168	2,081	5,921,229	13,138	36,251,889	11,310,058				
	1885	1,098,693	551,351	1,589,944	1,177,729	235,757	1,490,092	1,820	4,490,590	12,481	34,467,139	11,155,827				
	1884	1,035,624	549,408	1,585,032	1,077,715	246,438	1,415,981	1,551	4,446,814	12,053	33,997,130	11,046,933				
	1883	1,008,421	627,621	1,636,049	1,157,001	216,822	1,475,176	1,276	3,551,987	11,666	33,023,205	10,871,114				

1880	1,013,921	600,816	1,694,732	1,033,872	219,496	1,947,049	1,807	3,581,047	11,490	32,690,470	10,664,477
1881	1,008,796	579,445	1,582,222	1,093,795	197,756	1,381,116	1,045	2,724,038	11,304	32,254,439	10,348,290
1882	1,029,722	1,091,196	1,623,917	1,200,060	245,085	1,553,195	1,104	2,802,873	11,351	32,608,125	10,151,286
1883	8,322,945	382,251	8,725,196	3,107,515	321,458	6,450,937	866,665	93,004,455	185,243	204,816,591	8,597,469
1884	8,810,110	276,109	7,086,219	2,063,959	289,074	5,000,445	881,101	91,478,381	186,021	180,600,919	8,287,181
1885	5,618,967	210,947	5,869,714	1,914,008	237,641	4,661,349	705,933	72,194,218	134,456	152,031,077	4,907,024
1886	4,438,096	155,202	4,593,394	1,077,591	188,511	3,633,336	600,938	84,994,212	107,634	124,014,086	3,705,971
1887	3,414,525	114,353	3,528,878	1,222,364	157,004	3,028,476	510,345	57,996,822	833,915	96,497,937	2,784,964
1888	3,414,816	104,122	2,915,938	1,221,222	149,672	2,773,983	534,378	59,744,703	775,448	97,058,420	2,321,042
1889	3,975,793	106,916	2,082,619	1,075,259	115,225	2,267,595	488,437	52,702,592	531,042	63,425,107	2,202,341
1890	1,246,515	107,753	1,354,268	620,618	714,886	1,351,551	371,063	38,304,553	341,032	43,845,752	2,013,202
1891	859,057	117,082	976,139	465,392	474,277	940,181	257,258	24,469,300	190,673	27,328,353	1,986,886
1892	582,204	122,351	690,555	387,357	350,994	759,960	211,212	20,470,319	117,088	19,167,349	1,962,676
1893	93,797,859	7,391,161	31,119,020	15,200,628	609,762	21,609,593	44,445	15,544,563	122,013	565,899,387	13,638,539
1894	19,444,508	6,771,025	20,215,933	14,727,520	466,934	19,699,958	32,533	10,613,094	158,190	422,050,579	12,904,719
1895	17,110,902	6,009,000	23,119,924	14,128,242	336,634	17,777,938	22,229	69,041,110	140,830	497,583,359	11,874,967
1896	15,624,721	5,592,456	21,737,177	13,129,104	222,247	16,283,086	18,656	56,827,014	129,846	393,776,174	11,979,962
1897	14,768,902	5,446,952	20,214,954	14,402,260	222,034	17,359,225	14,321	46,592,824	120,828	368,952,327	10,843,770
1898	13,850,258	5,245,060	19,095,318	13,023,961	178,010	17,057,514	11,194	34,675,989	114,804	351,720,225	10,583,302
1899	13,457,999	5,122,954	18,500,893	13,258,321	172,089	16,311,770	11,531	37,816,597	110,990	342,946,029	10,912,445
1900	12,453,593	5,078,766	17,944,359	12,248,535	163,189	14,759,787	11,416	37,234,458	106,214	329,554,172	9,746,364
1901	12,196,624	5,051,492	17,242,116	12,040,112	156,658	14,757,949	10,532	34,073,530	101,490	314,000,137	94,509,659
1902	12,275,596	4,865,106	17,140,695	13,130,694	1419,999	15,777,969	10,106	33,700,759	97,976	306,002,164	91,599,654
1903	24,222,517	4,587,606	22,830,123	12,121,222	558,621	17,875,950	39,499	15,119,088	150,381	495,601,970	10,415,322
1904	20,560,610	4,310,564	24,871,174	10,973,070	421,131	15,389,610	33,334	10,079,731	120,911	418,886,595	92,685,062
1905	17,826,892	3,793,953	21,590,845	9,335,211	416,387	13,825,525	28,522	10,049,495	113,293	358,935,536	82,508,354
1906	15,166,469	3,071,289	19,231,758	7,627,930	395,939	10,810,207	22,027	85,178,924	97,719	373,540,754	75,421,453
1907	12,450,363	15,905,141	7,681,874	2512,537	9,261,620	17,463	68,521,452	86,048	259,674,500	66,864,321	68,864,321
1908	10,959,363	2,873,389	13,822,752	6,734,955	242,039	9,726,620	17,066	61,484,550	76,047	299,682,586	58,941,790
1909	10,530,940	2,676,592	13,207,532	6,609,390	214,013	8,931,377	15,951	52,735,564	69,227	287,746,043	55,202,314
1910	8,730,871	2,763,273	11,494,144	6,210,310	171,710	7,096,138	12,178	41,325,590	60,159	171,125,027	50,550,982
1911	7,834,378	2,498,567	10,322,945	5,991,820	138,088	6,567,515	9,941	32,372,281	53,927	151,760,824	47,044,269
1912	6,545,461	2,276,711	8,824,172	4,999,891	109,375	5,717,871	0,946	22,229,979	46,542	135,726,916	43,031,122
1913	1,343,690	17,181	1,360,814	249,746	354,862	1,294,558	5,407	19,172,197	15,752	60,954,208	676,540
1914	1,145,153	18,472	1,163,625	782,624	217,593	1,011,221	3,282	12,022,200	12,853	51,012,286	552,979
1915	989,417	12,867	1,002,314	693,228	215,276	917,285	4,022	15,717,200	11,564	46,855,561	368,102
1916	864,826	8,631	657,457	410,859	148,334	570,372	3,690	15,107,400	8,779	36,000,696	283,510
1917	960,018	6,225	397,143	215,256	104,723	319,960	1,138	13,881,600	6,260	25,151,266	217,881
1918	107,804	5,300	173,104	91,043	56,051	151,350	2,203	8,869,400	3,951	14,038,171	186,291
1919	82,205	30,956	131,221	55,461	95,254	95,254	1,318	5,609,100	2,366	7,080,346	157,026
1920	65,096	30,997	96,093	31,122	77,832	77,832	284	5,097,675	1,774	6,193,271	166,822
1921	68,631	13,735	82,366	23,671	36,558	69,063	1,134	1,143,825	2,255	3,191,285	152,512
1922	66,389	9,111	75,500	24,463	38,343	70,347	1,868	1,404,181	2,455	3,191,285	153,455

STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending 31. December.	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (exclud'g Taxes).	Total Expend- itures.	New Policies ISSUED & REVIVED (INCLUDING AD- DITIONS).		POLICIES IN FORCE AT END OF YEAR.		Admitted Assets.
								No.	Amount.	No.	Amount.	
NEW YORK—Continued.												
UNITED STATES LIFE INSURANCE COMPANY.												
New York.	1850.											
George H. Burford, Pres., C. P. Fraleigh, Sec.,	1889	1,061,913	288,611	\$ 1,350,554	\$ 662,446	\$ 323,597	\$ 1,034,772	3,367	\$ 9,523,581	13,870	\$ 30,431,272	\$ 6,266,338
A. Wheelwright, Assistant Sec., Wm. F. Stand-	1888	819,542	277,656	1,087,198	527,414	327,778	869,555	2,653	6,575,176	12,566	25,752,247	5,914,843
den, Actuary, John P. Munn, Med. Dir., J. S. Gaffney, Supt of Agencies.	1887	745,459	270,000	1,015,459	524,730	295,024	860,555	2,468	5,641,190	11,735	23,471,800	5,681,494
	1886	685,934	283,014	968,948	526,368	270,094	841,685	1,772	4,105,175	10,705	21,109,155	5,586,020
	1885	660,389	256,999	917,318	500,506	274,639	821,452	1,582	4,059,260	10,185	20,153,863	5,425,264
	1884	656,359	266,834	923,193	493,193	284,475	958,282	1,694	4,125,975	10,132	19,799,864	5,209,087
	1883	652,324	271,594	923,918	475,925	284,475	820,202	1,931	5,441,954	9,995	19,193,579	5,268,212
	1882	558,967	402,474	961,430	459,679	231,658	731,108	1,274	2,947,761	9,709	17,167,105	5,116,814
	1881	557,810	256,129	813,939	634,543	247,446	924,275	1,217	3,025,445	9,508	16,671,328	5,027,191
	1880	601,092	309,237	910,329	507,746	221,480	779,222	1,140	3,589,474	9,428	16,856,766	5,141,224
WASHINGTON LIFE INSURANCE COMPANY.												
New York.	1860.											
W. A. Brewer, Pres., Wm. Hartun, Vice-	1889	1,975,824	556,105	2,531,929	1,279,608	453,650	1,848,677	5,119	10,663,797	21,028	46,390,324	10,019,268
Pres. and Sec., Cyrus Munn, Asst. Sec.,	1888	1,831,527	451,478	2,283,005	1,219,584	415,134	1,746,611	4,321	9,551,611	19,273	42,768,024	9,401,336
E. S. French, Supt. of Agencies, I. C. Pier-	1887	1,654,211	420,820	2,075,031	1,088,600	302,894	1,501,302	3,627	8,288,276	17,761	39,506,527	8,807,479
son, Actuary.	1886	1,568,699	407,118	1,915,817	1,111,383	260,441	1,406,731	3,266	7,428,439	16,504	36,574,831	8,231,130
	1885	1,392,483	453,975	1,846,458	993,442	245,179	1,335,760	2,408	5,045,668	15,385	33,986,324	7,771,775
	1884	1,434,332	341,002	1,775,334	1,149,041	239,632	1,479,395	2,917	6,868,500	15,043	33,334,672	7,304,910
	1883	1,347,955	446,998	1,794,953	973,054	248,115	1,302,264	2,644	6,369,470	14,425	33,334,672	7,006,885
	1882	1,276,001	351,966	1,627,967	1,064,264	228,382	1,361,492	2,868	6,861,831	13,395	29,374,019	6,574,080
	1881	1,119,931	318,386	1,437,417	875,104	179,127	1,098,904	2,076	4,681,460	11,960	25,928,159	6,230,233
	1880	1,016,003	395,490	1,341,493	931,465	166,641	1,181,518	2,007	4,077,325	11,076	23,451,270	5,849,715
OHIO.												
UNION CENTRAL LIFE INSURANCE COMPANY.												
Cincinnati.	1867.											
John Davis, Pres., John M. Pattison, Vice-Pres.	1889	2,068,341	270,218	2,338,559	650,577	690,794	1,320,058	10,624	19,628,595	24,614	41,643,121	5,575,497
and Manager Ins. Dept., E. P. Marshall, Se-	1888	1,473,931	244,071	1,718,002	457,940	521,733	1,008,189	8,066	15,052,249	20,110	33,870,922	4,590,998
J. R. Clark, Treas., William B. Davis, M. D.,	1887	1,169,399	195,554	1,364,953	298,554	472,422	794,900	7,473	14,024,292	16,626	27,724,533	3,768,585
Med. Dir.	1886	943,074	185,093	1,128,167	301,615	395,942	716,969	6,231	11,623,364	13,343	22,539,566	3,159,368
	1885	794,795	160,596	955,391	263,827	288,511	569,772	4,067	7,239,061	10,571	17,313,547	2,677,063
	1884	621,913	131,602	753,505	215,724	228,570	466,964	3,099	5,341,880	8,632	14,083,261	2,317,856
	1883	491,586	111,028	602,614	247,204	215,859	479,208	2,957	5,156,204	7,679	12,366,018	2,010,460
	1882	387,946	107,212	495,158	161,322	190,612	379,058	2,697	4,400,988	6,743	11,008,311	1,837,091
	1881	291,722	122,820	414,542	136,082	141,030	290,969	1,672	2,511,648	5,449	8,975,230	1,679,317
	1880	320,836	127,412	448,248	221,426	119,485	355,045	1,226	2,270,816	4,801	8,345,649	1,588,466
WESTERN AND SOUTHERN LIFE INS. COMPANY*,												
Cincinnati.	1888.											
Frank Caldwell, Pres., John R. Davey, Vice-	1889	43,518	14,000	57,518	10,999	44,348	56,193	18,939	2,595,945	11,348	1,537,430	107,864
Pres., W. J. Williams, Sec.	1888	14,359	10,864	25,223	1,141	22,044	24,187	12,204	1,098,748	6,237	869,073	104,397

PENNSYLVANIA.		1880	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900
AMERICAN LIFE INSURANCE COMPANY,.....		130,085	175,366	314,391	170,534	101,979	990,263	4,897	660,192	6,203	4,171,081	2,223,561	2,066,130	2,174,744	3,393,542	5,578,508	3,001,437	7,971,435	8,887,233	3,264,958	3,499,540	
Philadelphia, a		180,630	159,749	260,379	183,831	187,802	477,477	55,871	7,795,470	19,441	6,085,958	2,066,130	2,174,744	3,393,542	5,578,508	3,001,437	7,971,435	8,887,233	3,264,958	3,499,540	.....	
John J. Macfarlane, Pres., L. E. Pfeiffer, Vice-Pres., George C. Wilson, Jr., Sec. and Treas., Henry W. Smith, Actuary.		85,211	123,095	216,493	207,453	59,617	310,152	16	148,525	2,363	3,890,905	2,066,130	2,174,744	3,393,542	5,578,508	3,001,437	7,971,435	8,887,233	3,264,958	3,499,540	.....	
1880		123,095	186,895	245,169	350,167	28,553	441,794	29	59,042	2,977	4,711,361	2,393,542	3,393,542	5,578,508	3,001,437	7,971,435	8,887,233	3,264,958	3,499,540	.....	.....	
1881		149,112	164,442	590,955	390,167	36,000	603,147	46	47,406	3,378	5,578,508	3,001,437	3,393,542	5,578,508	3,001,437	7,971,435	8,887,233	3,264,958	3,499,540	.....	.....	
1882		186,801	202,243	389,134	344,016	50,395	434,885	30	41,051	4,409	7,166,642	3,001,437	3,393,542	5,578,508	3,001,437	7,971,435	8,887,233	3,264,958	3,499,540	.....	.....	
1883		191,366	183,170	374,542	371,147	35,907	477,070	53	76,118	4,095	7,971,435	3,001,437	3,393,542	5,578,508	3,001,437	7,971,435	8,887,233	3,264,958	3,499,540	.....	.....	
1884		229,767	196,390	426,123	384,177	394,277	594,277	113	194,882	4,995	8,887,233	3,001,437	3,393,542	5,578,508	3,001,437	7,971,435	8,887,233	3,264,958	3,499,540	.....	.....	
1885		254,705	206,816	461,581	448,628	50,432	625,750	135	221,705	5,595	9,645,415	3,499,540	.....	.....	.....	.....	.....	.....	.....	.....	.....	
1886		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
1887		35,725	290,761	366,516	45,233	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
1888		33,754	390,782	394,722	54,233	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
1889		42,761	353,977	370,738	65,999	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
1890		55,458	215,003	270,431	85,917	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
1891		36,456	227,468	270,431	57,150	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
1892		50,709	226,139	270,431	107,439	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
1893		43,657	207,160	250,817	62,074	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
1894		40,885	174,013	214,868	86,796	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
1895		53,498	187,199	240,697	69,734	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
1896		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
1897		3,084,563	823,880	3,098,443	1,700,047	681,711	2,561,970	6,800	18,418,000	31,408	70,060,580	15,093,494	13,721,469	12,519,093	11,352,202	10,338,664	9,003,886	8,151,675	7,483,808	7,871,138	7,407,181	
1898		2,696,291	717,464	3,353,755	1,620,096	547,577	2,229,388	5,685	14,786,090	27,714	68,372,822	13,721,469	12,519,093	11,352,202	10,338,664	9,003,886	8,151,675	7,483,808	7,871,138	7,407,181	7,407,181	
1899		2,341,497	658,774	3,000,271	1,313,134	422,813	1,851,882	5,087	11,734,177	24,909	61,018,805	12,519,093	11,352,202	10,338,664	9,003,886	8,151,675	7,483,808	7,871,138	7,407,181	7,407,181	7,407,181	
1900		2,062,974	650,625	2,713,599	1,279,125	435,740	1,772,346	4,569	11,469,510	22,102	53,911,973	11,352,202	10,338,664	9,003,886	8,151,675	7,483,808	7,871,138	7,407,181	7,407,181	7,407,181	7,407,181	
PENN MUTUAL LIFE INSURANCE COMPANY,.....		1,890,247	534,958	2,965,205	1,345,552	368,760	1,701,619	3,869	8,379,151	19,894	47,989,223	10,338,664	9,003,886	8,151,675	7,483,808	7,871,138	7,407,181	7,407,181	7,407,181	7,407,181	7,407,181	
Philadelphia.		1,622,314	497,958	2,140,272	1,097,521	330,502	1,412,321	2,859	6,259,242	17,743	43,979,860	9,003,886	8,151,675	7,483,808	7,871,138	7,407,181	7,407,181	7,407,181	7,407,181	7,407,181	7,407,181	
Edward M. Needles, Pres., H. S. Stephens, Vice-Pres., Henry C. Brown, Sec. and Treas., J. J. Barker, Actuary.		1,597,806	463,598	1,971,464	1,097,730	321,220	1,459,823	2,937	6,495,480	16,483	41,521,675	8,003,526	7,003,526	6,003,526	5,003,526	4,003,526	3,003,526	2,003,526	1,003,526	.....	.....	
1880		1,329,889	488,085	1,818,874	913,768	292,022	1,238,791	2,634	6,495,480	14,972	38,194,522	6,495,480	5,495,480	4,495,480	3,495,480	2,495,480	1,495,480	.....	.....	.....	.....	
1881		1,201,399	412,868	1,614,197	842,534	248,830	1,243,867	2,437	6,074,970	13,958	34,637,444	5,495,480	4,495,480	3,495,480	2,495,480	1,495,480	.....	.....	.....	.....	.....	
1882		1,070,993	393,599	1,404,572	867,077	196,974	1,134,541	2,113	5,702,453	12,234	31,668,564	4,495,480	3,495,480	2,495,480	1,495,480	.....	.....	.....	.....	.....	.....	
1883		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
1884		30,000	20,845	50,845	26,230	8,659	42,236	87	145,327	597	1,096,378	379,435	300,421	323,386	313,104	294,281	281,884	272,465	264,994	254,994	223,733	
1885		40,843	18,481	59,324	21,219	7,200	29,234	63	110,335	506	929,142	300,421	323,386	313,104	294,281	281,884	272,465	264,994	254,994	223,733	223,733	
1886		34,851	15,150	50,001	26,732	6,732	33,465	64	110,100	466	858,794	323,386	313,104	294,281	281,884	272,465	264,994	254,994	223,733	223,733	223,733	
1887		27,029	14,226	41,255	20,259	6,613	26,975	60	105,715	453	791,076	313,104	294,281	281,884	272,465	264,994	254,994	223,733	223,733	223,733	223,733	
1888		21,696	13,328	35,474	16,427	3,805	30,232	28	54,235	411	731,653	294,281	281,884	272,465	264,994	254,994	223,733	223,733	223,733	223,733	223,733	
1889		21,476	14,231	35,708	22,053	1,989	24,042	16	29,520	401	720,830	281,884	272,465	264,994	254,994	223,733	223,733	223,733	223,733	223,733	223,733	
1890		21,561	18,129	39,689	27,052	1,790	29,790	30	32,685	398	713,329	272,465	264,994	254,994	223,733	223,733	223,733	223,733	223,733	223,733	223,733	
1891		21,734	13,926	35,660	18,555	1,825	29,980	33	35,600	394	728,770	264,994	254,994	223,733	223,733	223,733	223,733	223,733	223,733	223,733	223,733	
1892		25,541	12,424	37,995	11,418	2,012	13,420	20	25,315	385	732,910	254,994	223,733	223,733	223,733	223,733	223,733	223,733	223,733	223,733	223,733	
1893		34,987	11,451	46,438	8,995	3,433	12,428	23	46,298	388	747,000	223,733	223,733	223,733	223,733	223,733	223,733	223,733	223,733	223,733	223,733	

GIRARD LIFE INS. ANNUITY AND TRUST CO.		1880	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900
Philadelphia, †																						
E. B. Morris, Pres., Henry Tatum, Vice-Pres.																						
1880																						
1881																						
1882																						
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1896																						

* All industrial business. † Company has abandoned insurance business. ‡ Formerly Presbyterian Annuity and Life. Insurance confined to ministers of Presbyterian church.
 a Company now in hands of receiver. c Expenses of management incurred almost entirely outside insurance department. d Exclusive of trust funds. e Includes industrial business.

STATISTICS OF AMERICAN LIFE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expense of Man- agement (exclud'g Taxes).	Total Expend- itures.	New Policies Issued & Revived (INCLUDING AD- DITIONS).		POLICIES IN FORCE AT END OF YEAR.		Admitted Assets.
								No.	Amount.	No.	Amount.	
PENNSYLVANIA—Continued.												
PROVIDENT LIFE AND TRUST COMPANY.....	1889	\$ 2,800,424	\$ 708,868	\$ 3,599,292	\$ 1,200,254	\$ 491,136	\$ 1,829,179	4,433	\$ 13,269,382	23,406	\$ 71,816,566	\$ 16,046,145
Philadelphia.....	1888	2,548,468	656,163	3,204,631	1,214,004	426,207	1,685,348	3,949	11,675,441	20,736	64,003,694	15,004,824
S. R. Shipley, Pres., T. W. Brown, Vice-Pres.	1887	2,231,180	455,805	2,786,985	904,066	377,008	1,322,599	3,363	10,120,783	18,337	57,137,653	13,466,760
Asa S. Wing, Vice-Pres. and Actuary, Joseph	1886	1,946,699	410,494	2,457,463	823,884	370,718	1,197,978	2,919	8,647,132	16,352	50,914,288	11,938,869
Ashbrook, Mgr. Ins. Dept.	1885	1,778,944	440,407	2,219,351	703,468	274,105	1,011,445	2,551	7,360,834	14,352	45,078,669	10,500,242
	1884	1,599,674	394,536	1,994,210	801,280	269,120	1,097,105	2,313	7,365,842	13,140	41,691,765	9,187,394
	1883	1,402,619	340,115	1,742,734	595,007	233,293	850,965	2,229	7,183,511	11,766	37,499,951	8,292,041
	1882	1,254,991	307,529	1,562,520	587,864	196,959	805,385	1,911	6,301,325	10,345	34,764,062	7,233,894
	1881	1,117,266	223,117	1,340,383	537,511	179,652	735,895	1,558	5,050,931	9,211	29,094,190	6,953,955
	1880	984,596	178,007	1,162,603	472,182	163,939	655,182	1,408	4,952,130	8,202	25,755,451	5,373,422
UTAH.												
HOME LIFE INSURANCE CO. OF UTAH.....	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Salt Lake City.....	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Jos. F. Smith, Pres., Heber J. Grant, Vice- Pres., H. M. Wells, Sec., L. H. Hills, Treas.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
VERMONT.												
NATIONAL LIFE INSURANCE COMPANY.....	1889	\$ 1,495,069	\$ 286,605	\$ 1,781,674	\$ 699,166	\$ 409,280	\$ 1,075,872	4,744	\$ 12,743,988	18,824	\$ 38,767,541	\$ 5,917,195
Montpelier.....	1888	1,281,173	260,364	1,541,537	619,497	299,081	942,051	5,018	11,976,388	16,850	34,312,303	5,167,543
Charles Dewey, Pres., Edward Dewey, Vice- Pres., Geo. W. Reed, Sec., O. D. Clark, Asst.	1887	954,395	233,143	1,187,448	495,240	205,781	670,479	3,927	8,226,779	14,348	24,922,324	4,405,315
Sec. and Actuary, Jas. C. Houghton, Treas.,	1886	725,316	187,039	912,355	336,369	163,554	514,236	3,628	6,088,563	12,595	20,059,508	3,880,593
A. B. Bisbee, Med. Dir.	1885	608,532	170,724	779,256	299,115	133,819	431,121	3,508	4,659,300	10,776	16,579,518	3,553,821
	1884	506,186	162,797	668,983	305,812	117,369	432,768	2,933	3,683,065	8,917	14,100,761	3,185,820
	1883	416,595	149,010	565,595	282,027	82,515	369,988	2,210	2,608,006	7,255	12,121,725	2,911,871
	1882	341,180	131,044	472,224	236,628	59,269	301,119	1,605	2,095,275	5,904	10,666,009	2,784,544
	1881	293,481	128,897	422,378	199,010	52,229	259,084	865	1,431,750	4,844	9,516,360	2,593,517
	1880	264,184	117,219	381,403	189,928	44,872	243,049	518	1,017,050	4,295	8,717,443	2,426,584
VERMONT LIFE INSURANCE COMPANY.....												
Burlington.....	1889	\$ 72,901	\$ 20,452	\$ 92,753	\$ 31,829	\$ 42,602	\$ 82,442	2,390	\$ 1,224,049	3,675	\$ 2,474,728	\$ 396,472
Wm. H. Hart, Pres., C. M. Spaulding, V.-Pres., C. R. Turtill, Sec., E. W. Bushnell, Supt. of A.	1888	62,662	18,552	81,247	27,003	35,251	66,993	1,995	881,106	2,678	1,996,358	356,567
	1887	51,710	18,544	70,554	23,071	25,082	57,094	650	453,006	2,571	1,591,656	333,861
	1886	48,096	18,246	66,342	30,040	17,162	53,461	280	270,214	1,205	1,422,095	312,352
	1885	51,181	15,026	66,207	28,000	16,558	48,495	374	356,785	1,177	1,407,142	296,635
	1884	42,870	10,071	58,941	17,417	17,282	40,699	291	290,997	1,162	1,434,420	274,945
	1883	41,240	12,917	54,157	21,413	12,746	40,686	418	444,347	1,092	1,385,402	250,231

1882	34,618	12,293	46,911	13,368	14,967	34,301	317	356,913	871	1,154,550	239,787
1881	26,150	11,958	38,106	14,977	12,745	34,130	310	297,073	774	1,048,913	228,383
1880	34,571	10,438	45,009	6,686	25,397	38,583	183	126,105	586	919,961	221,495
VIRGINIA.											
LIFE INSURANCE COMPANY OF VIRGINIA.....											
Richmond.											
1889	151,571	84,446	236,017	67,973	108,060	182,683	27,374	43,780,612	222,958	4,664,626	474,225
1888	127,049	103,948	230,997	62,968	118,440	193,839	27,013	43,119,275	116,828	4,064,793	475,467
1887	99,556	105,408	204,944	80,930	108,761	197,874	13,591	42,453,341	114,658	4,064,793	438,408
1886	131,243	45,006	176,249	78,051	47,740	127,775	831	1,047,541	2,695	3,937,297	439,450
1885	69,360	35,483	104,843	61,483	15,463	79,279	402	251,390	2,350	2,235,684	439,450
1884	70,362	39,006	110,268	47,163	16,658	66,105	424	311,704	2,454	2,349,442	514,366
1883	71,947	53,229	135,176	63,100	15,041	83,045	1,175	387,221	2,530	2,315,161	501,278
1882	70,095	149,398	219,398	65,488	15,362	82,826	713	283,566	1,693	2,432,676	516,398
1881	48,702	28,046	77,348	45,215	15,362	66,967	.....	.....	.....	1,624,393	416,132
1880	53,724	26,577	80,301	31,756	15,362	51,556	810	225,705	1,344	1,670,705	493,502
WEST VIRGINIA.											
PROVIDENT LIFE INSURANCE COMPANY.....											
Wheeling, 1889.*—D. H. Taylor, Pres., L. J. Jenkins, Sec., C. F. Ulrich, M. D., Treas.											
WISCONSIN.											
NORTHWESTERN MUTUAL LIFE INS. COMPANY..											
Milwaukee.											
1889	7,347,104	2,032,265	9,379,459	3,524,122	1618,903	5,266,846	18,993	51,601,584	84,328	202,405,923	37,107,999
1888	6,229,424	1,771,209	8,000,633	2,799,697	1,359,801	4,279,900	15,486	43,577,350	73,130	179,518,891	32,650,860
1887	5,220,953	1,639,166	6,860,119	2,347,809	1,122,679	4,771,700	13,207	35,566,841	64,406	147,615,323	28,836,356
1886	4,416,489	1,454,308	5,870,797	2,413,909	980,186	3,755,597	11,612	31,439,848	56,544	127,699,093	26,648,074
1885	3,785,045	1,319,125	5,104,230	2,627,794	785,777	3,488,977	9,014	26,539,387	50,106	110,710,161	24,238,049
1884	3,376,776	1,299,106	4,655,682	2,485,949	694,009	3,299,710	7,005	21,057,952	45,948	98,793,982	22,497,773
1883	4,209,212	1,200,001	4,209,213	2,628,830	694,077	2,958,187	6,913	20,736,582	43,801	92,683,093	21,085,364
1882	2,620,148	1,175,690	3,795,938	2,143,350	628,390	2,959,370	6,884	18,719,669	40,871	83,355,424	19,752,296
1881	2,179,562	1,194,571	3,374,133	2,271,015	571,177	2,897,286	6,253	17,521,186	37,491	74,593,740	18,830,368
1880	1,876,945	1,268,032	3,144,957	2,180,510	466,215	2,681,723	4,215	9,439,942	34,172	64,997,081	18,295,331

* All industrial business, capital \$20,000.

* Exclusive of interest from securities in which capital stock is invested. Includes in management expenses.

* Includes industrial insurance.

* Taxes

When the stately home is invaded by the destroyer, in the form of paralysis, the result of the desperate struggle to ward off danger from the loved ones; when the family physician stands with his hand on the sickening pulse; when the family are standing around the bedside, waiting for the final scene; when the patient looks about him into the faces of those he must leave so soon, and realizes that everything is gone but his life insurance policy—*It pays!*

Life insurance stimulates industry and economy by supplying the highest and most powerful motives of the former—by setting before men, otherwise hopeless of advancement for their children, the means of protecting, educating and elevating them by the use of that margin of their earnings which, otherwise too small to effect the desired result, would, in the majority of cases, be expended in dissipation and recklessness.

AGGREGATES OF LIFE INSURANCE COMPANIES FOR TEN YEARS.

YEAR.	Total Premium Receipts.	Total Interest and Other Receipts.	Total Income.	Total Payments to Policy-holders.	Actual Expenses of Management (Including Taxes).	Total Expenditures.	NEW POLICIES ISSUED AND REVIVED (INCLUDING ADDITIONS).		POLICIES IN FORCE AT END OF YEAR.		Admitted Assets.
							No.	Amount.	No.	Amount.	
1880.	141,905,989	36,282,886	177,588,845	83,099,607	36,061,353	122,202,171	2,167,452	1,019,464,846	4,582,821	3,557,427,649	720,195,975
1881.	121,306,384	34,744,063	156,071,347	77,540,471	29,554,807	109,918,707	1,905,490	834,705,212	3,884,285	3,200,467,497	659,610,305
1882.	106,080,761	31,148,393	137,109,144	71,097,579	25,106,271	90,115,369	1,545,815	708,836,955	3,206,551	2,824,061,735	614,429,289
1883.	94,053,087	26,539,137	123,612,224	63,958,854	19,308,662	88,079,842	1,256,564	608,777,774	1,744,454	2,427,592,295	583,023,289
1884.	83,879,685	28,453,434	112,903,119	64,447,145	17,912,350	86,205,932	1,057,919	448,919,000	2,170,277	2,900,072,595	551,742,322
1885.	75,002,765	26,320,765	101,924,731	61,216,699	16,196,955	81,811,203	884,683	426,793,280	1,895,412	2,093,492,286	519,074,594
1886.	69,804,722	26,834,304	97,406,274	59,447,536	15,404,277	77,198,743	840,849	383,720,849	1,657,999	1,959,370,370	501,659,754
1887.	64,131,473	25,624,406	89,755,879	55,800,369	12,976,834	71,354,636	667,750	331,525,136	1,325,286	1,798,148,298	480,127,872
1888.	58,781,983	25,301,922	84,083,905	55,793,563	12,135,653	70,866,699	512,655	284,198,169	1,069,176	1,676,906,201	461,058,114
1889.	55,249,253	24,490,396	79,739,556	55,080,519	10,963,337	69,418,098	464,010	243,693,775	902,339	1,578,904,883	453,241,537

MISCELLANEOUS INSURANCE COMPANIES IN THE UNITED STATES.
STOCK COMPANIES.

[illegible]

MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending December 31.	Capital.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (Includ'g Taxes).	Total Expendi- tures.	New Policies Issued & Revived.		Policies in Force at End of Year.		Total Assets.
								No.	Amount.	No.	Amount.	
<i>Fidelity Companies.</i>												
AMERICAN BANK DEPOSIT INS. CO., Newark. 1890. Edw. Schickhaus, Pres., Wm. Sheerer, Sec.	1890	\$ 100,000	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	.....	\$ .....	.....	\$ .....	\$ .....
AMERICAN SURETY COMPANY, New York. 1884. Wm. L. Tremholm, Pres., Henry D. Lyman, Vice-Pres., Fred'k F. Nugent, Sec.	1889 1888 1887 1886 1885	1,000,000 1,000,000 1,000,000 500,000 500,000	382,524 341,537 273,621 181,936 89,868	446,852 375,605 369,529 200,615 107,536	88,908 78,544 55,923 16,706 9,522	175,660 149,124 132,354 103,285 75,812	324,568 287,668 218,777 119,991 85,334	..... ..... ..... ..... .....	64,620,770 57,056,135 44,206,086 22,519,980 14,457,535	60,960,672 54,686,363 41,013,864 18,752,940 12,458,868	1,459,489 1,335,978 1,221,381 629,664 548,288	..... ..... ..... ..... .....
ATLAS GUARANTEE CO., Rutland, Vt. 1882. C. Parmenter, Pres., E. M. Buck, Sec. †	1889	† 50,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
GUAR. CO. OF N. AMERICA, Montreal, Can. 1851. Alexander T. Galt, Pres., Edw. Rawlings, Man- aging Director.	1889 1888 1887 1886 1885	304,600 304,600 300,000 300,000 300,000	228,138 212,544 205,349 214,086 195,678	269,387 242,509 248,272 248,716 221,356	74,958 60,772 75,012 76,291 65,302	119,311 101,399 106,208 101,535 98,604	212,545 189,244 199,220 195,826 181,906	..... ..... ..... ..... .....	47,651,283 45,871,939 37,286,867 32,375,200 30,699,500	37,178,074 30,737,758 28,104,283 26,179,395 24,351,150	684,430 616,385 565,247 523,039 476,469	..... ..... ..... ..... .....
MISSOURI, KANSAS AND TEXAS TRUST CO. 1890. Kansas City, Mo.—T. E. McKeighan, Pres.	1890	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
PACIFIC SURETY CO., San Francisco, Cal. 1885. Wallace Everson, Pres., A. P. Redding, Sec.	1889 1888 1887 1886 1885	100,000 100,000 100,000 100,000 46,875	39,650 28,553 25,574 14,571 2,174	48,807 36,543 33,825 19,725 2,311	8,607 6,952 2,620	18,583 17,708 16,534 9,407 3,730	34,855 31,705 23,054 9,407 3,730	2,983	6,751,473 5,288,795 4,140,800 1,918,209 896,133	4,550,427 4,519,395 3,745,790 1,958,532 892,233	140,749 136,784 130,394 114,250 46,854	..... ..... ..... ..... .....
U. S. GUARANTEE CO., New York. 1890. Edw. Rawlings, Pres., D. J. Tompkins, Sec. †	1890	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<i>Plate Glass Companies.</i>												
HOME PLATE GLASS INS. CO., Washington, D. C. J. L. Barbour, Pres., C. N. Lerner, Sec. 1882.	1889	10,000	3,229	7,341	1,228	1,546	2,774	.....	.....	.....	.....	13,771
LLOYDS PLATE GLASS INS. CO., New York. 1882. James G. Beecher, Pres., W. T. Woods, Sec.	1889 1888 1887 1886 1885	100,000 100,000 100,000 100,000 100,000	321,904 282,227 235,736 191,742 166,108	331,684 288,939 242,492 198,649 170,853	130,027 114,221 96,368 82,008 67,688	157,394 132,243 110,560 87,062 75,207	299,421 256,464 216,928 179,070 152,895	..... ..... ..... ..... .....	11,071,639 9,663,000 8,070,370 6,709,673 5,489,425	10,714,590 9,209,601 7,776,537 6,122,569 5,275,461	1,402,642 1,335,428 1,221,351 1,242,196 1,207,965	..... ..... ..... ..... .....

MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (including Taxes).	Total Expendi- tures.	NEW POLICIES ISSUED & REVIVED.		POLICIES IN FORCE AT END OF YEAR.		Total Assets.
								No.	Amount.	No.	Amount.	
<i>Real Estate Companies.—Cont.</i>												
CONVEYANCERS TIT. INS. CO. Boston, Mass.* 1889. F. C. Bowditch, Pres., H. H. Edes, Manager.	1889	\$ 200,000	\$ 6,113	\$ 13,056	\$	\$ 6,086	\$ 6,086	.....	\$ 1,953,300	.....	\$ 1,953,300	\$ 206,970
GERMAN-AMERICAN REAL ESTATE TITLE GUARANTEE CO., New York..... 1886.	1889	500,000	43,250	58,924	.....	65,031	65,031	.....	.....	.....	.....	530,914
Andrew L. Souland, Pres., Adolph Koppel, Sec.	1887	367,600	27,340	40,848	.....	49,820	49,820	.....	.....	.....	.....	368,555
	1886	354,050	(b)	30,923	(b)	.....	(b)	(b)	(b)	(b)	(b)	379,704
LAWYERS TITLE INS. CO., New York†..... 1887.	1889	500,000	20,960	336,367	1,206	229,133	230,339	.....	.....	.....	.....	666,596
Edwin W. Coggeshall, Pres., Wm. P. Dixon, Sec.	1888	500,000	14,104	179,202	107	129,346	129,453	.....	.....	.....	.....	533,633
	1887	500,000	3,317	29,006	.....	.....	25,594	.....	.....	.....	.....	487,130
MASS. TITLE INS. CO., Boston, Mass..... 1885.	1889	300,000	52,172	58,692	.....	51,528	52,886	.....	4,887,658	.....	.....	324,149
H. W. Suter, Pres., Henry H. Sprague, Clerk and Treas.	1888	300,000	33,499	52,286	.....	52,149	52,149	.....	3,887,431	.....	.....	309,409
	1887	300,000	30,330	44,918	.....	53,911	53,911	.....	3,444,962	.....	.....	291,527
	1886	300,000	18,893	25,752	.....	44,636	44,636	.....	2,955,411	.....	2,026,211	288,327
	1885	250,000	7,129	9,473	.....	28,221	28,221	.....	879,369	.....	.....	260,839
MINNESOTA TITLE INS. AND TRUST CO., Minne- apolis, Minn..... 1886.	1889	364,400	29,428	105,171	.....	46,228	65,838	.....	4,583,744	.....	10,027,893	449,028
Joseph U. Barnes, Pres., J. W. Mauck, Sec.	1888	325,000	24,657	119,786	.....	36,302	61,302	.....	3,716,128	.....	3,050,499	337,975
	1887	250,000	12,417	40,938	.....	17,149	17,149	.....	2,075,396	.....	2,036,996	300,000
ST. PAUL TITLE INS. AND TRUST CO., St. Paul, Minn..... 1887.	1889	329,860	36,999	52,952	.....	41,185	41,185	.....	6,806,950	.....	13,054,370	381,066
F. Driscoll, Pres., C. M. Taylor, Sec.	1888	250,000	20,664	47,243	.....	24,634	24,634	.....	4,028,035	.....	6,257,420	282,217
	1887	250,000	8,108	14,545	.....	10,825	10,825	.....	1,328,425	.....	1,328,425	260,417
ROCHESTER TITLE INS. CO., Rochester, N. Y.† 1887.	1889	150,000	5,993	12,676	.....	.....	15,649	.....	.....	.....	.....	101,783
Frederick Cook, Pres., Frank S. Upton, Sec.†	1888	135,570	.....	804	.....	.....	31,902	.....	.....	.....	.....	91,856
	1887	27,000	.....	165	.....	.....	12,871	.....	.....	.....	.....	14,293
TITLE INS. CO. OF MINNESOTA, Minneapolis. 1890.	1890	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
UTAH TITLE INS. AND TRUST CO., Salt Lake City, U. T..... 1889.	1889	150,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
John E. Dooley, Pres., A. L. Thomas, Sec.												

* Began business March 18, 1889.

† Began business July 18, 1887.

‡ Company is doing business only in the county of Monroe.

§ Began business November 15, 1886.

c Includes \$75,000 received for call on capital.

MUTUAL COMPANIES.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (Includ'g Taxes).	Total Expendi- tures.	NEW POLICIES ISSUED & REVIVED.		POLICIES IN FORCE AT END OF YEAR.		Total Assets.
								No.	Amount.	No.	Amount.	
<i>Accident Company.</i>												
AMER. MUT. LIABILITY INS. CO., Boston... 1887.	1889	\$ 119,595	\$ 3,726	\$ 123,321	\$ 73,735	\$ 15,048	\$ 88,785	.....	\$ 20,271,048	.....	\$ 20,233,184	\$ 115,731
W. C. Lovering, Pres., S. A. Williams, Sec.	1888	90,929	1,615	92,544	36,797	12,826	43,623	.....	4,585,405	.....	4,559,405	86,316
	1887	35,643	.....	35,643	.....	4,635	4,635	.....	1,782,125	.....	.....	31,145
<i>Plate Glass Company.</i>												
MUT. PLATE GLASS INS. ASS'N, Shelby, O., 1886.	1889	4,453	383	4,836	1,217	3,822	5,039	.....	91,099	.....	240,646	.....
W. R. Bricker, Pres., H. N. Hildebrand, Sec.	1888	5,251	923	6,174	1,867	4,089	5,956	.....	66,728	.....	247,603	d 35,760
	1887	4,115	2,542	6,657	2,307	3,695	6,002	.....	70,839	.....	237,144	d 42,000
	1886	2,754	1,473	4,227	1,046	3,509	4,555	.....	52,236	.....	233,048	d 42,885
	1885	2,555	1,500	4,055	686	3,157	3,843	.....	48,631	.....	206,513	d 39,570
<i>Steam Boiler Companies.</i>												
CONNECTICUT MUT. STEAM BOILER INSP. AND INS. CO. Waterbury, Conn. 1886.	1889	2,298	62	2,360	.....	\$ 2,548	2,548	.....	389,900	.....	389,900	995
H. L. Wade, Pres., C. H. Bronson, Sec. c	1888	2,777	.....	2,777	.....	\$ 2,741	2,741	.....	273,150	.....	273,150	1,233
	1887	2,555	61	2,616	.....	\$ 1,998	1,998	.....	266,350	.....	266,350	1,385
	1886	1,702	.....	1,702	.....	\$ 1,021	1,021	.....	170,250	.....	170,250	681
MUTUAL BOILER INS. CO., Boston, Mass., 1877.	1889	5,465	330	5,795	1,916	\$ 3,866	5,782	.....	772,500	.....	772,500	8,923
Geo. W. Wheelwright, Pres., D. W. Lane, Sec.	1888	6,696	300	6,996	1,956	\$ 3,923	5,879	.....	817,600	.....	805,600	9,074
	1887	6,264	160	6,424	2,001	\$ 3,836	5,837	.....	882,950	.....	822,950	8,109
	1886	7,042	160	7,202	1,614	\$ 4,623	6,237	.....	922,700	.....	993,200	7,350
	1885	6,543	177	6,720	1,492	\$ 4,100	5,598	.....	834,400	.....	776,900	6,600
PROVIDENCE MUTUAL STEAM BOILER, Provi- dence, R. I., ... 1875.	1889	7,362	447	7,809	4,236	\$ 5,229	9,465	.....	.....	.....	706,800	11,717
Wm. Corliss, Pres., Lewis T. Downes, Sec.	1888	8,087	516	8,603	5,593	\$ 5,748	11,341	.....	928,840	.....	906,040	13,216
	1887	9,166	545	9,711	5,196	\$ 5,918	11,054	.....	985,340	.....	973,140	15,552
	1886	10,952	524	11,476	6,096	\$ 6,251	12,347	.....	1,177,390	.....	1,099,190	16,567
	1885	11,901	554	12,455	4,933	\$ 5,531	10,464	.....	1,250,365	.....	1,209,115	17,888

§ Includes inspection of steam boilers. a Confined chiefly to insurance on mill property. c Began business Sept. 6, 1886. d Includes "glass on hand."

MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Ending 31 December	Capital.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses for Man- agement (Includ- ing Taxes).	Total Expendi- tures.	NEW POLICIES ISSUED & REVIVED.		POLICIES IN FORCE AT END OF YEAR.		Total Assets.
								No.	Amount.	No.	Amount.	
<i>Real Estate Companies.—Cont.</i>												
CONVEYANCERS TIT. INS. CO. Boston, Mass.* 1889. F. C. Bowditch, Pres., H. H. Edes, Manager.	1889	\$ 200,000	\$ 6,113	\$ 13,056	\$	\$ 6,086	\$ 6,086	.....	\$ 1,953,300	.....	\$ 1,953,300	\$ 206,970
GERMAN-AMERICAN REAL ESTATE TITLE GUARANTEE CO., New York..... 1886.	1889	500,000	43,250	58,924	.....	65,031	65,031	.....	.....	.....	.....	539,914
Andrew L. Souldard, Pres., Adolph Koppel, Sec.	1888	367,600	27,340	40,848	.....	49,820	49,820	.....	.....	.....	.....	368,555
	1887	367,600	14,604	30,923	.....	.....	40,452	.....	.....	.....	.....	372,704
	1886	354,050	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)	(b)
LAWYERS TITLE INS. CO., New York†..... 1887.	1889	500,000	20,960	336,367	1,206	229,133	230,339	.....	.....	.....	.....	666,596
Edwin W. Coggeshall, Pres., Wm. P. Dixon, Sec.	1888	500,000	14,194	179,202	107	129,346	129,453	.....	.....	.....	.....	533,633
	1887	500,000	3,317	29,006	.....	.....	25,594	.....	.....	.....	.....	487,130
MASS. TITLE INS. CO., Boston, Mass..... 1885.	1889	300,000	52,172	58,699	.....	51,528	52,886	.....	4,887,658	.....	.....	324,149
H. W. Suter, Pres., Henry H. Sprague, Clerk and Treas.	1888	300,000	33,499	52,286	.....	52,149	52,149	.....	3,887,431	.....	.....	359,469
	1887	300,000	30,330	44,918	.....	53,911	53,911	.....	3,444,962	.....	.....	291,527
	1886	300,000	18,893	25,752	.....	44,636	44,636	.....	2,055,411	.....	2,026,211	288,327
	1885	250,000	7,129	9,473	.....	28,221	28,221	.....	879,369	.....	.....	260,839
MINNESOTA TITLE INS. AND TRUST CO., Minne- apolis, Minn..... 1886.	1889	364,420	29,428	105,171	.....	46,228	65,838	.....	4,583,744	.....	10,027,893	449,028
Joseph U. Barnes, Pres., J. W. Mauck, Sec.	1888	325,000	24,657	119,786	.....	36,302	61,302	.....	3,716,128	.....	3,050,499	337,975
	1887	250,000	12,417	40,938	.....	17,149	17,149	.....	2,075,396	.....	2,036,996	300,000
ST. PAUL TITLE INS. AND TRUST CO., St. Paul, Minn..... 1888.	1889	329,860	36,999	52,952	.....	41,185	41,185	.....	6,806,950	.....	13,064,370	381,066
F. Driscoll, Pres., C. M. Taylor, Sec.	1888	250,000	20,664	47,243	.....	24,624	24,624	.....	4,928,035	.....	6,257,420	282,217
	1887	250,000	8,108	14,545	.....	10,825	10,825	.....	1,328,485	.....	1,328,485	260,417
ROCHESTER TITLE INS. CO., Rochester, N. Y. 1887.	1889	150,000	5,993	12,676	.....	.....	15,649	.....	.....	.....	.....	101,783
Frederick Cook, Pres., Frank S. Upton, Sec.†	1888	135,570	.....	824	.....	.....	31,902	.....	.....	.....	.....	91,856
	1887	27,000	.....	165	.....	.....	12,871	.....	.....	.....	.....	14,293
TITLE INS. CO. OF MINNESOTA, Minneapolis. 1890.	1890	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
UTAH TITLE INS. AND TRUST CO., Salt Lake City, U. T..... 1889.	1889	150,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
John E. Dooley, Pres., A. L. Thomas, Sec.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Began business March 18, 1889.

† Began business July 18, 1887.

‡ Company is doing business only in the county of Monroe.

c Includes \$75,000 received for call on capital.

§ Began business November 15, 1886.

MUTUAL COMPANIES.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year of Incorporation	Total Premium Receipts.	Total Interest and other Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (Includ- ing Taxes).	Total Expendi- tures.	New Policies Issued & Revived.		Policies in Force at End of Year.		Total Assets.
								No.	Amount.	No.	Amount.	
<i>Accident Company.</i>												
AMER. MUT. LIABILITY INS. CO., Boston... 1887.	1880	\$ 119,595	\$ 3,796	\$ 123,321	\$ 73,735	\$ 15,048	\$ 88,783	.....	\$ 20,271,048	.....	\$ 20,233,184	\$ 115,731
W. C. Lovering, Pres., S. A. Williams, Sec.	1888	90,029	1,615	92,544	30,797	12,826	43,623	.....	4,585,405	.....	4,559,405	80,316
	1887	35,643	.....	35,643	.....	4,635	4,635	.....	1,782,125	.....	.....	31,145
<i>Plate Glass Company.</i>												
MUT. PLATE GLASS INS. ASS'N, Shelby, O., 1880.	1889	4,453	383	4,836	1,217	3,822	5,039	.....	91,099	.....	240,646	.....
W. R. Bricker, Pres., H. N. Hildebrand, Sec.	1888	5,451	923	6,174	1,867	4,089	5,956	.....	66,728	.....	247,603	d 35,760
	1887	4,115	2,542	6,657	2,307	3,695	6,002	.....	70,839	.....	237,144	d 42,000
	1886	2,754	1,473	4,227	1,046	3,509	4,555	.....	52,236	.....	233,948	d 42,885
	1885	2,555	1,500	4,055	686	3,157	3,843	.....	48,631	.....	206,513	d 39,570
<i>Steam Boiler Companies.</i>												
CONNECTICUT MUT. STEAM BOILER INS. AND INS. CO., Waterbury, Conn., 1886.	1889	2,298	62	2,360	.....	2,548	2,548	.....	389,900	.....	389,900	995
H. L. Wade, Pres., C. H. Bronson, Sec. c	1888	2,777	.....	2,777	.....	2,741	2,741	.....	273,150	.....	273,150	1,233
	1887	2,555	61	2,616	.....	1,998	1,998	.....	266,350	.....	266,350	1,385
	1886	1,702	.....	1,702	.....	1,021	1,021	.....	170,250	.....	170,250	681
MUTUAL BOILER INS. CO., Boston, Mass., 1877.	1889	5,465	330	5,795	1,916	3,866	5,782	.....	772,500	.....	772,500	8,923
Geo. W. Wheelwright, Pres., D. W. Lane, Sec.	1888	6,906	300	6,906	1,956	3,923	5,879	.....	817,600	.....	805,600	9,074
	1887	6,264	160	6,424	2,001	3,836	5,837	.....	882,950	.....	822,950	8,109
	1886	7,022	160	7,202	1,614	4,633	6,237	.....	922,700	.....	903,200	7,350
	1885	6,543	177	6,720	1,492	4,106	5,598	.....	834,400	.....	776,900	6,600
PROVIDENCE MUTUAL STEAM BOILER, Provi- dence, R. I., 1875.	1889	7,362	447	7,809	4,236	5,229	9,465	.....	.....	.....	706,800	11,717
Wm. Corliss, Pres., Lewis T. Downes, Sec.	1888	8,087	516	8,603	5,593	5,748	11,341	.....	928,840	.....	906,040	13,216
	1887	9,166	545	9,711	5,136	5,918	11,054	.....	985,340	.....	973,140	15,552
	1886	10,952	524	11,476	6,006	6,251	12,347	.....	1,177,390	.....	1,099,190	16,567
	1885	11,961	554	12,515	4,933	5,531	10,464	.....	1,250,365	.....	1,209,115	17,888

§ Includes inspection of steam boilers. a Confined chiefly to insurances on mill property. c Began business Sept. 6, 1886. d Includes "glass on hand."

MISCELLANEOUS COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ending December 31.	Capital.	Total Premium Receipts.	Total Income.	Total Payments to Policy- holders.	Actual Expenses of Man- agement (Includ- ing Taxes).	Total Expendi- tures.	NEW POLICIES ISSUED & REVIVED.		POLICIES IN FORCE AT END OF YEAR.		Total Assets.
								No.	Amount.	No.	Amount.	
<i>Live Stock Companies.</i>												
DELAWARE LIVE STOCK INS. CO., Wilmington, Del.....1889. H. C. Conrad, Pres., J. L. Cavender, Sec.	1889	\$ 2,500	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	.....	.....	.....	\$ .....	.....
NORTHWESTERN LIVE ST'K. Des Moines, Ia. 1886	1889	\$ 25,000	39,593	40,119	8,242	17,472	25,714	.....	548,314	.....	579,767	62,016
B. F. Kauffman, Pres., B. R. Field, Sec.	1888	\$ 25,000	40,376	40,376	15,254	24,924	39,178	.....	468,163	.....	526,122	47,166
	1887	\$ 25,000	25,888	27,126	10,615	16,198	26,813	.....	359,435	.....	404,479	52,332
	1886	\$ 25,000	6,105	13,805	3,692	8,795	12,397	.....	294,379	.....	277,777	45,886
PACIFIC LIVE STOCK, Seattle, Wash.....1889.	1889	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
J. R. K. Irvin, Pres., J. B. Metzler, Sec. ^e												
U. S. LIVE STOCK INSURANCE CO., Fergus Falls, Minn.....1890.	1890	\$500,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Authorized capital \$25,000, of which \$2,500 has been paid up. † Subscribed capital. ‡ Authorized capital \$100,000, of which \$25,000 has been paid up.

^e Began business Jan. 1, 1890.

POLITIC POINTS FOR LIFE AGENTS.—I. In conversation, beware of thrusting yourselves forward. If you are in earnest about people effecting policies, it is a mistake to talk too much. A few simple, convincing, logical words are generally all that is needed.

2. Don't appear at any time over-anxious about getting the proposal. A quiet, courteous, self-reliant man is always best.

3. If your client is at dinner, don't worry him, but call again. He is more likely to listen to your persuasions after, than before dinner.

4. Don't always argue the subject of life assurance as a matter of duty, but, with some, appeal to their instinct of self-interest.

5. With young men especially, put forward the endowment tables, and advise that policies be effected to mature at an early age.

6. Cultivate politeness and a respectful attitude to your hoped-for mem-

bers. "A polite man is one who listens with interest to things he knows all about, even if they are told by persons who know nothing about them."

7. Be punctual, methodical and systematic in all your transactions, whether with the head office or your policyholders.

8. Introduce your subject discreetly and adroitly. Always first ask your customer how he finds business before mentioning insurance.

9. Take your leave directly you have received your answer, whether you secure a proposal or not. If a hesitating negative be given, wish your friend good-day, and say you will call again at a more convenient season.

10. Be businesslike with all your business friends. Say what you have to say in the fewest words. "The drop of one word may show more than the stream of a whole oration."

ANALYSIS OF THE ASSETS OF LIFE INSURANCE COMPANIES.

The following is a summary analysis and classification of the various items comprising the admitted assets of life insurance companies reporting to the Insurance Department of New York State for the year ending December 31, 1889.

NAME OF COMPANY.	Real Estate.	Bonds and Mortgages.	U. S. Stocks and Securities.	Other Stocks and Bonds.	Collateral Loans.	Premium Notes and Loans.	Cash in Office and in Bank.	Deferred and Unpaid Premiums.	All Other Assets.	Total Admitted Assets.
<i>New York State Companies.</i>										
Brooklyn.....	\$334,800	\$599,445	\$105,000	\$495,215	\$600	\$125,708	\$42,675	\$26,095	\$18,995	\$1,608,534
Commercial Union.....	.....	100,000	.....	.....	.....	.....	15,088	11,116	787	127,531
Equitable.....	24,653,296	23,637,874	794,000	39,222,286	2,705,000	.....	11,719,079	1,799,930	829,895	105,301,360
Germania.....	1,624,858	7,347,814	186,480	4,263,161	400,000	219,633	299,017	347,014	127,990	14,825,966
Home.....	168,300	1,281,650	1,528,500	1,931,535	931,325	855,179	38,054	161,272	32,138	6,694,395
Manhattan.....	276,416	4,120,431	633,750	1,402,873	3,821,562	130,168	200,537	391,781	116,871	11,729,490
Metropolitan.....	493,822	5,090,240	330,750	2,231,212	9,845,500	.....	266,976	39,429	94,861	8,597,469
Mutual.....	12,382,623	56,979,290	806,400	49,517,070	9,845,500	367,394	2,988,633	2,119,121	999,993	135,038,539
New York.....	13,224,872	18,106,512	922,900	59,515,542	3,709,000	3,500	5,917,838	2,191,019	441,345	104,415,345
Provident Savings Life Assur. Society.	35,449	125,800	.....	339,948	27,500	.....	70,105	65,752	67,906	676,540
United States.....	105,250	3,516,224	54,625	1,974,448	132,433	172,770	71,180	171,522	6,266,338	6,266,338
Washington.....	439,173	8,224,343	.....	422,612	595,428	.....	32,446	290,367	94,899	10,029,268
Totals.....	\$53,766,930	\$129,009,622	\$5,382,405	\$161,245,994	\$22,078,348	\$22,495,823	\$21,622,228	\$7,525,297	\$2,834,015	\$405,960,573
<i>Companies of Other States.</i>										
Ætna, Conn.....	\$614,341	\$16,044,317	\$1,087,700	\$10,078,137	\$522,368	\$1,599,219	\$4,048,016	\$257,957	\$599,074	\$34,741,130
Berkshire, Mass.....	485,899	2,488,316	315,000	486,840	299,425	134,710	106,112	90,479	46,466	4,393,249
Connecticut General, Conn.....	125,204	1,221,060	.....	308,428	7,400	70,500	34,595	39,867	34,612	1,910,786
Connecticut Mutual, Conn.....	8,556,207	32,890,542	124,500	11,939,047	64,132	1,813,181	1,398,565	119,513	905,679	57,862,966
Imperial, Mich.....	.....	104,172	.....	1,080	.....	.....	37,863	96,854	3,193	176,104
John Hancock Mutual, Mass.....	414,799	1,593,740	.....	1,112,915	109,800	164,014	46,343	59,383	47,066	3,548,080
Massachusetts Mutual, Mass.....	459,218	3,776,257	.....	4,129,485	701,200	866,109	201,917	329,551	152,080	10,415,818
Mutual Benefit, New Jersey.....	1,070,119	22,260,431	746,869	11,132,693	3,669,345	5,060,866	870,260	398,809	696,572	45,236,963
National, Vt.....	181,225	2,551,097	132,300	2,001,657	96,930	312,611	328,898	159,089	93,388	5,917,195
New England Mutual, Mass.....	1,697,420	2,900,465	205,100	12,799,643	1,034,968	891,924	686,979	146,593	219,955	20,522,257
Northwestern Mutual, Wis.....	1,188,631	30,033,434	134,019	1,942,839	.....	902,542	1,779,092	853,858	473,515	37,107,929
Penn Mutual, Penn.....	813,809	4,499,266	138,600	6,483,548	1,493,217	998,544	152,876	493,206	110,488	15,093,494
Phoenix Mutual, Conn.....	1,227,833	6,549,468	140,415	831,321	.....	883,159	116,158	67,942	186,447	19,022,743
Provident Life and Trust, Penn.....	1,070,719	7,553,159	365,750	6,125,000	202,000	811,933	115,039	531,442	162,893	16,946,145
State Mutual, Mass.....	386,000	976,659	186,000	3,281,000	208,000	419,355	140,130	254,200	54,000	5,059,224
Travelers, Conn.....	1,051,762	3,344,722	.....	3,741,208	301,865	1,112,447	667,595	300,868	114,311	9,056,148
Union Central, Ohio.....	173,218	3,837,383	.....	.....	.....	.....	24,579	118,784	64,430	5,575,497
Union Mutual, Me.....	1,113,220	1,331,466	63,500	2,476,225	295,843	460,120	203,815	.....	.....	6,157,343
Totals, L. Ins. Cos. of other States.....	\$200,608,685	\$143,818,835	\$3,652,412	\$78,922,236	\$8,377,554	\$16,532,028	\$10,966,682	\$2,161,336	\$3,942,481	\$909,983,148
Totals, N. Y. State Life Ins Cos.....	\$53,766,930	\$129,009,622	\$5,382,405	\$161,245,994	\$22,078,348	\$22,495,823	\$21,622,228	\$7,525,297	\$2,834,015	\$405,960,573
Aggregates.....	\$74,375,614	\$272,828,457	\$9,034,817	\$240,168,140	\$30,455,902	\$19,028,751	\$32,588,910	\$11,586,633	\$6,776,496	\$696,943,721

STATISTICS OF LIFE INSURANCE FOR THIRTY YEARS.

The following tables show the financial condition and amount of business transacted by life insurance companies reporting to the New York Insurance Department from 1860 to 1889, inclusive:

NUMBER OF COMPANIES.	Year Ending Dec. 31.	INCOME AND EXPENDITURES.								
		Capital.	Assets.	Liabilities, Exclusive of Capital.	Surplus as to Policyholders.	Total Premium Receipts.	Income from Investments and Miscella- neous Sources.	Total Income.	Taxes, Com- missions and Other Expenses.	Total Disbursements.
17.....	1860	\$2,121,200	\$24,115,687	\$17,159,873	\$6,955,814	\$4,770,346	\$1,227,798	\$5,998,144	\$744,801	\$2,008,936
17.....	1861	2,118,000	26,670,397	18,278,402	8,391,995	4,913,391	1,379,095	6,292,416	729,100	3,598,481
18.....	1862	2,310,000	30,123,330	23,791,459	6,331,873	5,742,448	1,668,043	7,410,491	871,867	3,759,153
22.....	1863	2,653,500	37,838,190	28,655,154	9,173,036	8,593,959	2,121,017	10,624,986	1,935,011	5,764,943
27.....	1864	3,134,200	49,027,297	34,718,231	14,309,066	13,181,974	2,081,164	16,162,138	2,299,142	7,021,649
36.....	1865	3,498,200	64,232,123	46,341,499	17,890,624	21,598,317	3,288,703	24,887,020	4,025,019	10,995,335
39.....	1866	4,790,600	91,537,028	65,538,523	25,998,505	35,825,006	4,550,660	40,375,666	6,770,335	17,176,666
43.....	1867	5,577,600	125,548,951	88,597,422	36,951,529	50,385,146	6,096,851	56,481,997	9,480,443	26,325,213
55.....	1868	8,387,768	175,262,330	135,806,958	39,455,372	67,835,325	9,546,833	77,382,158	13,786,689	40,959,021
70.....	1869	9,876,364	220,097,425	180,932,859	48,164,566	86,953,155	12,454,164	98,597,319	17,278,478	54,471,576
71.....	1870	10,519,484	269,580,441	221,160,702	48,389,739	99,298,266	14,727,882	105,026,148	18,349,431	63,876,840
68.....	1871	10,628,359	302,558,199	254,551,781	48,000,418	96,710,877	16,779,685	113,490,562	20,242,797	77,536,280
59.....	1872	9,667,416	335,168,543	288,397,107	46,841,436	90,602,683	20,793,346	117,396,029	18,006,861	78,267,257
56.....	1873	9,313,456	360,140,684	311,550,928	48,589,756	96,000,089	22,396,413	118,396,502	17,208,206	84,501,446
1874	1874	7,227,000	387,281,872	328,392,552	58,889,345	98,434,996	26,297,718	115,736,714	15,986,881	81,232,333
45.....	1875	5,746,500	403,142,082	342,330,953	60,812,029	83,786,511	24,856,573	108,645,084	14,128,594	79,618,166
38.....	1876	5,176,500	407,406,333	346,279,780	61,126,553	72,956,698	24,391,885	96,358,583	13,174,419	76,018,183
34.....	1877	4,866,500	396,420,591	334,816,493	61,604,098	62,933,690	23,228,454	86,162,144	13,397,565	74,337,394
34.....	1878	4,950,500	404,079,145	339,585,027	64,493,518	57,236,335	23,226,644	80,466,999	10,992,051	74,128,070
34.....	1879	5,162,900	411,353,355	341,702,745	69,590,610	53,728,055	23,972,348	77,700,445	11,208,133	68,858,303
34.....	1880	5,100,500	428,332,871	355,805,959	72,526,922	56,979,388	23,431,057	77,403,445	12,951,312	66,317,859
30.....	1881	5,050,500	429,534,655	356,997,194	72,537,460	56,379,248	23,441,265	77,820,513	13,089,414	65,484,687
1882	1882	5,534,087	449,602,347	372,850,956	76,751,391	60,502,274	24,595,860	85,070,134	13,338,788	66,242,344
29.....	1883	4,290,500	471,805,590	391,597,827	80,208,693	67,322,119	25,240,644	92,562,793	13,935,264	71,743,588
29.....	1884	4,290,500	491,487,719	409,676,528	81,811,191	72,016,204	24,958,112	96,974,376	18,153,435	76,930,098
29.....	1885	4,290,500	523,664,678	430,915,191	79,751,171	78,513,171	27,014,693	105,597,864	19,040,797	86,259,549
29.....	1886	4,290,500	560,125,360	458,862,922	101,262,427	88,726,914	28,234,401	116,961,315	21,066,540	82,319,096
29.....	1887	4,558,500	595,679,478	*523,251,812	*72,427,666	100,584,162	30,073,362	130,657,526	25,031,101	93,447,289
29.....	1888	4,558,500	641,747,870	562,390,842	*72,357,028	114,559,530	32,664,001	147,024,431	27,995,878	103,359,145
30.....	1889	5,168,500	696,943,722	610,198,695	86,745,026	133,102,864	35,021,835	168,124,699	34,898,168	114,593,360
Aggregates 30 years.	....	.....	.....	.....	.....	\$1,923,140,211	\$540,481,358	\$2,463,621,569	\$411,283,030	\$1,750,217,670

* Liabilities at 4 per cent, instead of 4½ per cent, as in previous years.

PAYMENTS MADE AND POLICIES ISSUED.

NUMBER OF COMPANIES.	Year Ending Dec. 31.	PAYMENTS TO POLICYHOLDERS.					POLICIES ISSUED AND RE- VIVED DURING THE YEAR.		POLICIES IN FORCE AT END OF YEAR.	
		Total Pay- ments for Losses, Endow- ments and Annuities.	Total Pay- ments for Lapsed, Surren- dered and For- feited Policies.	Total Dividends to Policy- holders.	Total Pay- ments to Policyholders.	Total Dividends to Stock- holders.	Number.	Amount of Insurance.	Number.	Amount of Insurance.
17.....	1860	\$1,360,000	\$243,954	\$497,848	\$4,101,802	\$62,333	12,699	\$35,589,994	56,046	\$163,703,455
17.....	1861	1,474,005	685,341	637,522	2,770,668	69,513	9,593	24,978,444	57,202	164,256,052
18.....	1862	1,705,010	468,235	697,574	2,861,419	85,867	17,430	43,471,499	64,252	183,962,577
22.....	1863	2,395,892	361,830	1,031,939	3,699,661	129,371	35,224	86,812,093	98,095	267,658,677
27.....	1864	3,136,659	497,754	1,036,012	4,581,225	141,162	59,108	155,863,867	146,789	395,703,958
30.....	1865	4,125,442	691,322	1,475,212	6,292,026	277,700	86,261	245,427,957	209,322	580,882,253
39.....	1866	6,428,472	1,226,856	2,522,477	10,187,805	218,596	134,300	404,510,474	395,390	865,105,977
43.....	1867	8,253,003	1,667,782	3,183,624	16,594,409	340,361	158,605	471,611,744	401,140	1,161,729,776
55.....	1868	11,058,686	3,762,735	4,183,624	20,599,064	640,248	201,922	579,657,371	537,594	1,528,984,685
70.....	1869	15,694,831	5,148,900	5,733,862	36,575,593	617,595	231,269	614,762,420	656,572	1,836,617,819
71.....	1870	19,522,712	9,616,988	7,609,557	44,949,257	578,152	237,180	587,863,236	747,807	2,023,884,955
68.....	1871	28,773,041	13,263,390	14,624,568	58,661,939	622,534	209,753	488,685,022	785,360	2,101,461,824
59.....	1872	25,672,380	13,922,009	20,077,999	59,672,288	528,008	201,368	489,024,857	804,444	2,114,722,591
56.....	1873	27,232,435	16,669,594	22,936,235	66,840,224	452,976	199,090	465,614,001	817,081	2,086,027,178
50.....	1874	25,797,860	22,453,955	16,617,018	64,868,833	376,619	144,783	351,803,670	799,534	1,997,236,230
45.....	1875	27,174,631	20,414,574	17,900,605	65,489,810	394,410	133,095	299,276,337	774,625	1,922,043,146
38.....	1876	25,567,890	21,354,376	16,187,128	63,109,354	334,410	99,036	232,665,486	706,179	1,735,095,190
34.....	1877	26,103,286	19,152,318	15,397,370	66,652,974	356,785	81,909	178,283,617	633,096	1,556,105,323
34.....	1878	29,153,226	17,095,994	14,627,449	67,886,660	249,359	67,040	156,601,199	612,843	1,486,921,223
34.....	1879	31,684,522	12,207,823	13,479,613	57,377,958	249,359	67,399	167,865,390	595,486	1,439,961,165
34.....	1880	30,032,174	9,923,026	13,171,922	53,127,192	339,355	72,267	187,904,260	608,681	1,475,994,672
30.....	1881	31,068,144	8,947,354	12,579,151	54,594,649	299,624	80,999	222,582,483	627,358	1,540,086,686
30.....	1882	29,826,974	9,255,077	13,555,105	54,637,956	266,500	91,945	257,517,216	661,458	1,637,648,872
29.....	1883	33,894,306	8,837,857	13,417,464	56,149,627	298,697	110,302	308,064,893	705,659	1,763,730,015
29.....	1884	35,622,822	9,593,529	13,043,498	58,140,572	329,091	127,965	321,310,179	759,713	1,870,745,521
29.....	1885	36,624,822	9,693,229	12,963,660	61,218,751	329,091	127,965	378,214,593	814,691	2,023,517,488
29.....	1886	36,270,390	9,433,378	13,218,286	60,692,054	329,091	127,965	448,514,242	848,481	2,222,413,090
29.....	1887	42,827,054	10,413,979	14,952,624	68,093,557	329,091	127,965	531,170,793	929,853	2,474,597,128
29.....	1888	48,569,964	11,234,569	14,324,827	79,473,667	333,966	204,395	631,731,701	1,021,631	2,761,577,128
30.....	1889	53,081,834	12,240,142	13,951,619	79,473,667	331,595	249,297	786,096,741	1,139,894	3,144,677,311
Aggregates 30 years.....		\$784,026,649	\$280,614,871	\$344,212,513	\$1,328,854,033	\$9,856,196	3,706,083	\$10,156,784,619	.....	.....

SYNOPSIS OF PAYMENTS TO LIFE POLICYHOLDERS IN TWENTY YEARS.

The following tables show the total annual payments to policyholders by twenty-five prominent life companies for twenty years (1870-1889), compared with the increase of assets during same period.

NAME OF COMPANY.	PAYMENTS TO POLICYHOLDERS.										
	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Ætna, Hartford.....	3,528,175	3,797,031	3,766,492	3,922,013	3,804,382	3,453,594	3,353,696	3,418,801	2,950,517	3,034,933	2,699,018
Berkshire, Pittsfield.....	197,879	217,041	171,087	250,349	283,439	341,083	397,398	401,928	436,378	335,997	374,374
Brooklyn, New York.....	284,928	364,991	294,694	397,802	362,245	304,643	361,405	631,784	523,788	410,665	295,662
Connecticut General, Hartford....	70,456	106,494	92,612	118,813	132,248	125,281	158,438	186,939	191,794	155,204	107,822
Connecticut Mutual, Hartford.....	5,045,858	7,630,241	5,797,014	6,270,475	6,428,150	6,206,914	6,018,758	7,124,283	7,312,768	7,136,986	6,413,695
Equitable, N. Y.....	3,951,445	3,459,342	3,646,290	5,076,529	4,816,402	5,335,012	5,170,427	5,234,276	4,935,170	4,988,871	4,792,938
Germania, N. Y.....	732,913	666,563	780,387	906,975	932,077	907,459	894,536	1,167,462	1,082,721	1,023,513	988,192
Home, Brooklyn.....	495,186	473,775	535,574	494,689	502,321	511,533	531,928	628,405	596,151	567,140	507,140
John Hancock Mutual, Boston....	295,236	364,642	393,500	424,014	561,430	593,268	390,007	379,271	410,221	418,830	383,627
Manhattan, N. Y.....	1,084,567	1,027,317	1,080,988	1,173,259	1,056,425	1,200,384	1,208,114	1,308,156	1,222,222	1,253,602	1,260,966
Massachusetts Mutual, Springfield..	627,312	559,289	775,696	664,826	718,570	776,269	848,694	909,487	863,456	841,468	700,344
Metropolitan, N. Y.....	126,428	177,205	304,070	404,097	528,556	634,339	482,463	597,591	476,062	386,834	387,357
Mutual, New York.....	6,124,080	7,458,801	9,554,471	13,474,044	11,469,709	12,674,804	14,505,555	13,949,101	14,400,022	14,015,556	13,160,694
Mutual Benefit, Newark.....	3,360,628	4,241,552	3,899,662	4,263,546	4,166,548	5,526,990	4,534,751	4,673,973	4,956,191	4,843,957	4,787,367
National, Montpelier.....	122,212	93,660	122,164	138,938	184,647	181,330	179,232	243,844	197,144	193,354	189,928
New England Mutual, Boston.....	1,596,695	2,105,707	1,737,423	1,640,505	1,969,833	1,983,464	2,159,461	2,128,474	1,904,334	2,034,633	1,900,805
New York, N. Y.....	2,863,500	3,286,145	3,690,093	3,828,384	4,559,421	4,131,137	4,242,868	4,367,770	4,807,593	4,821,491	4,499,891
Northwestern Mutual.....	790,824	1,582,384	1,466,102	1,801,804	1,898,857	2,004,490	2,412,094	2,801,667	3,088,793	2,669,746	2,180,510
Penn Mutual, Philadelphia.....	444,251	531,758	791,898	801,933	635,574	761,365	902,360	813,699	947,059	865,531	897,077
Phoenix Mutual, Hartford.....	1,027,051	1,628,479	2,180,026	2,018,017	1,834,769	1,934,595	1,759,331	1,604,973	1,714,580	1,401,714	1,324,010
Provident Life and Trust, Phila....	106,460	145,492	206,459	176,550	238,750	269,995	292,269	374,361	436,596	490,600	472,182
State Mutual, Worcester.....	102,533	137,666	124,059	160,993	175,255	224,043	196,660	178,655	227,131	228,350	212,521
Union Mutual, Portland, Me.....	813,411	966,666	895,022	959,471	1,119,283	1,390,990	1,553,097	1,822,593	2,022,934	1,214,039	1,067,157
United States, N. Y.....	387,479	787,171	862,166	780,454	742,074	654,961	702,597	815,923	670,025	584,689	507,746
Washington, N. Y.....	457,781	429,628	431,866	437,920	543,973	562,710	609,079	862,815	857,606	974,506	931,405
Aggregates (25 companies).....	33,746,288	42,239,100	43,599,795	50,536,310	49,664,938	52,690,603	53,955,158	56,736,261	57,181,196	54,861,052	51,042,518

SYNOPSIS OF PAYMENTS TO LIFE POLICYHOLDERS IN TWENTY YEARS—Continued.

NAME OF COMPANY.	PAYMENTS TO POLICYHOLDERS.									Aggregate Amount Paid to Policy-holders in Twenty Years, 1870-1889.	Admitted Assets Jan. 1, 1871.	Admitted Assets Jan. 1, 1890.	Increase of Assets in Twenty Years.
	1891.	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.				
Etna, Hartford....	\$ 2,679,479	\$ 2,460,940	\$ 2,781,828	\$ 2,960,728	\$ 3,119,472	\$ 2,978,024	\$ 3,025,559	\$ 3,181,119	\$ 3,641,441	\$ 64,557,372	\$ 14,816,782	\$ 34,741,130	\$ 19,924,348
Berkshire, Pittsfield	546,866	649,596	548,500	595,955	633,834	686,155	698,103	593,943	613,078	8,940,683	1,310,376	4,393,249	2,882,873
Brooklyn, New York	295,944	174,418	215,423	181,343	207,018	155,084	165,817	171,207	213,045	5,943,506	1,655,072	1,668,534	46,538
Conn. Gen., Hartford	115,624	129,113	148,459	172,515	126,200	131,997	117,572	119,767	152,887	2,600,325	656,267	1,910,786	1,254,519
Conn. Mut., Hartford	6,084,224	5,399,494	5,781,852	5,512,307	5,824,584	5,285,001	5,414,301	5,385,348	5,839,313	121,821,566	30,858,664	57,862,366	27,003,702
Equitable, N. Y....	5,236,355	5,977,541	6,461,071	7,194,787	7,138,089	8,336,608	10,002,510	11,884,457	11,824,838	124,641,578	13,236,025	105,361,360	92,135,335
Germania, N. Y....	1,009,621	1,108,773	1,173,780	1,261,675	1,300,506	1,200,829	1,302,161	1,352,910	1,537,773	21,330,846	3,820,666	14,825,966	11,005,300
Home, Brooklyn....	446,657	435,795	470,215	517,321	512,098	603,553	559,369	613,160	628,897	10,645,691	2,670,005	6,694,305	4,024,300
John Hancock Mut.	382,438	348,949	320,146	388,775	389,246	449,134	475,372	650,857	822,890	8,751,853	1,915,593	3,548,080	1,632,487
Manhattan, N. Y....	1,093,705	1,023,872	1,157,001	1,077,715	1,177,729	1,187,567	1,282,514	1,406,446	1,441,588	23,914,137	6,924,116	11,729,400	4,805,284
Mass. Mut., Springfield	827,585	799,660	815,647	797,966	821,673	958,870	1,015,234	1,001,789	1,092,009	16,415,784	3,419,304	10,415,818	6,990,514
Metropolitan, N. Y.	465,392	620,618	1,075,259	1,221,222	1,422,364	1,677,561	2,194,007	2,623,059	3,107,515	18,915,065	833,914	8,597,469	7,763,555
Mutual, New York	12,640,112	12,848,835	13,959,361	13,923,062	14,402,050	13,120,104	14,128,424	14,727,550	15,200,608	255,746,043	44,410,337	135,698,539	91,228,202
Mut. Ben., Newark.	4,595,380	4,406,272	3,963,768	4,118,065	4,452,022	4,688,849	4,726,176	4,953,800	5,099,817	90,209,214	22,140,058	45,236,963	23,096,905
National, Montpelier	199,910	236,628	222,027	395,812	299,150	336,369	445,240	619,497	639,165	5,230,217	1,011,972	5,917,195	4,905,223
New England Mut..	1,953,222	1,990,188	2,056,563	2,176,901	2,022,285	1,971,574	2,055,847	2,303,828	2,254,043	40,015,785	9,685,482	20,582,957	10,897,475
New York, N. Y....	5,091,820	6,210,310	6,659,390	6,734,955	7,681,874	7,627,230	9,535,211	10,973,070	12,121,122	117,773,275	15,861,221	104,415,322	88,554,101
Northwestern Mut..	2,271,015	2,143,350	2,226,830	2,485,969	2,637,794	2,413,999	3,347,809	2,799,697	3,542,122	46,640,856	8,911,430	37,107,929	28,106,499
Penn Mutual, Phila.	942,534	913,708	1,097,730	1,037,521	1,345,552	1,279,125	1,313,134	1,620,096	1,790,047	19,711,862	3,648,165	15,093,494	11,445,399
Phoenix Mutual....	1,231,592	1,169,550	1,122,709	1,144,254	1,187,529	1,023,774	1,015,389	957,893	1,147,242	28,227,407	6,006,562	10,002,743	3,996,181
Provident L. and T.	537,511	587,864	595,007	801,280	793,468	852,824	904,068	1,214,004	1,260,254	9,695,854	1,141,497	16,946,145	15,804,648
State Mut., Worcester.	268,469	261,533	291,993	362,806	443,469	494,624	490,975	619,438	592,927	5,773,340	1,146,672	5,659,204	4,512,532
Union Mut., Portland	1,153,359	785,555	810,399	668,876	819,076	681,666	743,634	690,152	549,845	20,727,797	5,295,233	6,157,343	862,110
United States, N. Y.	624,543	459,679	475,925	636,149	500,506	526,368	524,730	527,414	662,446	12,443,045	3,686,323	6,266,338	2,580,015
Washington, N. Y..	875,104	1,064,264	973,954	1,149,641	993,442	1,111,383	1,088,600	1,219,584	1,279,608	16,854,029	2,477,348	10,019,268	7,541,920
Aggregates (25 co's)	51,576,461	52,116,546	55,593,777	57,338,508	60,222,100	59,787,272	66,631,916	72,270,165	77,043,140	1,097,727,160	207,739,084	680,731,993	472,992,819

SYNOPSIS OF LIFE INSURANCE FOR TWENTY-TWO YEARS.

SHOWING AGGREGATES OF PREMIUMS, INTEREST ON INVESTMENTS, PAYMENTS TO POLICYHOLDERS, AND ACCUMULATION OF ASSETS IN TWENTY-TWO YEARS
OF TWENTY-FIVE LIFE COMPANIES REPORTING TO THE NEW YORK INSURANCE DEPARTMENT.

NAME AND LOCATION OF COMPANY.	Admitted Assets Jan. 1, 1868.	Premiums Received in Twenty-two Years.	Interest on Investments for Twenty-two Years.	Total Income for Twenty-two Years.	Aggregate Amounts Paid to Policyholders in Twenty-two Years.	Excess of Premiums over Payments to Policyholders.	Admitted Assets Jan. 1, 1890.	Assets Accumu- lated for Policyholders' Benefit in Twenty-two Years.
Æna, Hartford.....	\$7,450,212	\$79,808,774	\$31,438,416	\$111,247,190	\$68,692,615	\$11,116,159	\$34,741,130	\$27,290,918
Berkshire, Pittsfield.....	869,398	11,672,746	3,046,997	15,319,043	9,287,755	2,384,991	4,393,249	3,593,851
Brooklyn, New York.....	693,590	8,034,249	2,267,356	10,299,005	6,905,357	1,666,892	1,668,534	915,014
Connecticut General, Hartford.....	364,477	4,473,069	1,510,790	5,983,859	2,662,903	1,810,166	1,910,786	1,546,309
Equitable Mutual, Hartford.....	17,669,029	132,666,758	57,579,512	190,446,270	127,938,008	4,928,750	57,862,366	40,193,337
Equitable, New York.....	5,125,423	235,665,700	48,505,201	274,230,901	128,866,880	96,728,820	105,361,360	100,235,937
Germania, New York.....	1,875,363	34,863,622	9,690,739	44,494,361	22,244,795	10,618,897	14,825,966	12,995,603
Home, Brooklyn.....	1,643,029	15,075,919	5,393,470	20,469,389	11,513,252	3,564,667	6,694,395	5,051,276
John Hancock Mutual, Boston.....	883,412	14,395,227	3,245,059	17,550,287	9,254,564	5,050,663	3,548,086	2,664,668
Manhattan, New York.....	4,392,570	28,845,825	11,697,841	40,483,666	25,614,412	3,231,413	11,729,400	7,336,890
Massachusetts Mutual, Springfield.....	1,857,918	24,601,387	7,993,522	32,104,909	17,262,620	7,338,767	10,415,818	8,557,900
Metropolitan, New York.....	182,399	43,741,310	2,601,218	46,342,528	18,969,598	24,771,712	8,597,459	8,415,160
Mutual, New York.....	23,995,058	323,011,079	101,258,770	424,269,849	267,200,909	55,810,170	135,638,539	111,643,481
Mutual Benefit, Newark.....	14,391,259	104,021,485	40,144,554	144,156,539	96,590,156	7,431,329	45,236,963	39,845,704
National, Montpelier.....	663,604	10,238,787	3,122,811	13,361,598	5,385,796	4,854,991	5,917,195	5,253,591
New England Mutual, Boston.....	6,220,942	48,481,390	17,655,593	66,136,983	43,138,899	5,324,491	20,582,957	14,362,015
New York, New York.....	9,159,754	205,654,609	49,885,677	255,540,286	122,414,368	83,260,241	104,415,322	95,255,568
Northwestern Mutual, Milwaukee.....	3,147,165	71,866,675	15,667,300	87,473,975	48,180,279	23,662,396	37,107,989	33,960,764
Penn Mutual, Philadelphia.....	2,541,686	29,359,576	8,984,323	38,343,899	20,242,410	9,117,166	15,093,494	12,581,814
Phoenix Mutual, Hartford.....	2,134,344	33,699,219	12,488,142	46,187,361	29,323,112	4,370,107	16,002,743	7,868,399
Provident Life and Trust, Phila.....	366,989	24,684,872	6,613,522	31,298,394	9,810,986	14,873,906	16,946,145	16,379,156
State Mutual, Worcester.....	832,067	9,653,231	2,923,650	12,576,881	5,964,793	3,688,448	5,659,204	4,827,137
Union Mutual, Portland, Me.....	2,991,284	25,452,691	7,827,423	33,269,114	22,073,883	3,378,808	6,157,343	3,166,059
United States, New York.....	2,470,792	17,215,487	13,216,006	30,431,493	13,068,585	4,146,902	6,266,338	3,795,546
Washington, New York.....	1,017,643	26,266,919	6,519,898	32,786,797	17,123,941	9,142,978	10,019,268	9,001,625
Aggregates (25 companies).....	\$112,939,241	\$1,551,478,656	\$471,336,480	\$2,022,815,086	\$1,149,190,736	\$402,287,870	\$680,731,903	\$567,792,662

NAME AND LOCATION OF COMPANY.	SURPLUS AT 4 PER CENT.		Premiums Received in 1889.	Total Income in 1889.	Total Payments to Policyholders.	Total Dividends in 1889.	Insurance Paid in 1889.	Whole Amount in Force Jan. 1, 1890.
	Jan. 1, 1889.	Jan. 1, 1890.						
Aetna, Hartford.....	\$5,788,554	\$5,956,217	\$3,738,793	\$5,516,769	\$3,641,441	\$4,601,033	\$20,399,690	\$10,669,719
American, Philadelphia.....	2,223,501	2,591,554	139,085	314,391	179,534	329,263	600,108	4,171,081
Berkshire, Pittsfield.....	4,393,249	492,194	902,338	1,008,999	613,078	816,086	1,008,999	25,054,963
Brooklyn, New York.....	1,608,534	151,006	178,853	274,160	213,645	904,001	707,673	5,524,368
Connecticut General, Hartford.....	1,010,786	473,799	238,175	345,738	158,887	237,511	1,593,111	8,158,289
Connecticut Mutual, Hartford.....	57,826,366	5,410,801	4,418,336	7,701,321	5,839,313	6,976,400	9,256,204	151,730,494
Covenant Mutual, St. Louis.....	372,012	440,882	31,668	60,965	31,669	74,365	275,033	1,484,219
Equitable, Des Moines.....	714,193	221,245	95,230	143,718	53,432	98,665	775,451	2,933,466
Equitable, New York.....	105,301,360	19,068,402	25,357,523	39,393,888	11,848,953	17,846,953	175,264,100	631,016,666
Germania, New York.....	14,825,656	1,239,691	2,256,811	2,963,000	1,537,772	2,106,404	10,051,548	53,275,148
German Mutual, St. Louis.....	409,266	212,288	8,914	34,447	32,333	37,949	23,668	715,142
Hartford Life and Annuity, Hartford.....	1,617,889	333,013	1,108,048	1,168,284	744,184	1,139,844	416,010,204	471,592,663
Home, Brooklyn.....	6,694,395	1,375,844	930,307	1,224,916	628,867	908,115	6,764,108	25,879,171
Imperial, Detroit.....	126,104	126,957	109,686	176,764	101,861	175,227	5,549,000	10,015,100
John Hancock, Boston.....	3,548,080	258,036	1,616,585	1,799,543	822,890	1,535,946	419,709,166	445,879,657
Manhattan, New York.....	11,729,400	1,903,225	1,602,958	2,250,958	1,441,588	2,121,719	17,388,211	51,137,066
Maryland, Baltimore.....	1,447,218	395,162	138,266	207,650	90,699	139,393	708,759	5,008,465
Massachusetts Mutual, Springfield.....	10,415,818	763,695	1,867,547	2,412,168	1,092,009	1,622,331	15,105,763	56,320,593
Metropolitan, New York.....	8,597,469	927,023	8,349,945	8,725,196	3,107,515	6,450,237	693,004,455	220,416,521
Michigan Mutual, Detroit.....	2,569,250	237,900	676,319	810,044	276,346	595,851	4,609,575	20,373,036
Northwestern Mutual, Milwaukee.....	1,622,195	269,819	393,679	495,413	276,346	355,108	3,006,141	11,147,082
Mutual Life of Kentucky, Louisville.....	135,638,539	7,887,640	23,727,859	31,119,020	15,200,608	21,629,593	151,962,063	595,839,387
Mutual, New York.....	45,236,963	3,355,679	3,408,335	7,808,659	5,039,817	6,222,832	22,217,255	162,617,014
Mutual Benefit, Newark.....	5,917,195	930,886	1,495,069	1,781,674	639,165	1,075,872	12,743,988	38,767,541
National, Montpelier.....	20,522,957	2,369,413	2,628,886	3,672,137	2,254,043	2,803,822	11,007,055	78,954,903
New England Mutual, Boston.....	104,415,322	13,549,099	24,242,517	28,930,123	12,121,122	17,875,950	151,119,088	495,601,970
New York, New York.....	37,107,999	4,663,487	7,347,194	9,379,459	3,542,122	5,260,846	51,777,480	202,405,993
Northwestern Mutual, Milwaukee.....	9,111,318	147,600	416,716	549,873	268,115	384,769	2,411,688	10,681,100
Pacific Mutual, San Francisco.....	15,093,743	1,787,762	3,844,563	3,908,443	1,799,047	2,561,970	18,418,000	79,069,580
Phoenix Mutual, Philadelphia.....	10,022,743	1,318,537	3,084,563	3,599,222	1,390,254	1,399,095	13,269,382	93,958,064
Provident Life and Trust, Philadelphia.....	16,946,145	2,274,811	2,431,688	3,599,222	1,390,254	1,399,095	13,269,382	71,810,566
Prudential, Newark.....	676,540	341,997	329,793	1,343,630	924,746	1,294,558	19,172,197	69,954,208
State Mutual, Worcester.....	5,659,204	797,750	1,201,560	4,601,928	1,331,393	3,586,288	27,145,395	119,686,277
State Travelers, Hartford.....	11,593,299	2,327,022	1,340,404	1,793,649	553,312	818,777	6,094,748	90,476,430
Union Central, Cincinnati.....	5,575,497	312,161	2,068,341	2,338,559	650,577	1,200,058	19,628,595	44,978,949
Union Mutual, Portland.....	6,157,343	268,978	37,516	1,001,115	549,445	843,262	4,879,787	41,643,121
United States, New York.....	6,266,338	623,458	724,117	1,350,554	622,446	1,094,772	9,593,581	27,224,666
Vermont, Burlington.....	396,472	80,222	72,301	92,753	31,829	82,442	1,224,049	2,474,728
Washington, New York.....	10,019,268	440,508	1,975,824	2,531,999	1,279,608	1,848,677	10,663,767	46,390,324
Aggregates year ending December 31, 1889.....	\$716,120,801	\$90,986,181	\$140,668,645	\$176,643,035	\$82,566,248	\$121,086,535	\$999,560,550	\$3,630,859,987
Aggregates year ending December 31, 1888.....	659,180,978	83,397,341	120,854,377	154,366,398	77,112,970	109,192,720	827,871,655	3,181,423,772
Gained during the year.....	\$56,939,913	\$7,588,840	\$19,814,268	\$22,276,637	\$5,453,278	\$11,893,809	\$171,688,895	\$449,436,215

a. Computed on 4% per cent basis. z. Includes industrial insurance. A. Includes safety fund assessment at business. f. Assets and surplus include accident department.

TABULATED RESULTS OF AMERICAN LIFE INSURANCE BER 31.

COMPANIES.	Years in Business.	INSURANCE ACCOUNT.				RECEIPTS FROM ORGANIZATION.	
		Number of Policies in Force Jan. 1, 1890.	Amount in Force Jan. 1, 1890.	Total No. Policies Issued from Organization to Jan. 1, 1890.	Total Insurance Issued from Organization to Jan. 1, 1890.	Premiums.	Interest, Rents, etc.
			\$		\$	\$	\$
Ætna.....	39	70,085	110,669,719	221,267	437,916,438	90,270,223	32,226,990
American e.....	39	6,293	4,171,081	\$ 24,738	\$ 6,745,450	16,143,511	4,840,047
Berkshire.....	38	10,434	25,054,963	31,102	72,987,599	13,323,538	3,841,706
Connecticut General....	24	6,187	8,158,289	21,057	36,398,506	4,709,984	1,515,393
Connecticut Mutual.....	43	63,830	151,739,494	189,723	\$ 501,557,688	159,842,373	62,749,317
Covenant Mutual.....	36	987	1,484,219	* 7,418	14,257,244	2,069,983	659,111
Equitable of the U. S....	30	170,666	631,016,666	392,606	1,543,886,131	332,416,335	49,114,856
Equitable, la. A.....	22	2,088	2,933,435	6,342	9,311,147	1,270,419	589,734
Germania.....	29	30,444	53,275,386	81,806	142,815,075	35,338,041	9,703,969
Home.....	29	13,122	25,879,171	45,934	93,365,819	17,810,491	5,721,566
John Hancock e.....	27	325,631	45,879,657	794,613	* 146,349,796	15,157,318	3,231,088
Manhattan.....	39	18,184	51,137,066	66,859	189,979,443	36,230,299	15,030,768
Massachusetts Mutual....	38	20,626	56,320,503	67,820	179,027,763	28,025,668	7,853,881
Michigan Mutual.....	22	10,808	20,373,636	33,780	59,858,875	6,778,248	1,258,402
Mutual, New York.....	46	182,013	565,839,387	412,367	1,410,579,945	361,679,275	109,393,014
Mutual Benefit.....	44	61,327	162,617,014	155,551	466,143,501	126,835,553	42,934,980
National of Vermont....	39	18,824	38,707,541	40,613	78,707,452	10,698,184	3,168,933
New England Mutual.....	46	27,096	78,954,900	83,834	297,019,060	58,668,155	19,542,390
New York Life.....	44	150,381	495,601,970	346,294	1,167,001,443	218,999,930	52,458,300
Northwestern Mutual....	31	84,328	202,405,923	198,703	456,667,495	75,637,026	25,809,398
Penn Mutual.....	42	31,408	79,069,580	62,822	163,759,436	33,764,702	10,216,871
Phoenix Mutual.....	38	17,101	23,955,464	† 115,478	† 220,867,492	36,778,091	12,835,114
Provident L. and T.....	24	23,406	71,816,566	41,199	125,709,077	24,962,314	5,574,143
State Mutual.....	44	11,007	30,476,430	22,691	58,311,575	10,786,451	3,388,684
Travelers f.....	23	22,447	44,978,949	58,228	117,515,613	13,664,820	4,845,098
Union Central.....	22	24,614	41,643,121	67,555	128,686,997	12,545,017	2,239,248
Union Mutual.....	40	14,873	27,204,606	92,575	189,913,373	30,779,482	8,604,846
United States.....	39	13,870	30,431,272	62,466	146,157,415	21,154,745	6,378,419
Vermont.....	20	3,675	2,474,728	8,564	7,329,882	700,614	239,060
Washington.....	29	21,028	46,390,324	67,338	155,906,125	27,654,141	6,793,262
Total, 30 companies..		1,457,773	3,130,721,063	3,821,353	8,564,732,855	1,724,694,931	512,753,978

* Estimated. † Figures for 1862 not included. ‡ Figures from 1854 to 1880, inclusive. § Figures from 1869 system of distributing surplus was adopted. ¶ During the past seventeen years the bulk of this company's business to assist in maturing them as endowments. † Includes industrial insurance. / Life department only. ‡ Most of company were confined to Iowa; hence the small showing of business. † Computed on ¼ per cent basis.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

This company, from the first year of its existence, bounded into a prominent position; in subsequent years it has not only sustained the prominent place it took in its early days, but is now ranked among the leading insurance and financial institutions of the Dominion. This prosperity has increased year by year. The increase of every department tending to progress and prosperity was greater in the year ending December 31, 1889, than in any year in its history. This company claims to be the pioneer in introducing the method of paying death claims immediately on completion and approval of proofs which has been a great boon to insurers and has helped to popularize this well known and successful institution. It was the first Canadian company to introduce the investment forms of policy in the shape of the semi-Tontine investment plan, and although many of the prominent companies condemned this plan of insurance, nearly the whole of the Canadian companies, including the Canada Life, are now working and pushing this plan of insurance under the name of Tontine distribution or deferred dividend plans. The assets at the close of the last financial year exceeded \$1,000,000. Its large surplus is not only making it a desirable company for intending insurers but also a satisfactory one for those holding its investment policies. The large amount of new business secured by this company is evidence that it has the confidence of the Canadian people.

The President, the Hon. Alexander Mackenzie, M. P., is not only one of the best known men in the Dominion, but probably no man stands higher in the estimation of the Canadian people. The company has in its employ a staff of well trained officials. The Managing Director, Mr. McCabe, is a fellow of the Institute of Actuaries, and also one of the first members of the Actuarial Society of America.

COMPANIES FROM THEIR COMMENCEMENT TO DECEMBER 1889.

Total Receipts.	PAYMENTS TO POLICYHOLDERS SINCE ORGANIZATION.				Total Payments to Policyholders.	Admitted Assets, Jan. 1, 1890.	Surplus, Jan. 1, 1890.
	Death Claims.	Endowments and Annuities.	Purchased Policies, Surrender Value.	Dividends to Policyholders.			
\$	\$	\$	\$	\$	\$	\$	\$
122,496.913	29,666.945	10,706.238	17,711.537	13,378.850	70,863.570	34,741.130	5,956.217
20,984.158	7,674.793	231.023	2,661.553	1,742.706	12,310.135	2,223.561	1,591.554
17,165.244	3,366.719	2,070.868	2,391.681	1,997.478	9,826.746	4,393.249	525.700
6,225.377	1,461.393	467.060	532.950	200.051	2,661.454	1,910.786	473.799
222,591.690	62,748.669	10,281.201	19,620.657	47,351.272	140,001.799	57,862.366	5,410.891
2,729.094	909.193	80.154	428.656	160.661	1,578.964	372.012	18.978
281,531.191	63,692.702	8,082.302	23,004.014	35,558.587	130,337.609	105,361.360	21,072.479
1,860.153	223.598	67.706	183.429	168.838	643.571	714.193	221.245
45,042.010	12,554.923	2,619.140	3,738.745	3,941.165	22,853.973	14,825.966	1,182.642
23,532.057	5,471.069	1,383.187	2,225.754	3,352.437	12,432.447	6,694.305	1,390.233
18,388.406	4,954.291	1,333.221	1,646.234	1,366.076	9,290.822	3,548.080	273.002
51,261.067	16,289.072	1,613.429	4,607.243	6,499.022	29,098.766	11,729.400	1,043.225
35,879.549	9,055.196	1,729.529	3,388.467	4,610.500	18,783.692	10,415.818	804.606
8,036.740	1,620.257	443.128	556.198	591.216	3,210.799	2,589.256	1,397.960
471,072.289	101,454.176	27,087.613	78,077.182	81,062.975	287,681.946	135,638.539	9,443.955
169,770.533	51,346.162	4,541.223	14,177.185	37,463.132	107,532.702	45,236.963	3,408.335
13,867.117	2,984.234	242.995	1,098.150	1,470.934	5,796.313	5,917.195	930.886
78,210.545	22,403.350	4,810.736	7,867.739	12,480.639	47,562.464	20,582.997	2,482.490
271,458.230	50,040.257	17,418.830	24,489.370	37,395.602	129,344.059	104,415.322	15,654.263
101,446.424	18,933.310	6,478.280	7,813.058	15,651.816	48,870.464	37,107.929	5,632.006
43,981.573	10,698.064	1,166.237	2,758.958	8,038.105	22,661.364	15,093.494	1,837.301
49,613.205	13,858.176	2,772.938	.....	12,754.982	29,386.096	10,002.743	543.078
30,526.457	4,999.185	1,668.606	977.915	3,195.296	10,841.002	16,946.145	3,431.688
14,170.135	3,378.069	632.907	867.329	1,970.438	6,849.643	5,650.204	825.049
18,500.918	4,083.255	612.633	711.068	(b)	5,406.956	9,656.148	1,383.402
14,784.265	2,677.540	248.574	2,130.792	d 502.004	4,958.910	5,575.497	378.884
39,384.328	10,015.946	4,005.347	5,839.481	4,457.677	24,318.451	6,157.343	317.516
27,533.164	7,499.709	1,062.331	3,909.320	c 2,017.674	14,489.034	6,266.338	623.428
939.674	147.407	22.308	49.216	43.350	262.281	396.472	85.745
34,447.403	7,955.570	2,169.601	4,089.477	3,684.810	17,899.458	10,019.268	348.444
2,237,448.909	530,964.134	116,049.345	237,643.318	343,113.653	1,227,770.490	692,283.039	85,749.001

to 1889, inclusive. a Surrender values and dividends. b Stock company. c In March 1885, the quinquennial has been written upon the "Life Rate Endowment plan," dividends upon these policies being left with the company the business of this company is written upon the non-participating plan. d For many years the transactions of this

THE LIFE INSURANCE AGENT.

He is born, not made. Like every man with a specialty it has to be "in him" at the outset, though time and experience add to his powers. He is a development of the last half century and has really come to full perfection in the past decade. He is as worthy to be sought after as clergyman or physician, but if you do not seek him that'll be all right, he will look you up. He may be the newest "solicitor," who just drops around at his local headquarters to report progress, or a tried and trusty "general manager," with a handsome offer of generous area and lots of sub-agents, but he is always the same in the one grand essential of desiring to know if you are insured, and if so, if you do not want a little more. And the merit of his perennial inquiry is that it is a just one, of as much if not more interest to you than to him.

Ninety-five per cent of the astounding aggregate of life insurance now in force of which you read and hear in a half-understanding way, was obtained solely through the energy and determination of agents. It was of vital benefit to the insured, has proved of inestimable worth to their families, and has a future of good beyond all computation, and yet but for the agent it would have had no extensive existence. He it was that was always ready to present its advantages, to whom all seasons were summer so far as letting you see the necessity of making prudential hay while the sun of your strength was shining was concerned. His patience, suavity, earnestness and personal force alone have overcome that paradox of modern economic propositions, viz:—That life insurance, the thing a man and his family needs most of all and is happy when it is obtained, is something which nine times out of ten he doesn't take until he is asked to do so.—*Detroit Free Press.*

LIFE ASSURANCE MORTALITY EXPERIENCE.

Table showing the years of life exposed to risk, deaths and death rates of each year of assurance according to seven different enumerations of assured lives, arranged with regard to the amount of exposure in late years of assurance. Prepared for THE SPECTATOR by Walter C. Wright to assist the comparative study of tables of mortality.

YEAR OF ASSURANCE.	TWENTY BRITISH OFFICERS—1863. MALES AND FEMALES.			MUTUAL BENEFIT—1879.			CONNECTICUT MUTUAL—1898.		
	Exposure.	Deaths.	Rate.	Exposure.	Deaths.	Rate.	Exposure.	Deaths.	Rate.
0.....	72,508.5	348	.48%	32,438.9	196	.60%	48,805.0	365.0	.75%
1.....	132,857.5	1,073	.81	59,387.9	445	.75	88,890.0	601.5	.78
2.....	117,715.5	1,223	1.03	51,899.6	445	.86	75,656.5	616.0	.81
3.....	105,587.0	1,257	1.19	47,189.0	457	.97	68,185.0	591.0	.87
4.....	95,121.0	1,263	1.33	43,285.3	458	1.06	62,334.5	586.5	.94
5.....	86,352.0	1,161	1.34	39,685.3	437	1.10	57,503.5	593.5	1.03
6.....	78,877.5	1,169	1.48	36,722.6	375	1.02	53,495.5	588.5	1.11
7.....	71,607.5	1,116	1.56	34,220.3	387	1.13	49,433.0	546.5	1.11
8.....	64,743.0	1,035	1.60	31,876.8	380	1.19	45,138.0	533.5	1.18
9.....	58,706.0	996	1.70	29,546.5	337	1.14	41,003.0	522.5	1.23
10.....	52,980.0	983	1.86	27,084.1	371	1.37	36,225.5	446.5	1.23
11.....	47,402.5	883	1.86	24,156.0	317	1.31	30,282.0	390.0	1.29
12.....	42,578.5	884	2.08	20,625.0	287	1.39	23,817.0	319.0	1.34
13.....	38,158.5	840	2.20	17,648.4	274	1.55	17,970.5	258.5	1.44
14.....	34,181.0	807	2.36	14,329.9	217	1.51	13,279.0	229.5	1.58
15.....	30,399.0	751	2.47	11,100.0	163	1.46	9,695.5	162.0	1.67
16.....	27,291.5	723	2.65	7,415.3	133	1.79	7,727.0	148.5	1.92
17.....	24,239.5	603	2.49	5,654.9	94	1.66	6,822.5	127.5	1.87
18.....	21,697.5	620	2.86	4,755.1	75	1.58	6,011.0	106.0	1.75
19.....	19,122.0	572	2.99	4,220.4	90	2.13	5,328.0	101.0	1.90
20.....	17,096.5	543	3.12	3,597.0	76	2.13	4,807.0	95.0	1.98
21.....	15,219.0	512	3.36	2,997.2	72	2.40	4,439.0	102.0	2.30
22.....	13,517.5	478	3.54	2,618.9	75	2.86	4,134.0	97.5	2.36
23.....	11,951.0	414	3.46	2,380.3	77	3.24	3,835.5	102.0	2.66
24.....	10,461.0	393	3.76	2,104.8	61	2.78	3,515.5	103.5	2.94
25.....	9,021.0	351	3.89	2,004.3	82	4.09	3,108.0	95.0	2.97
26.....	7,849.0	362	4.61	1,898.4	55	2.99	2,995.0	87.0	2.99
27.....	6,815.5	299	4.39	1,694.7	47	2.77	2,495.0	69.0	2.76
28.....	5,875.0	269	4.58	1,539.1	66	4.29	1,888.5	54.5	2.98
29.....	5,064.0	265	5.23	1,376.7	55	3.99	1,992.5	36.0	3.63
30.....	4,373.5	218	4.98	1,205.1	45	3.73	370.5	16.0	4.32
31.....	3,761.0	225	5.95	977.9	32	3.27	94.5	5.0	5.29
32.....	3,155.5	184	5.83	740.0	35	4.73	7.0	.5	7.14
33.....	2,651.5	169	6.38	433.4	15	3.46	.....	.....	.....
34.....	2,227.5	147	6.57	113.7	8	7.04	.....	.....	.....
35.....	1,829.5	112	6.12	.....	.....	.....	.....	.....	.....
36.....	1,543.0	117	7.58	.....	.....	.....	.....	.....	.....
37.....	1,263.5	77	6.10	.....	.....	.....	.....	.....	.....
38.....	1,049.0	76	7.44	.....	.....	.....	.....	.....	.....

30.....	814.0	54	6.64	.....	.....	.....	.....	.....	.....
31.....	617.5	46	7.45	.....	.....	.....	.....	.....	.....
32.....	452.5	46	10.17	.....	.....	.....	.....	.....	.....
33.....	330.0	29	8.79	.....	.....	.....	.....	.....	.....
34.....	278.5	22	7.90	.....	.....	.....	.....	.....	.....
35.....	232.0	16	6.90	.....	.....	.....	.....	.....	.....
36.....	195.5	16	8.18	.....	.....	.....	.....	.....	.....
37.....	169.0	10	5.94	.....	.....	.....	.....	.....	.....
38.....	155.0	13	8.39	.....	.....	.....	.....	.....	.....
39.....	130.0	14	10.77	.....	.....	.....	.....	.....	.....
40.....	102.5	11	10.73	.....	.....	.....	.....	.....	.....
41.....	87.5	5	5.71	.....	.....	.....	.....	.....	.....
42.....	80.0	7	8.75	.....	.....	.....	.....	.....	.....
43.....	68.5	15	21.89	.....	.....	.....	.....	.....	.....
44.....	47.5	2	4.21	.....	.....	.....	.....	.....	.....
45.....	43.0	7	16.28	.....	.....	.....	.....	.....	.....
46.....	35.0	8	22.86	.....	.....	.....	.....	.....	.....
47.....	27.0	7	25.92	.....	.....	.....	.....	.....	.....
48.....	19.0	1	5.26	.....	.....	.....	.....	.....	.....
49.....	17.0	2	11.76	.....	.....	.....	.....	.....	.....
50.....	13.0	2	15.38	.....	.....	.....	.....	.....	.....
51.....	10.0	.....	.00	.....	.....	.....	.....	.....	.....
52.....	9.0	1	11.11	.....	.....	.....	.....	.....	.....
53.....	7.0	2	28.57	.....	.....	.....	.....	.....	.....
54.....	2.0	.....	.00	.....	.....	.....	.....	.....	.....
55.....	1.0	.....	.00	.....	.....	.....	.....	.....	.....
Totals.....	1,350,762.0	23,856	1.76	568,940.6	6,739	1.18	780,353.0	8,746.0	1.12

TABLE SHOWING THE COMPARATIVE PARALLELISM OF THE RATES DEDUCED FROM THE SEVERAL AMERICAN ENUMERATIONS WITH THE OLD BRITISH ACTUARIES' AND THE HOMANS' AMERICAN SCALES.

Ages.	Old Actuaries' Scale.	Ratio to Thirty Offices.	Ratio to Mutual Benefit.	Ratio to Connecticut Mutual.	Ratio to Mutual Life.	Mean.	Differences.
20-24.....	.00747	1.07	1.07	.90	1.09	1.03	+ 16
25-29.....	.00802	1.19	1.16	1.10	1.31	1.19	+ 9
30-34.....	.00875	1.24	1.20	1.20	1.32	1.28	- 1
35-39.....	.00970	1.21	1.35	1.27	1.27	1.27	0
40-44.....	.01096	1.15	1.27	1.25	1.41	1.27	+ 4
45-49.....	.01358	1.22	1.36	1.32	1.36	1.31	+ 3
50-54.....	.01804	1.25	1.34	1.35	1.43	1.34	+ 2
55-59.....	.02482	1.26	1.32	1.37	1.49	1.36	+ 6
60-64.....	.03535	1.26	1.31	1.30	1.34	1.30	- 2
65-69.....	.05178	1.26	1.29	1.31	1.27	1.28	- 11
70-74.....	.07685	1.30	1.17	1.43	1.18	1.27	..
Mean.....	.....	1.22	1.18	1.26	1.31	1.26	.....

LIFE ASSURANCE MORTALITY EXPERIENCE—Continued.

YEAR OF ASSURANCE.	MUTUAL LIFE—1874.			AUSTRALIAN MUTUAL PROVIDENT—1878.			THIRTY AMERICAN OFFICES—1874. MALES AND FEMALES.			TWELVE ASSESSMENT COMPANIES—1888.		
	Exposure.	Deaths.	Rate.	Exposure.	Deaths.	Rate.	Exposure.	Deaths.	Rate.	Exposure.	Deaths.	Rate.
0.....	49,647.5	247	.50%	19,853.5	96	.48%	489,283.0	3,127	.64%	133,759.5	288.0	.21%
1.....	86,929.5	564	.65	32,939.0	196	.60	829,505.5	6,819	.82	214,174.5	917.0	.38
2.....	74,939.0	570	.76	26,962.5	168	.62	650,394.0	6,030	.93	185,314.0	1,223.0	.66
3.....	65,224.5	566	.85	22,717.5	140	.62	533,301.0	5,366	1.01	134,910.0	1,113.0	.83
4.....	58,277.0	541	.93	19,127.5	149	.78	411,205.5	4,827	1.09	101,312.0	940.0	.93
5.....	40,600.0	500	1.01	16,249.0	122	.75	357,890.0	4,085	1.14	76,389.0	762.0	1.02
6.....	30,400.0	408	1.03	13,474.5	112	.83	284,623.5	3,348	1.18	57,301.0	652.5	1.14
7.....	28,636.0	317	1.11	11,384.5	110	.97	216,881.5	2,644	1.23	41,929.0	526.5	1.26
8.....	19,968.5	200	1.00	9,359.5	108	1.15	158,158.5	1,886	1.19	29,742.0	418.5	1.41
9.....	15,269.5	176	1.15	7,833.5	78	1.00	112,123.5	1,394	1.24	18,555.0	289.0	1.56
10.....	12,542.5	153	1.22	6,370.0	59	.93	79,110.5	1,009	1.28	10,587.5	178.5	1.69
11.....	10,710.5	152	1.39	5,243.0	61	1.16	57,684.5	773	1.31	4,058.5	73.0	1.80
12.....	9,485.5	120	1.36	4,320.5	46	1.06	44,593.5	663	1.49	.....	.....	.....
13.....	8,574.5	90	1.05	3,489.0	48	1.38	38,062.5	536	1.41	.....	.....	.....
14.....	7,510.5	92	1.22	2,845.0	44	1.55	33,078.5	480	1.45	.....	.....	.....
15.....	6,580.5	95	1.44	2,103.5	29	1.34	27,968.0	410	1.47	.....	.....	.....
16.....	5,736.0	97	1.69	1,622.5	26	1.58	24,111.5	416	1.72	.....	.....	.....
17.....	4,914.5	92	1.86	1,228.5	28	2.28	21,176.0	360	1.70	.....	.....	.....
18.....	4,137.0	77	1.86	921.0	12	1.30	18,688.5	315	1.68	.....	.....	.....
19.....	3,472.0	66	1.90	682.5	19	2.78	16,489.0	314	1.90	.....	.....	.....
20.....	2,967.0	48	1.62	566.0	13	2.57	14,647.0	283	1.93	.....	.....	.....
21.....	2,635.5	56	2.12	360.0	9	2.50	13,068.5	287	2.20	.....	.....	.....
22.....	2,345.0	62	2.61	297.0	6	2.25	11,695.0	279	2.39	.....	.....	.....
23.....	2,072.0	62	2.99	166.5	4	2.40	10,263.5	273	2.66	.....	.....	.....
24.....	1,738.5	57	3.28	105.0	2	1.90	8,278.0	220	2.77	.....	.....	.....
25.....	1,201.0	34	2.63	75.5	1	1.32	5,722.0	157	2.74	.....	.....	.....
26.....	961.5	29	3.02	52.0	.....	1.00	3,421.0	175	3.02	.....	.....	.....
27.....	666.0	15	2.25	31.0	1	2.86	1,878.0	54	2.87	.....	.....	.....
28.....	450.0	12	2.63	22.0	1	4.55	878.0	31	3.53	.....	.....	.....
29.....	240.5	6	2.49	9.5	.....	.00	372.5	10	2.68	.....	.....	.....
30.....	106.5	2	1.88	.....	.....	.....	170.5	8	4.69	.....	.....	.....
31.....	.....	.....	.....	.....	.....	.....	7.0	.....	.00	.....	.....	.....
32.....	.....	.....	.....	.....	.....	.....	7.0	1	1.29	.....	.....	.....
33.....	.....	.....	.....	.....	.....	.....	6.0	1	16.67	.....	.....	.....
34.....	.....	.....	.....	.....	.....	.....	4.0	.....	25.00	.....	.....	.....
35.....	.....	.....	.....	.....	.....	.....	2.0	.....	.00	.....	.....	.....
36.....	.....	.....	.....	.....	.....	.....	2.0	.....	.00	.....	.....	.....
37.....	.....	.....	.....	.....	.....	.....	2.0	.....	.00	.....	.....	.....
38.....	.....	.....	.....	.....	.....	.....	2.0	.....	.00	.....	.....	.....
39.....	.....	.....	.....	.....	.....	.....	2.0	.....	.00	.....	.....	.....
40.....	.....	.....	.....	.....	.....	.....	1.0	1	50.00	.....	.....	.....
41.....	.....	.....	.....	.....	.....	.....	.....	.....	100.00	.....	.....	.....

[illegible]

TABLE SHOWING THE COMPARATIVE PARALLELISM OF THE RATES DEDUCED, ETC.—Continued.

Agcs.	Homans' American Scale.	Ratio to Thirty Offices.	Ratio to Mutual Benefit.	Ratio to Connecticut Mutual.	Ratio to Mutual Life.	Mean.	Differences.	Ratio Actuaries' and Homans'.
20-24	.00791	1.13	1.13	.96	1.15	1.09	+ 12	.94
25-29	.00820	1.21	1.18	1.13	1.33	1.21	+ 5	.98
30-34	.00868	1.22	1.27	1.27	1.30	1.26	- 2	1.01
35-39	.00925	1.15	1.28	1.15	1.21	1.21	- 2	1.05
40-44	.01028	1.08	1.19	1.17	1.32	1.19	- 2	1.07
45-49	.01207	1.21	1.21	1.17	1.21	1.17	- 2	1.12
50-54	.01549	1.08	1.15	1.16	1.23	1.15	+ 3	1.16
55-59	.02149	1.09	1.14	1.19	1.20	1.18	- 2	1.15
60-64	.03154	1.12	1.17	1.16	1.19	1.16	+ 3	1.12
65-69	.04805	1.17	1.20	1.21	1.17	1.19	+ 4	1.08
70-74	.07412	1.27	1.13	1.39	1.14	1.23	.....	1.03
Mean .....	.....	1.14	1.19	1.19	1.23	1.19	.....	.....

NEW FRENCH MORTALITY TABLES.

At the French Exposition Universelle of 1889, a committee of four life companies—Assurances Générales, Union, Nationale and Phenix—united in exhibiting a series of interesting tables relating to mortality as derived from their experience. We reproduce those which are of interest to life underwriters in this country.

TABLE OF MORTALITY OF LIFE ANNUITY POLICYHOLDERS DEDUCED FROM THE OBSERVATIONS OF THE COMPANIES OF THE COMMITTEE.

Comparison of the rates of mortality with those of the table of Deparcieux and those of the table of the Caisse des Retraites:

AGES.	Table RF of the Committee.	Table of Deparcieux.	Table CR of the Caisse des Retraites.	AGES.	Table RF of the Committee.	Table of Deparcieux.	Table CR of the Caisse des Retraites.
15.....	.513	.708	.5148	59.....	.2101	.2731	.24497
16.....	.564	.831	.5734	60.....	.2231	.2808	.26077
17.....	.618	.838	.6276	61.....	.2377	.2889	.27818
18.....	.665	.845	.6806	62.....	.2555	.3204	.29776
19.....	.710	.853	.7229	63.....	.2749	.3310	.31997
20.....	.748	.933	.7563	64.....	.2964	.3423	.34422
21.....	.763	.993	.7773	65.....	.3210	.3797	.37339
22.....	.762	.1002	.7845	66.....	.3501	.4211	.40559
23.....	.760	.1013	.7741	67.....	.3842	.4670	.44109
24.....	.743	.1023	.7589	68.....	.4238	.5187	.48042
25.....	.721	.1034	.7400	69.....	.4682	.5775	.52413
26.....	.700	.1044	.7217	70.....	.5169	.6129	.57193
27.....	.681	.1055	.7087	71.....	.5687	.6873	.62421
28.....	.670	.1067	.7057	72.....	.6232	.7380	.68200
29.....	.660	.1078	.7072	73.....	.6802	.7968	.74604
30.....	.658	.1090	.7134	74.....	.7415	.8658	.81528
31.....	.653	.1102	.7209	75.....	.8093	.9005	.89028
32.....	.652	.1114	.7285	76.....	.8854	.9856	.97171
33.....	.657	.1127	.7339	77.....	.9712	.10983	.105867
34.....	.669	.1140	.7417	78.....	.10686	.11688	.115037
35.....	.680	.1153	.7496	79.....	.11745	.13235	.124938
36.....	.635	.1166	.7638	80.....	.12860	.14407	.135452
37.....	.716	.1032	.7820	81.....	.14018	.15841	.145795
38.....	.737	.1043	.8067	82.....	.15202	.16471	.158882
39.....	.762	.1054	.8357	83.....	.16370	.16901	.172086
40.....	.790	.1065	.8654	84.....	.17609	.18644	.185861
41.....	.820	.1077	.8945	85.....	.18951	.20833	.200237
42.....	.856	.1089	.9218	86.....	.20410	.23684	.214736
43.....	.892	.1101	.9511	87.....	.22003	.24138	.229260
44.....	.932	.1113	.9811	88.....	.23739	.27273	.242563
45.....	.977	.1125	.10198	89.....	.25479	.31250	.255870
46.....	.1024	.11301	.10702	90.....	.27262	.34364	.267138
47.....	.1078	.11318	.11356	91.....	.28199	.42857	.278396
48.....	.1132	.11502	.12154	92.....	.28832	.50000	.289094
49.....	.1203	.11525	.13089	93.....	.29370	.50000	.302460
50.....	.1268	.11721	.14114	94.....	.29995	1.00000	.315352
51.....	.1343	.11926	.15180	95.....	.30208	.....	.333333
52.....	.1421	.11964	.16233	96.....	.35405	.....	.354545
53.....	.1502	.2004	.17305	97.....	.42619	.....	.80281
54.....	.1585	.2231	.18354	98.....	.58340	.....	.409090
55.....	.1676	.2281	.19424	99.....	1.00000	.....	.461538
56.....	.1772	.2335	.20551	100.....	.....	.....	.607142
57.....	.1872	.2590	.21771	101.....	.....	.....	.818181
58.....	.1981	.2659	.23061	102.....	.....	.....	1.000000

TABLE OF MORTALITY OF LIFE ANNUITY POLICYHOLDERS DEDUCED FROM THE OBSERVATIONS OF THE COMPANIES OF THE COMMITTEE.

Comparison of the number of living with that of the table of Deparcieux and that of the table Caisse des Retraites, starting at 1,000,000 living at fifteen years.

AGES.	NUMBER OF LIVING.			DEATHS.		
	Table RF of the Committee.	Table of Deparcieux.	Table CR of the Caisse des Retraites.	Table RF of the Committee.	Table of Deparcieux.	Table CR of the Caisse des Retraites.
15	1,000,000	1,000,000	1,000,000	5,130	7,080	5,148
16	994,870	992,920	994,852	5,611	8,251	5,704
17	989,259	984,669	989,148	6,114	8,252	6,208
18	983,145	976,417	982,940	6,538	8,251	6,690
19	976,607	968,166	976,250	6,934	8,258	7,057
20	969,673	959,908	969,193	7,253	9,436	7,330
21	962,420	950,472	961,863	7,343	9,438	7,477
22	955,077	941,034	954,386	7,278	9,429	7,487
23	947,799	931,605	946,899	7,203	9,437	7,330
24	940,556	922,168	939,569	6,989	9,434	7,130
25	933,607	912,734	932,439	6,731	9,438	6,900
26	926,876	903,296	925,539	6,488	9,430	6,680
27	920,388	893,866	918,859	6,268	9,430	6,512
28	914,120	884,436	912,347	6,125	9,437	6,438
29	907,995	874,999	905,909	5,993	9,432	6,407
30	902,002	865,567	899,502	5,935	9,435	6,417
31	896,067	856,132	893,085	5,851	9,435	6,438
32	890,216	846,697	886,647	5,804	9,432	6,459
33	884,412	837,265	880,188	5,811	9,436	6,460
34	878,601	827,829	873,728	5,878	9,437	6,480
35	872,723	818,392	867,248	5,935	9,436	6,501
36	866,788	808,956	860,747	6,024	9,432	6,574
37	860,764	799,524	854,173	6,163	8,251	6,680
38	854,601	791,273	847,493	6,298	8,253	6,837
39	848,303	783,020	840,656	6,464	8,253	7,025
40	841,839	774,767	833,631	6,651	8,251	7,214
41	835,188	766,516	826,417	6,849	8,255	7,392
42	828,339	758,261	819,025	7,091	8,257	7,550
43	821,248	750,004	811,475	7,326	8,258	7,717
44	813,922	741,746	803,758	7,586	8,256	7,886
45	806,336	733,490	795,872	7,878	8,252	8,116
46	798,458	725,238	787,756	8,176	9,435	8,431
47	790,282	715,803	779,325	8,519	9,434	8,850
48	781,763	706,369	770,475	8,850	10,610	9,364
49	772,913	695,759	761,111	9,298	10,610	9,962
50	763,615	685,149	751,149	9,683	11,791	10,602
51	753,932	673,328	740,547	10,125	12,969	11,242
52	743,807	660,389	729,305	10,569	12,970	11,839
53	733,238	647,419	717,466	11,013	12,974	12,415
54	722,225	634,445	705,051	11,447	14,154	12,941
55	710,778	620,291	692,110	11,913	14,149	13,444
56	698,865	606,142	678,666	12,384	14,153	13,947
57	686,481	591,989	664,719	12,851	15,332	14,472
58	673,690	476,657	650,247	13,345	15,333	14,995

TABLE OF MORTALITY OF POLICYHOLDERS ASSURED AT DEATH, DEDUCED FROM OBSERVATIONS OF THE COMPANIES OF THE COMMITTEE.

Comparison of the rates of mortality at each age with those of Duvillard's table and those of the English table HMF.

AGES.	Table AF of the Committee.	Duvillard's Table.	English Table HMF.	AGES.	Table AF of the Committee.	Duvillard's Table.	English Table HMF.
10.....	.3564	.7683	.4420	60.....	.32945	.43017	.28729
11.....	.3494	.7786	.4088	61.....	.35576	.45631	.31043
12.....	.3712	.8063	.3883	62.....	.38142	.48469	.33657
13.....	.4032	.8442	.3807	63.....	.40681	.51535	.36458
14.....	.4515	.8885	.3852	64.....	.43397	.54865	.39374
15.....	.5054	.9356	.4040	65.....	.46470	.58458	.42331
16.....	.5594	.9841	.4364	66.....	.49918	.62362	.45434
17.....	.6140	.10332	.4826	67.....	.54068	.66584	.48665
18.....	.6641	.10814	.5428	68.....	.58886	.71152	.52044
19.....	.7006	.11286	.6040	69.....	.64114	.76099	.55988
20.....	.7247	.11746	.6490	70.....	.69537	.81475	.60956
21.....	.7395	.12188	.6795	71.....	.75699	.87286	.66802
22.....	.7229	.12616	.6921	72.....	.82049	.93606	.73682
23.....	.7024	.13027	.6948	73.....	.88622	.100454	.81540
24.....	.6798	.13418	.6954	74.....	.95879	.107905	.90042
25.....	.6573	.13796	.7002	75.....	.104275	.115980	.97988
26.....	.6437	.14157	.7095	76.....	.112294	.124763	.105812
27.....	.6388	.14504	.7333	77.....	.120630	.134280	.113219
28.....	.6450	.14842	.7586	78.....	.129232	.144620	.121099
29.....	.6578	.15169	.7833	79.....	.136587	.152740	.129384
30.....	.6770	.15484	.8064	80.....	.141850	.167670	.138682
31.....	.6989	.15798	.8220	81.....	.147133	.180226	.149072
32.....	.7231	.16107	.8368	82.....	.153195	.193159	.160677
33.....	.7507	.16417	.8554	83.....	.160529	.205930	.174262
34.....	.7807	.16730	.8755	84.....	.162730	.216738	.188575
35.....	.8129	.17052	.8996	85.....	.163393	.223227	.202666
36.....	.8473	.17385	.9326	86.....	.188045	.223222	.217317
37.....	.8833	.17729	.9677	87.....	.212275	.208653	.232475
38.....	.9197	.18100	.10000	88.....	.237462	.173545	.245808
39.....	.9568	.18490	.10271	89.....	.258315	.182672	.259224
40.....	.9952	.18909	.10501	90.....	.280921	.192428	.277778
41.....	.10349	.19367	.10687	91.....	.300950	.202716	.297082
42.....	.10768	.19853	.10915	92.....	.318875	.214112	.310692
43.....	.11230	.20402	.11277	93.....	.341650	.226523	.330092
44.....	.11733	.20992	.11727	94.....	.364564	.239493	.356948
45.....	.12281	.21639	.12321	95.....	.382725	.253509	.364407
46.....	.12912	.22347	.13014	96.....	.413560	.271446	.373333
47.....	.13630	.23131	.13719	97.....	.510433	.287097	.468085
48.....	.14431	.23982	.14424	98.....	.720978	.305453	.660000
49.....	.15329	.24919	.15115	99.....	1.000000	.325733	1.000000
50.....	.16319	.25950	.15778	100.....	.....	.347826	.....
51.....	.17347	.27073	.16512	101.....	.....	.377777	.....
52.....	.18411	.28300	.17322	102.....	.....	.392857	.....
53.....	.19530	.29646	.18315	103.....	.....	.431372	.....
54.....	.20737	.31106	.19448	104.....	.....	.448276	.....
55.....	.22088	.32703	.20655	105.....	.....	.500000	.....
56.....	.23707	.34440	.21960	106.....	.....	.500000	.....
57.....	.25633	.36326	.23358	107.....	.....	.500000	.....
58.....	.27868	.38373	.24892	108.....	.....	.500000	.....
59.....	.30333	.40601	.26695	109.....	.....	1.000000	.....

TABLE OF MORTALITY OF POLICYHOLDERS ASSURED AT DEATH DEDUCED FROM OBSERVATIONS OF THE COMPANIES OF THE COMMITTEE.

Comparison of the number of living with that of Duvillard's table and that of the English table HMF, beginning with the number of 1,000,000 living at the age of ten years.

AGES.	NUMBER OF LIVING.			NUMBER OF DEATHS.		
	Table AF of the Committee.	Duvillard's Table.	English Table HMF.	Table AF of the Committee.	Duvillard's Table.	English Table HMF.
10.....	1,000,000	1,000,000	1,000,000	3,564	7,683	4,430
11.....	996,436	992,317	995,580	3,482	7,720	4,070
12.....	992,954	984,591	991,510	3,686	7,939	3,857
13.....	989,268	976,652	987,660	3,990	8,245	3,760
14.....	985,278	968,407	983,900	4,499	8,604	3,700
15.....	980,829	959,803	980,110	4,957	8,980	3,960
16.....	975,872	950,823	976,150	5,459	9,357	4,260
17.....	970,413	941,466	971,890	5,958	9,727	4,690
18.....	964,455	931,739	967,200	6,405	10,076	5,250
19.....	958,050	921,663	961,950	6,712	10,402	5,810
20.....	951,338	911,261	956,140	6,894	10,704	6,210
21.....	944,444	900,557	949,930	6,899	10,970	6,450
22.....	937,545	889,581	943,480	6,778	11,223	6,530
23.....	930,767	878,358	936,950	6,538	11,442	6,510
24.....	924,229	866,916	930,440	6,283	11,632	6,470
25.....	917,946	855,284	923,970	6,034	11,799	6,470
26.....	911,912	843,485	917,500	5,870	11,941	6,510
27.....	906,042	831,544	910,990	5,788	12,061	6,680
28.....	900,254	819,483	904,310	5,807	12,163	6,860
29.....	894,447	807,320	897,450	5,884	12,246	7,030
30.....	888,563	795,074	890,420	6,016	12,311	7,180
31.....	882,547	782,763	883,240	6,168	12,366	7,260
32.....	876,379	770,397	875,920	6,343	12,409	7,330
33.....	870,036	757,988	868,650	6,531	12,444	7,430
34.....	863,505	745,544	861,220	6,741	12,473	7,540
35.....	856,764	733,071	853,680	6,965	12,500	7,680
36.....	849,799	720,571	846,000	7,200	12,527	7,890
37.....	842,599	708,044	838,110	7,443	12,553	8,110
38.....	835,156	695,491	830,000	7,681	12,589	8,300
39.....	827,475	682,902	821,700	7,917	12,627	8,440
40.....	819,558	670,275	813,260	8,156	12,674	8,510
41.....	811,402	657,601	804,720	8,397	12,730	8,600
42.....	803,005	644,865	796,120	8,646	12,803	8,690
43.....	794,358	632,062	787,430	8,921	12,895	8,880
44.....	786,437	619,167	778,550	9,216	12,997	9,130
45.....	776,221	606,170	769,420	9,533	13,117	9,480
46.....	766,688	593,053	759,940	9,899	13,253	9,890
47.....	756,780	579,800	750,050	10,315	13,411	10,260
48.....	746,474	566,389	739,760	10,772	13,583	10,670
49.....	735,702	552,806	729,090	11,278	13,776	11,020
50.....	724,424	539,030	718,070	11,822	13,988	11,330
51.....	712,602	525,042	706,740	12,362	14,215	11,670
52.....	700,240	510,827	695,070	12,891	14,456	12,010
53.....	687,349	496,371	683,030	13,424	14,716	12,510
54.....	673,925	481,655	670,520	13,975	14,982	13,040
55.....	659,950	466,673	657,480	14,577	15,262	13,580
56.....	645,373	451,411	643,900	15,300	15,547	14,110
57.....	630,073	435,864	629,760	16,151	15,833	14,710
58.....	613,922	420,031	615,050	17,109	16,118	15,310
59.....	596,813	403,913	599,740	18,103	16,399	16,010

TABLE OF MORTALITY OF POLICYHOLDERS ASSURED AT DEATH DEDUCED FROM OBSERVATIONS OF THE COMPANIES OF THE COMMITTEE—*Continued.*

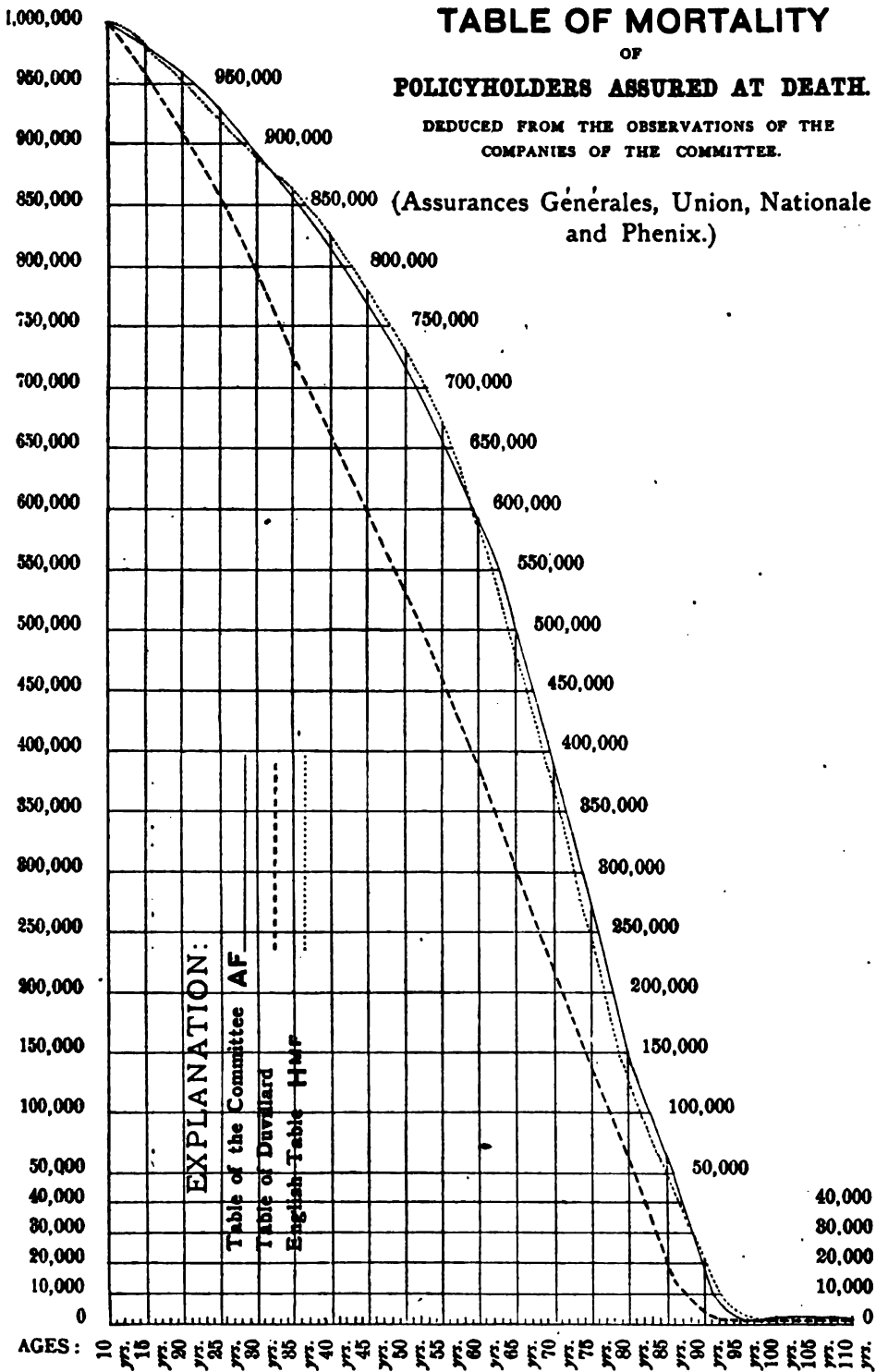
AGES.	NUMBER OF LIVING.			NUMBER OF DEATHS.		
	Table AF of the Committee.	Duvillard's Table	English Table HMF.	Table AF of the Committee.	Duvillard's Table.	English Table HMF.
60.....	578,710	387,514	583,730	19,066	16,670	16,770
61.....	559,644	370,844	566,960	19,910	15,922	17,600
62.....	539,734	353,922	549,360	20,587	17,154	18,490
63.....	519,147	336,768	530,870	21,119	17,355	19,360
64.....	498,028	319,413	511,510	21,613	17,525	20,140
65.....	476,415	301,888	491,370	22,139	17,648	20,800
66.....	454,276	284,240	470,570	22,677	17,726	21,380
67.....	431,599	266,514	449,190	23,336	17,746	21,860
68.....	408,263	248,768	427,330	24,041	17,700	22,240
69.....	384,222	231,068	405,090	24,634	17,584	22,680
70.....	359,588	213,484	382,410	25,005	17,394	23,310
71.....	334,583	196,090	359,100	25,328	17,116	24,010
72.....	309,255	178,974	335,090	25,374	16,753	24,690
73.....	283,881	162,221	310,400	25,158	16,296	25,310
74.....	258,723	145,925	285,090	24,806	15,746	25,670
75.....	233,917	130,179	259,420	24,392	15,098	25,420
76.....	209,525	115,081	234,000	23,528	14,358	24,760
77.....	185,997	100,723	209,240	22,437	13,524	23,690
78.....	163,560	87,199	185,550	21,137	12,611	22,470
79.....	142,423	74,588	163,080	19,453	11,616	21,100
80.....	122,970	62,972	141,980	17,443	10,559	19,690
81.....	105,527	52,413	122,290	15,527	9,446	18,230
82.....	90,000	42,967	104,050	13,428	8,299	16,720
83.....	76,572	34,668	87,340	12,293	7,139	15,220
84.....	64,279	27,529	72,120	10,460	5,967	13,600
85.....	53,819	21,562	58,520	8,794	4,826	11,860
86.....	45,026	16,736	46,660	8,494	3,736	10,140
87.....	36,532	13,000	36,520	7,755	2,712	8,490
88.....	28,777	10,288	28,030	6,833	1,785	6,890
89.....	21,944	8,503	21,140	5,668	1,553	5,480
90.....	16,276	6,950	15,660	4,572	1,337	4,350
91.....	11,704	5,613	11,310	3,522	1,438	3,360
92.....	8,182	4,475	7,950	2,609	958	2,470
93.....	5,573	3,517	5,480	1,904	797	1,810
94.....	3,669	2,720	3,670	1,338	651	1,310
95.....	2,331	2,069	2,360	892	525	860
96.....	1,439	1,544	1,500	595	419	560
97.....	844	1,125	940	421	323	440
98.....	413	802	500	298	245	330
99.....	115	557	170	115	181	170
100.....	0	376	0	0	131	0
101.....	.....	245	.....	.....	93	.....
102.....	.....	152	.....	.....	60	.....
103.....	.....	92	.....	.....	40	.....
104.....	.....	52	.....	.....	23	.....
105.....	.....	29	.....	.....	14	.....
106.....	.....	15	.....	.....	8	.....
107.....	.....	7	.....	.....	3	.....
108.....	.....	4	.....	.....	2	.....
109.....	.....	2	.....	.....	2	.....
110.....	.....	0	.....	.....	0	.....

TABLE OF MORTALITY

OF
POLICYHOLDERS ASSURED AT DEATH.

DEDUCED FROM THE OBSERVATIONS OF THE
COMPANIES OF THE COMMITTEE.

(Assurances Générales, Union, Nationale
and Phenix.)



LIFE INSURANCE BY STATES.

The following tables show the business transacted in 1896 in the States named by the various life insurance companies. While not attempting to analyze the business in individual States, the tables exhibit the number and amount of policies written, and the premiums and losses of each company. It is simply an exhibit of the volume of business in the States and Territories named, and conveys an approximate idea of the total business.

NAME.	NEW POLICIES WRITTEN		Premium.	Losses and Endowments Paid.	NAME.	NEW POLICIES WRITTEN		Premium.	Losses and Endowments Paid.					
	Number.	Amount.				Number.	Amount.							
ALABAMA.														
Equitable, New York.....	404	\$ 1,274,030	\$ 128,378	\$ 123,935	CANADA—Continued.									
Germania.....	...	...	839	3,000	Federal.....	1,338	\$ 3,028,010	\$ 572,849	\$ 206,016					
Hartford Life and Annuity.....	3	6,000	2,132	5,000	Life Association of Scotland.....	1,144	2,477,500	208,783	100,350					
Imperial.....	42	128,000	822	...	Liverpool and London and Globe	44	163,300	7,233	...					
Massachusetts Mutual.....	...	...	...	...	London Life.....	...	...	55,219	77,599					
Mutual, Louisville.....	220	412,204	27,397	1,000	London Assurance.....	4	10,300	14,127	570					
Mutual Benefit.....	152	440,772	24,053	5,000	Manufacturers.....	8,816	1,487,708	65,155	20,531					
New York.....	657	2,942,142	...	11,000	Metropolitan.....	658	1,190,250	194,615	60,194					
Northwestern Mutual.....	4	22,000	...	24,000	Mutual.....	1,049	...	1,049	...					
Penn Mutual.....	72	186,500	10,967	...	National.....	1,549	2,439,000	143,327	61,000					
Provident L. and T.....	2	560	...	...	New York.....	10,011	1,073,095	46,626	10,172					
Provident Savings.....	204	606,000	9,471	5,500	North American.....	1,207	3,239,000	415,924	89,339					
Union Central.....	23	68,500	8,046	3,000	North British.....	1,643	3,635,100	610,656	131,537					
Union Mutual.....	158	341,000	9,944	...	Northwestern Mutual.....	1,512	2,424,450	256,437	59,600					
United States.....	1	3,000	87	...	Ontario Mutual.....	3	26,000	21,285	5,045					
Washington.....	101	341,500	4,288	...	Phoenix, Hartford.....	2,059	2,582,400	383,192	121,676					
Totals.....	162	311,500	12,948	3,511	Provident Savings.....	2,059	2,582,400	383,192	121,676					
					Queen.....	272	785,000	27,353	42,957					
					Reliance.....	272	785,000	12,722	1,000					
					Royal.....	2	2,000	6,990	8,707					
					Scottish Amicable.....	...	...	9,842	136					
					Scottish Provident.....	1	5,000	18,861	23,333					
					Scottish Provincial.....	...	...	7,239	2,425					
					Standard.....	...	...	3,110	...					
					Star.....	...	...	18,443	27,619					
					Sun.....	548	1,061,150	381,360	18,838					
					Temperance and General.....	15	59,370	18,501	28,333					
					Travelers.....	1,813	2,671,950	379,751	75,491					
					Union Mutual.....	873	1,211,500	64,691	9,000					
					United States.....	263	586,077	125,163	73,570					
					Totals.....	257	442,200	118,564	52,670					
						277	599,500	32,751	3,000					
						39,576	40,165,387	6,910,189	2,511,121					

* Industrial business included. † These companies have ceased doing new business in Canada. ‡ Nine months' business. Canadian premiums are net; reinsurance deducted.

ARKANSAS.				COLORADO.			
Equitable, New York.....	331	\$ 1,148,184	\$ 78,849	Ætna.....	14	\$ 72,000	\$ 2,197
Manhattan.....	60	213,000	6,402	Connecticut Mutual.....	1	13,730	6,814
Massachusetts Mutual.....	59	262,500	34,017	Equitable, New York.....	557	2,933,935	233,901
Mutual, New York.....	741	2,133,885	212,167	Germania.....	51	227,000	13,375
New York.....	173	838,180	43,059	Home.....	14	33,790	7,339
Pacific Mutual.....	3	3,000	33	Manhattan.....	146	378,000	8,325
Travelers.....	43	115,000	5,953	Massachusetts Mutual.....	6	25,500	6,727
Union Central.....	138	723,500	9,083	Michigan Mutual.....	43	110,415	1,456
Totals.....	1,548	5,437,549	390,953	Mutual, New York.....	311	1,005,880	121,021
				Mutual Benefit.....	82	204,953	22,067
CALIFORNIA.				National, Montpelier.....	191	15,000	10,110
Ætna Life.....	124	264,000	48,221	New England Mutual.....	2	1,000	640
Connecticut Mutual Life.....	76	561,500	97,191	New York.....	491	2,640,380	182,679
Equitable Life, New York.....	656	4,369,500	552,684	Northwestern Mutual.....	458	1,406,424	171,352
Germania Life.....	40	137,300	82,337	Pacific Mutual.....	75	285,000	8,522
Hartford Life and Annuity.....	38	139,000	16,416	Penn Mutual.....	197	653,000	40,390
Home Life.....	127	418,000	30,393	Provident Savings.....	64	170,000	2,212
Manhattan Life.....	404	1,216,802	109,815	Prudential.....	3,861	486,720	6,083
Mutual Benefit Life.....	173	600,000	120,154	Travelers.....	63	364,000	63,407
Mutual Life.....	965	4,914,122	844,547	Union Central.....	32	112,000	2,190
National Life, Vermont.....	124	410,000	25,197	Union Mutual.....	94	230,945	15,896
New England Mutual Life.....	294	877,500	209,364	Washington.....	88	212,360	32,186
New York Life.....	781	4,493,000	524,743	Totals.....	6,861	12,563,338	958,919
Northwestern Mutual Life.....	309	1,037,500	164,610			167,593	
Pacific Mutual Life.....	269	606,300	974,008	Miscellaneous Insurance Companies.			
Penn Mutual Life.....	145	435,000	17,097	American in Surety.....	.....	944,500	5,500
Phoenix Mutual Life.....	.....	.....	5,495	American Steam Boiler.....	.....	480,000	86
Provident Savings Life.....	180	726,000	11,023	Employers Liability.....	.....	1,224,050	1,496
Travelers.....	103	204,409	33,726	Fidelity and Casualty.....	.....	1,960,186	2,971
Union Central Life.....	236	583,600	31,967	Hartford Steam Boiler.....	.....	280,000	.....
Union Mutual Life.....	55	126,500	23,881	Lloyds Plate Glass.....	.....	65,110	737
United States Life.....	41	108,500	12,148	Metropolitan Plate Glass.....	.....	2,527	394
Washington Life.....	25	57,052	19,462	Pacific Mutual (Accident).....	.....	4,993,000	7,529
				Standard Life and Accident.....	.....	1,682,600	8,180
				Travelers (Accident).....	.....	10,599,900	78,765
				Totals.....	.....	22,191,237	105,658
CANADA.							
Ætna.....	5,105	22,094,645	3,253,759				
British Empire.....	942	1,267,784	732,023				
Canada.....	584	1,032,013	197,589				
Citizens.....	1,560	3,655,800	957,175				
Commercial Union.....	360	484,200	56,945				
Confederation.....	16	20,500	21,276				
Connecticut Mutual.....	1,593	2,310,500	580,733				
Dominion.....	.....	.....	62,141				
Dominion Safety Fund.....	160	233,500	5,354				
Edinburgh.....	42	55,000	41,595				
			11,986				

NAME.	NEW POLICIES WRITTEN		Premium.	Losses and Endowments Paid.
	Number.	Amount.		
CONNECTICUT.				
Ætna.....	311	\$ 691,059	\$ 162,766	\$ 146,896
Berkshire.....	315	419,000	22,997	1,000
Connecticut Union.....	24	50,000	701	25,839
Commercial General.....	363	366,327	64,923	124,801
Connecticut, Hartford.....	229	487,562	393,802	34,414
Equitable, New York.....	230	728,679	109,382	5,836
Germania.....	21	25,010	14,864	5,000
Hartford Life and Annuity.....	....	....	347	6,087
Home.....	15	21,334	17,343	....
Imperial.....	....	....	384	29,501
John Hancock Mutual.....	6,239	732,100	70,609	1,000
Manhattan.....	57	76,690	4,269	23,900
Massachusetts Mutual.....	51	120,381	27,965	110,886
Metropolitan.....	20,678	2,242,234	263,617	260,028
Mutual, New York.....	524	1,247,328	533,368	86,156
Mutual Benefit.....	101	299,081	84,617	69,747
New York.....	323	857,770	177,817	15,034
Northwestern Mutual.....	208	502,486	86,198	40,260
Penn Mutual.....	96	212,000	40,260	11,622
Peoples, Norwich.....	24,852	2,867,174	57,283	68,442
Phoenix Mutual.....	105	131,686	119,670	4,500
Provident Life and Trust.....	27	50,428	4,959	5,375
Provident Savings.....	5	10,000	5,375	....
State Mutual.....	64	115,000	27,634	24,393
Travelers.....	296	505,325	101,422	1,105
Union Central.....	4	7,588	2,105	1,000
Union Mutual.....	5	16,661	7,870	5,125
United States.....	112	237,580	31,211	10,000
Vermont.....	5	4,000	408	....
Washington.....	136	170,350	7,940	....
Totals.....	55,356	13,233,926	2,352,366	1,070,357
FLORIDA.				
Equitable, New York.....	386	\$ 1,399,300	\$ 115,446	\$ 37,270
Manhattan.....	....	9,000	27,821	9,000
Mutual, New York.....	....	1,400,370	74,058	58,164
Mutual Benefit.....	....	....	158	....
New York.....	381	1,067,300	79,466	25,066
Provident Life and Trust.....	2	3,000	....	....
Travelers.....	1	2,000	223	....
Union Central.....	3	21,000	699	....
Union Mutual.....	....	....	23	....
United States.....	1	3,000	....	....
Washington.....	25	67,500	2,413	....
Totals.....	....	4,598,134	300,537	129,500
GEORGIA.				
Ætna.....	233	\$ 675,423	\$ 34,127	\$ 21,939
Germania.....	365	832,500	342	5,345
Hartford Life and Annuity.....	89	391,000	21,829	36,500
Imperial.....	255	617,054	5,915	....
Mutual, Louisville.....	255	664,402	31,351	3,000
Mutual Benefit.....	255	2,681,750	38,375	15,000
New York.....	1,163	1,095,996	....	....
Northwestern Mutual.....	455	796,000	38,772	40,548
Penn Mutual.....	225	....	....	3,247
Phoenix Mutual.....	....	....	....	3,125
Provident L. and T.....	1	5,000	....	....
Provident Savings.....	654	2,036,000	33,004	10,000
Travelers.....	20	45,000	3,201	2,212
Union Central.....	406	685,500	36,747	10,000
United States.....	73	199,500	5,704	5,500
Washington.....	206	446,168	38,899	4,511
Totals.....	4,400	11,171,293	288,266	160,927
IDAHO.				
Hartford Life and Annuity.....	....	....	93	....
Pacific Mutual.....	2	6,000	2,073	....
Travelers.....	13	29,500	935	....
Union Central.....	....	....	15	....
United States.....	1	2,000	....	....

DELAWARE.									
Company	5	\$	\$	\$	\$	\$	\$	\$	\$
Atna.....	5	37,000	1,416	5,000	1,416	5,000	1,416	5,000	1,416
Connecticut Mutual.....	7	12,924	4,331	11,995	4,331	11,995	4,331	11,995	4,331
Hartford Life and Annuity.....	13	16,000	286	1,000	286	1,000	286	1,000	286
Mutual Benefit.....	12	37,500	3,348	1,000	3,348	1,000	3,348	1,000	3,348
National, Montpelier.....	14	34,500	679	.....	679	.....	679	.....	679
New York.....	440	1,351,570	.....	.....	.....	.....	.....	.....	.....
Northwestern Mutual.....	25	114,500	.....	13,050	.....	13,050	.....	13,050	.....
Penn Mutual.....	93	348,000	43,888	2,000	43,888	2,000	43,888	2,000	43,888
Phoenix Mutual.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Provident L. and T.....	10	50,600	38,774	.....	38,774	.....	38,774	.....	38,774
Provident Savings.....	1	2,000	33	.....	33	.....	33	.....	33
Prudential.....	9,539	1,007,072	58,749	14,460	58,749	14,460	58,749	14,460	58,749
Travelers.....	.....	.....	53	.....	53	.....	53	.....	53
Union Mutual.....	.....	.....	652	.....	652	.....	652	.....	652
Washington.....	6	15,000	1,246	.....	1,246	.....	1,246	.....	1,246
Totals.....	10,165	3,026,666	153,455	46,865	153,455	46,865	153,455	46,865	153,455
DISTRICT OF COLUMBIA.									
Berkshire.....	18	63,000	.....	.....	.....	.....	.....	.....	.....
Connecticut Mutual.....	17	42,500	23,578	25,851	23,578	25,851	23,578	25,851	23,578
Equitable, New York.....	284	1,004,443	10,179	594	10,179	594	10,179	594	10,179
Germania.....	34	86,000	7,693	6,000	7,693	6,000	7,693	6,000	7,693
Hartford Life and Annuity.....	20	72,000	1,101	3,000	1,101	3,000	1,101	3,000	1,101
Imperial.....	.....	.....	1,036	.....	1,036	.....	1,036	.....	1,036
John Hancock Mutual.....	1	2,000	4,954	900	4,954	900	4,954	900	4,954
Life Ins. Co. of Virginia.....	2,947	545,300	.....	1,000	.....	1,000	.....	1,000	.....
Massachusetts Mutual.....	16	81,500	.....	.....	.....	.....	.....	.....	.....
Michigan Mutual.....	5	8,000	234	.....	234	.....	234	.....	234
Mutual Benefit.....	20	69,205	12,247	27,500	12,247	27,500	12,247	27,500	12,247
National, Montpelier.....	11	21,000	842	.....	842	.....	842	.....	842
New York.....	112	346,845	.....	.....	.....	.....	.....	.....	.....
Northwestern Mutual.....	107	342,685	.....	17,500	.....	17,500	.....	17,500	.....
Pacific Mutual.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Penn Mutual.....	20	58,500	45	10,000	45	10,000	45	10,000	45
Phoenix Mutual.....	4	1,983	27,382	13,000	27,382	13,000	27,382	13,000	27,382
Provident L. and T.....	80	410,113	49,105	6,418	49,105	6,418	49,105	6,418	49,105
Provident Savings.....	70	285,000	7,065	.....	7,065	.....	7,065	.....	7,065
Prudential.....	16,125	1,440,027	34,904	6,450	34,904	6,450	34,904	6,450	34,904
State Mutual.....	33	143,500	15,728	2,000	15,728	2,000	15,728	2,000	15,728
Travelers.....	10	30,000	1,676	3,000	1,676	3,000	1,676	3,000	1,676
Union Central.....	1	1,000	1,091	5,000	1,091	5,000	1,091	5,000	1,091
Union Mutual.....	2	3,000	577	.....	577	.....	577	.....	577
United States.....	9	29,090	26	.....	26	.....	26	.....	26
Washington.....	35	56,754	12,260	5,062	12,260	5,062	12,260	5,062	12,260
Totals.....	19,981	5,152,445	214,538	134,390	214,538	134,390	214,538	134,390	214,538

* Includes industrial business.

* Includes industrial business.

ILLINOIS.									
Company	1	\$	\$	\$	\$	\$	\$	\$	\$
Atna.....	1,623	2,853,844	406,497	175,921	406,497	175,921	406,497	175,921	406,497
Berkshire.....	161	404,500	30,675	4,900	30,675	4,900	30,675	4,900	30,675
Commercial Union.....	41	246,000	2,279	.....	2,279	.....	2,279	.....	2,279
Connecticut Mutual.....	393	1,297,485	533,457	313,641	533,457	313,641	533,457	313,641	533,457
Equitable, Des Moines.....	88	160,900	9,063	.....	9,063	.....	9,063	.....	9,063
Equitable, New York.....	1,497	6,807,656	701,138	267,711	701,138	267,711	701,138	267,711	701,138
Germania.....	114	850,920	51,671	50,631	51,671	50,631	51,671	50,631	51,671
Hartford L. and A.....	858	1,597,500	51,368	31,496	51,368	31,496	51,368	31,496	51,368
Home.....	444	755,311	190,854	.....	190,854	.....	190,854	.....	190,854
Imperial.....	178	841,000	14,773	19,635	14,773	19,635	14,773	19,635	14,773
John Hancock Mutual.....	140	117,560	19,397	.....	19,397	.....	19,397	.....	19,397
Life Indemnity and Invest. Co.....	9	11,661	3,680	.....	3,680	.....	3,680	.....	3,680
Manhattan.....	213	790,722	49,198	27,300	49,198	27,300	49,198	27,300	49,198
Massachusetts Mutual.....	526	2,127,000	234,022	57,597	234,022	57,597	234,022	57,597	234,022
Metropolitan.....	41,025	4,392,395	203,609	65,566	203,609	65,566	203,609	65,566	203,609
Michigan Mutual.....	487	1,066,899	87,839	12,957	87,839	12,957	87,839	12,957	87,839
Mutual, New York.....	2,118	6,735,322	927,539	462,318	927,539	462,318	927,539	462,318	927,539
Mutual Benefit.....	481	1,221,208	242,759	164,207	242,759	164,207	242,759	164,207	242,759
National, Montpelier.....	186	474,500	45,979	8,000	45,979	8,000	45,979	8,000	45,979
National U. S. of A.....	.....	.....	2,547	.....	2,547	.....	2,547	.....	2,547
New England Mutual.....	590	1,696,000	348,370	118,599	348,370	118,599	348,370	118,599	348,370
New York.....	1,708	7,874,521	786,992	224,484	786,992	224,484	786,992	224,484	786,992
Northwestern Mutual.....	1,313	4,005,058	792,840	288,812	792,840	288,812	792,840	288,812	792,840
Pacific Mutual.....	18	57,500	2,599	1,100	2,599	1,100	2,599	1,100	2,599
Penn Mutual.....	196	626,000	107,470	27,400	107,470	27,400	107,470	27,400	107,470
Phoenix Mutual.....	50	84,695	38,854	36,014	38,854	36,014	38,854	36,014	38,854
Provident L. and T.....	157	586,633	84,463	10,000	84,463	10,000	84,463	10,000	84,463
Provident Savings.....	171	503,097	67,792	35,938	67,792	35,938	67,792	35,938	67,792
Prudential.....	30,993	3,051,822	73,378	13,075	73,378	13,075	73,378	13,075	73,378
State Mutual.....	87	300,500	70,483	10,076	70,483	10,076	70,483	10,076	70,483
Travelers.....	220	667,162	139,622	22,354	667,162	22,354	667,162	22,354	667,162
Union Central.....	822	1,372,008	152,456	12,000	152,456	12,000	152,456	12,000	152,456
Union Mutual.....	193	457,476	47,016	23,658	457,476	23,658	457,476	23,658	457,476
United States.....	193	1,421,330	69,858	31,350	69,858	31,350	69,858	31,350	69,858
Vermont.....	21	41,000	1,737	.....	1,737	.....	1,737	.....	1,737
Washington.....	266	555,940	130,399	24,622	555,940	24,622	555,940	24,622	555,940
Totals.....	87,580	55,662,615	6,799,593	2,582,442	6,799,593	2,582,442	6,799,593	2,582,442	6,799,593

* Includes industrial business.

	199	\$168,386	\$18,107	\$4,000	Phenix Mutual.....	...	\$ 553,000	\$ 9,071	\$10,000
Michigan Mutual.....	4	5,000	117	33,220	Provident Savings.....	199	.....	1,410	10,000
Mutual, Louisville.....	818	2,115,908	212,885	38,575	Union Mutual.....	...	.....	.....	5,000
Mutual, New York.....	275	618,510	79,450	38,575	United States.....	3	8,000	2,771	10,000
Mutual Benefit.....	10	33,000	947	43,358	Travelers.....	2	15,000	106	.....
National, Montpelier.....	1004	2,443,660	268,007	43,358	Totals.....	5,441	9,735,917	1,011,955	637,800
New York.....	1938	3,200,778	284,384	83,993	Ætna.....	166	\$ 806,666	\$ 70,866	88,004
Northwestern Mutual.....	20	27,925	22,405	4,500	Commercial Union.....	1	1,000	.....	65,565
Pacific Mutual.....	114	265,000	22,405	4,500	Equitable, New York.....	174	391,088	90,072	2,000
Penn Mutual.....	3	2,430	116	5,731	Massachusetts Mutual.....	205	389,814	42,042	23,750
Provident Life and Trust.....	40	84,000	4,410	4,000	Metropolitan.....	244	591,750	27,978	25,032
Provident Savings Life.....	45	126,440	12,653	4,206	Metropolitan, New York.....	23	19,166	56,299	116,674
Royal Union Mutual.....	232	331,950	20,903	1,255	Mutual, New York.....	451	1,182,497	145,412	15,171
Travelers.....	39	64,750	12,939	1,000	Mutual Benefit.....	170	106,496	61,171	45,156
Union Central.....	94	166,318	19,208	2,000	National, Montpelier.....	67	83,000	10,266	6,300
Union Mutual.....	2	7,145	2,930	10,377	New England Mutual.....	238	383,214	77,677	81,000
United States.....	151	269,300	10,506	397,325	New York.....	324	556,615	76,689	56,707
Washington.....	140	222,636	35,534	9,414	Northwestern Mutual.....	255	437,580	31,802	13,000
Totals.....	6,257	13,570,200	1,441,763	36,983	Penn Mutual.....	190	199,000	37,521	2,890
Ætna.....	36	82,201	3,297	13,750	Phenix Mutual.....	91	197,714	20,730	6,314
Connecticut Mutual.....	8	17,000	15,560	5,500	Provident L. and T.....	56	113,840	19,101	4,000
Equitable, New York.....	331	875,871	135,953	5,000	Provident Savings.....	16	49,000	1,596	.....
Home.....	142	468,990	57,659	16,693	Travelers.....	35	54,288	19,839	5,000
Manhattan.....	75	156,000	3,962	5,000	Union Mutual.....	250	342,310	34,199	17,283
Massachusetts Mutual.....	574	2,026,271	124,645	1,215	United States.....	15	45,690	5,500	1,370
Metropolitan.....	1,875	200,668	4,300	4,000	Washington.....	133	152,470	12,880	4,314
Metropolitan*.....	61	173,320	14,911	25,000	Totals.....	3,059	5,235,498	841,640	564,379
Michigan Mutual.....	805	2,434,450	193,549	9,414	Ætna.....	267	599,068	59,674	65,403
Mutual, New York.....	135	360,238	34,328	36,164	Berkshire.....	32	105,300	19,360	5,000
Mutual Benefit.....	9	30,500	1,099	2,000	Brooklyn.....	5	365	3531	5,000
National, Montpelier.....	66	165,500	6,596	2,000	Commercial Union.....	19	68,000	149	.....
New England Mutual.....	650	2,156,700	149,801	2,000	Connecticut Mutual.....	20	95,570	68,673	96,191
New York.....	837	1,981,668	116,756	2,000	Equitable, New York.....	376	1,676,674	174,444	76,296
Northwestern Mutual.....	75	254,500	24,713	2,000	Germania.....	31	93,469	31,693	.....
Pacific Mutual.....	4	4,800	955	2,000	Hartford L. and A.....	64	94,500	13,004	15,000
Penn Mutual.....	69	218,000	12,074	2,000	Imperial.....	27	120,000	3,885	3,050
Phenix Mutual.....	40	71,000	7,774	2,000	John Hancock Mutual.....	4,768	551,179	28,173	4,730
Provident Savings.....	99	168,642	19,154	1,530	Manhattan.....	41	188,521	28,683	14,000
Travelers.....	51	148,600	2,598	1,100	Maryland.....	43	159,360	82,500	45,109
Union Central.....	84	141,100	16,575	2,000	Massachusetts Mutual.....	25	155,500	15,852	3,000
Union Mutual.....	6,014	12,038,748	947,086	261,461	Totals.....	3,059	5,235,498	841,640	564,379
Washington.....	6,014	12,038,748	947,086	261,461	Ætna.....	267	599,068	59,674	65,403
Totals.....	6,014	12,038,748	947,086	261,461	Berkshire.....	32	105,300	19,360	5,000

* Includes industrial.

* Includes industrial business.

NAME.	NEW POLICIES WRITTEN		Premium.	Losses and Endowments Paid.
	Number.	Amount.		
MARYLAND—Continued.				
Metropolitan.....	11	\$ 11,400	\$ 398,086	\$ 123,247
Mutual, Baltimore.....	890	156,170	55,288	9,452
Mutual, New York.....	149	521,500	277,799	125,182
Mutual Benefit.....	159	151,970	64,593	24,000
National, Montpelier.....	100	908,500	29,419	37,802
New England.....	137	68,978	25,602	123,062
New York.....	137	586,845	210,690	19,708
Northwestern Mutual.....	114	530,105	122,513	94,858
Penn Mutual.....	81	221,125	80,973	16,200
Provident L. and T.....	169	623,895	173,867	37,049
Prudential, Newark.....	20,148	2,032,991	119,103	† 17,096
Travelers.....	† 549	† 2,177,047	† 20,859	7
Standard L. and A.....	...	244,000	1,005	5,000
State Mutual.....	35	135,500	27,825	5,000
Union Central.....	23	86,500	13,221	12,388
Union Mutual.....	8	40,411	15,549	3,240
United States.....	57	186,010	24,649	2,000
Washington.....	117	293,690	32,752	988,018
Totals.....	28,387	12,192,213	2,214,383	
MASSACHUSETTS.				
Ætna.....	337	1,000,368	259,280	165,723
Berkshire.....	931	1,712,500	227,433	70,746
Connecticut General.....	102	170,469	32,015	17,555
Connecticut Mutual.....	356	813,964	490,319	289,949
Equitable.....	1,099	4,371,402	715,477	196,008
Germania.....	18	46,974	15,878	4,028
Home.....	34	106,100	36,231	10,000
John Hancock Mutual.....	...	3,267,797	354,376	198,638
Manhattan.....	109	332,258	58,761	75,331
Massachusetts Mutual.....	543	1,671,501	457,352	81,481
Metropolitan.....	...	9,842,399	929,157	386,528
Mutual.....	2,070	7,119,683	1,326,442	866,461
Mutual Benefit.....	824	2,161,095	204,535	262,133
National.....	425	954,000	204,535	55,000
New England Mutual.....	395	1,481,530	594,006	373,144
New York.....	832	2,329,405	504,556	364,841
Northwestern Mutual.....	643	2,037,730	384,278	94,047
Totals.....	28,387	12,192,213	2,214,383	988,018
MICHIGAN—Cont.				
Miscellaneous Insurance Companies.....	...	\$ 1,534,000	\$ 14,748	\$ 466
American Steam Boiler.....	...	250,500	1,758	...
American Surety.....	47	3,265,750	13,750	2,194
Employers Liability.....	...	3,033,886	18,843	6,830
Fidelity and Casualty.....	...	325,500	2,076	...
Guarantee Co. of N. A.....	217	1,623,850	17,033	897
Harford Steam Boiler.....	383	162,834	1,571	1,872
Lloyds Plate Glass.....	436	207,671	3,344	12,453
Metropolitan Plate Glass.....	2,928	4,073,750	33,944	31,878
Pacific Mutual (Accident).....	3,296	6,857,000	66,153	37,707
Standard Life and Accident.....	2,888	8,356,450	57,389	95,868
Travelers (Accident).....	10,195	29,697,191	237,298	16,070
Totals.....	512	1,172,414	44,471	20,013
MINNESOTA.				
Ætna.....	14	165,262	29,566	1,000
Connecticut Mutual.....	397	35,187	212,213	69,750
Equitable, Des Moines.....	330	2,303,836	94,088	8,061
Equitable, New York.....	67	1,199,302	20,510	18,000
Germania.....	167	268,500	11,393	2,700
Harford Life and Annuity.....	44	346,050	231,000	...
Home.....	241	231,000	33,895	4,500
Imperial.....	91	641,137	27,130	15,500
Manhattan.....	...	389,166	23,320	4,450
Massachusetts Mutual.....	...	643,616	17,063	68,010
Metropolitan.....	...	135,939	59,153	36,830
Michigan Mutual.....	49	126,150	59,062	150
Mutual, New York.....	1,126	696,316	11,038	30,750
Mutual Benefit.....	237	192,900	38,555	51,542
National, Montpelier.....	42	243,339	236,512	146,314
New England Mutual.....	71	2,600,833	199,089	6,168
New York.....	307	1,068,117	2,081	9,426
Northwestern Mutual.....	826	24,175	34,895	...
Pacific Mutual.....	14	252,800	4,584	...
Penn Mutual.....	107	11,528	12,674	...
Phoenix Mutual.....	9	993,100	...	...
Provident Life and Trust.....	165	...	...	...

* Includes industrial. † Includes accident.

† Includes accident.

Penn Mutual.....	714	\$2,385,403	\$370,141	\$53,810	Provident Savings.....	70	\$277,000	\$22,098	\$9,000
Provident Life and Trust.....	457	1,046,466	222,253	50,067	Prudential.....	* 7,544	671,112	11,049	1,114
Provident Savings.....	129	481,000	27,943	11,500	State Mutual.....	63	206,500	26,155	4,000
State Mutual.....	801	2,082,000	543,112	156,010	Travelers.....	53	141,150	14,790	1,000
Travelers.....	207	562,341	121,714	33,605	Union Central.....	163	204,000	18,757	7,000
Union Mutual.....	67	126,552	102,099	116,058	Union Mutual.....	73	280,000	21,522	7,000
United States.....	242	497,495	66,277	15,070	United States.....	112	283,515	13,896	6,000
Vermont.....	....	326,431	26,240	9,250	Washington.....	109	209,233	40,359	17,978
Washington.....	171	506,860	154,458	29,101	Totals.....	18,990	16,313,121	1,615,275	556,226
Totals.....	11,566	47,343,640	8,675,080	3,936,104	MISSISSIPPI.				
Ætina.....	140	341,013	38,782	28,459	Germania.....	1	6,227	352	2,049
Berkshire.....	165	326,000	41,566	18,500	Manhattan.....	141	420,687	32,901	15,000
Canada Life.....	28	80,500	483	....	Mutual Benefit.....	....	1,519,260	1,341	....
Commercial Union.....	1	10,000	....	....	New York.....	494	1,519,260	....	10,000
Connecticut General.....	....	....	....	....	Phoenix Mutual.....	....	....	....	....
Connecticut Mutual.....	110	192,058	21,107	1,657	Travelers.....	1	5,000	538	....
Equitable, New York.....	878	2,977,766	289,080	124,341	Union Central.....	4	22,756	237	....
Germania.....	10	14,356	13,228	59,093	Union Mutual.....	....	....	382	....
Hartford Life and Annuity.....	....	....	115	20,331	Washington.....	4	7,500	737	589
Home.....	340	544,389	96,701	19,803	Totals.....	645	1,981,430	36,548	27,638
Imperial.....	118	401,500	42,585	26,000	MISSOURI.				
John Hancock Mutual.....	44	104,000	15,622	2,000	Ætina.....	56	196,148	14,306	14,502
Manhattan.....	64	223,600	14,938	4,605	Commercial Union.....	43	193,500	108,089	102,950
Massachusetts Mutual.....	63	268,396	42,375	39,300	Connecticut Mutual.....	100	531,700	132,895	42,704
Metropolitan.....	1	1,000	* 60,170	* 18,896	Covenant Mutual.....	144	202,114	27,888	2,000
Michigan Mutual.....	429	911,364	283,490	47,878	Equitable, Des Moines.....	30	70,500	3,120	....
Mutual Benefit.....	245	739,394	170,955	67,944	Equitable, New York.....	924	5,245,576	485,184	140,300
National, Montpelier.....	145	523,500	34,089	6,000	Germania.....	174	456,800	65,218	34,482
New England Mutual.....	49	153,728	21,862	11,023	German Mutual.....	12	83,628	8,914	25,354
New York.....	600	4,628,759	435,882	51,153	Home.....	211	592,500	16,077	5,000
Northwestern Mutual.....	1,047	2,072,745	357,200	79,661	Imperial.....	352	1,275,500	30,993	80,280
Pacific Mutual.....	16	21,300	1,800	79,661	Manhattan.....	75	276,793	51,733	49,750
Penn Mutual.....	276	594,200	100,862	22,688	Massachusetts Mutual.....	198	950,000	53,662	....
Phoenix Mutual.....	34	30,277	12,644	14,492	Metropolitan.....	9	13,000	1,336	....
Provident Savings.....	87	302,000	25,845	3,000	Mutual, Louisville.....	6	....	....	....
Prudential.....	* 9,868	* 917,045	* 13,461	* 1,389	Mutual, New York.....	1,988	2,745,465	660,754	150,258
State Mutual.....	95	265,500	90,020	25,845	Mutual Benefit.....	297	584,145	178,895	133,158
Travelers.....	80	241,222	45,359	10,616	National, Montpelier.....	26	104,500	3,190	....
Union Central.....	308	512,800	34,348	204	New England Mutual.....	172	572,500	69,781	24,000
Union Mutual.....	88	200,483	28,662	10,501	New York.....	1,464	5,730,150	531,586	121,252
United States.....	80	256,285	40,277	6,540	Penn Mutual.....	109	447,500	63,386	19,530
Washington.....	318	456,173	118,344	31,344	Provident Life and T.....	94	236,500	15,038	6,000
Totals.....	16,690	2,610,445	2,994,866	799,085	Provident Savings.....	468	1,406,000	75,004	45,500

* Includes Industrial.

NAME.	NEW POLICIES WRITTEN		Premium.	Losses and Endowments Paid.
	Number.	Amount.		
MISSOURI—Cont.				
Travelers	160	\$ 468,544	\$ 54,308	\$ 16,528
Union Central	69	152,768	9,221	2,238
Union Mutual	126	244,347	16,479	9,750
United States	95	429,000	10,450	2,000
Washington	112	225,282	32,497	3,250
Totals	6,574	25,883,516	2,621,761	1,035,857
MONTANA.				
Equitable, New York	279	\$ 1,337,217	\$ 84,973	\$ 14,000
Germania	66	360,500	14,313	2,187
Hartford Life and Annuity	3	12,000	1,372	.....
Massachusetts Mutual	2	15,000	.....	.....
Mutual, New York	79	332,000	44,792	6,000
Mutual Benefit	6	23,000	3,500	.....
New York	413	1,599,640	64,162	30,173
Northwestern Mutual	14	44,959	.....	.....
Pacific Mutual	4	12,000	.....	.....
Provident L. and T.	1	10,000	3,245	625
Travelers	3	11,000	1,635	.....
Union Central	1	1,000	220	.....
Union Mutual	4	15,000	2,627	.....
United States .....	.....	.....	.....	1,000
Washington	12	18,124	4,014	2,000
Totals	887	3,800,440	224,853	55,985
Miscellaneous Ins. Companies.				
Employers Liability .....	.....	26,500	899	522
Manufacturers Acc. Ind.	101	102,000	.....	.....
Standard L. and A. ....	.....	708,500	10,025	5,899
Travelers, accident department ..	.....	1,819,950	13,606	119
Totals .....	.....	2,746,950	24,530	6,500
NEW HAMPSHIRE.				
Ætna	93	\$ 148,595	\$ 31,897	\$ 13,097
Connecticut General	38	37,950	5,624	.....
Connecticut Mutual	35	57,651	25,679	35,984
Hartford Life and Annuity	4	7,000	847	.....
Manhattan	7	25,500	2,449	1,700
Massachusetts Mutual	265	502,400	.....	34,710
Mutual Benefit	45	81,386	16,038	9,903
National, Montpelier	112	169,500	15,291	.....
New York	181	277,550	.....	.....
Northwestern Mutual	117	220,000	.....	1,000
Penn Mutual	33	127,000	18,218	.....
Phoenix Mutual	157	136,222	30,991	20,793
Provident L. and T.	5	5,000	.....	.....
Provident Savings	16	41,000	78	5,000
State Mutual	33	33,000	6,909	.....
Travelers	12	16,000	8,963	3,150
Union Central .....	.....	.....	40	.....
Union Mutual	94	109,000	8,472	9,062
United States	2	6,000	.....	580
Vermont	59	257,750	5,632	6,000
Washington	22	32,500	2,142	.....
Totals	1,800	2,299,968	179,270	140,889
NEW JERSEY.				
Ætna	204	465,775	71,179	122,171
American	12	20,890	5,999	2,000
Berkshire	81	246,000	21,443	.....
Brooklyn	28	57,200	8,179	250
Connecticut Mutual	32	64,000	29,151	32,395
Equitable, New York	708	2,081,184	480,815	151,945
Germania	16	51,409	12,578	11,932
Hartford L. and A.	197	999,000	16,983	9,000
Home .....	.....	.....	3,284	3,000
John Hancock Mutual	8	43,500	2,358	10,000
Manhattan	135	336,241	38,677	20,850
Massachusetts	100	550,500	18,307	12,999
Metropolitan	6	6,000	9,727	5,500
Mutual, New York	879	2,290,026	483,398	315,939
Mutual Benefit	521	1,311,917	386,470	354,394

[illegible]

NAME.	NEW POLICIES WRITTEN			Losses and Endowments Paid.
	Number.	Amount.	Premium.	
NEW YORK.				
Ætna.....	919	\$ 2,046,335	\$ 346,322	\$ 389,437
Berkshire.....	406	1,433,481	147,527	18,270
Brooklyn.....	275	384,528	70,091	62,993
Commercial Union.....	185	707,500	7,960	.....
Connecticut General.....	486	533,225	45,410	22,545
Connecticut Mutual.....	682	2,045,272	858,592	831,162
Equitable, New York.....	5,324	27,884,905	3,578,077	1,111,152
Germania.....	251	788,572	412,819	240,562
Home.....	266	457,886	133,707	92,268
Imperial.....	30	78,000	3,936	.....
John Hancock Mutual.....	36	67,297	23,480	34,704
Manhattan.....	927	3,110,591	421,764	229,645
Massachusetts Mutual.....	654	1,942,010	310,025	138,343
Metropolitan.....	43	63,114	*2,538,030	*1,094,428
Mutual Benefit.....	671	1,970,536	560,528	567,108
Mutual, New York.....	3,809	18,814,855	4,745,930	2,682,938
National, Montpelier.....	457	1,281,000	161,780	27,900
New York.....	3,794	13,247,108	2,000,000	876,449
New England Mutual.....	82	362,040	106,873	136,551
Northwestern Mutual.....	1,939	6,761,838	880,750	249,825
Penn Mutual.....	475	1,255,000	179,429	40,591
Phoenix Mutual.....	458	511,810	197,032	131,738
Provident Life and Trust.....	465	1,332,220	195,380	35,419
Provident Savings.....	364	1,435,155	190,390	123,125
State Mutual.....	159	601,600	172,428	8,000
Travelers.....	413	921,300	186,626	65,323
Union Central.....	433	970,866	73,262	.....
Union Mutual.....	139	366,922	74,354	91,175
United States.....	597	1,595,340	324,508	166,459
Washington.....	540	1,185,851	340,802	189,264
Total.....	25,210	94,136,067	19,381,812	9,686,538

NAME.	NEW POLICIES WRITTEN			Losses and Endowments Paid.
	Number.	Amount.	Premium.	
NORTH DAKOTA—Cont.				
Standard L. and A.....		\$ 450,945	\$ 6,372	\$ 1,000
Travelers, accident department.....		715,800	7,685	5,600
Totals.....		1,166,745	14,057	8,505

NAME.	NEW POLICIES WRITTEN			Losses and Endowments Paid.
	Number.	Amount.	Premium.	
OHIO.				
Ætna.....	598	\$ 1,536,233	\$ 182,151	\$ 99,097
Berkshire.....	77	218,500	50,016	24,000
Commercial Union.....	34	166,000	2,526	.....
Connecticut Mutual.....	197	530,000	247,493	213,134
Equitable, Des Moines.....	1	1,000	579	.....
Equitable, New York.....	2,059	6,104,356	697,597	157,976
Germania.....	167	379,345	80,005	99,289
Hartford Life and Annuity.....	.....	.....	93	.....
Home.....	343	571,600	82,445	61,107
Imperial.....	73	252,000	12,862	10,000
John Hancock Mutual.....	171	331,300	28,283	15,670
Manhattan.....	506	810,578	51,256	3,341
Massachusetts Mutual.....	151	622,500	115,378	22,970
Metropolitan.....	*52,972	*5,087,177	454,089	193,279
Michigan Mutual.....	529	912,659	158,820	37,550
Mutual, New York.....	2,021	5,425,652	1,251,431	460,587
Mutual Benefit.....	946	1,933,721	569,483	264,968
National, Montpelier.....	562	1,386,750	186,879	19,750
New England Mutual.....	18	52,427	34,786	31,864
New York.....	1,337	4,548,095	579,005	276,676
Northwestern Mutual.....	1,217	2,875,307	510,206	166,331
Pacific Mutual.....	17	28,000	654	.....
Penn Mutual.....	316	804,000	218,234	74,924
Phoenix Mutual.....	116	168,700	38,543	26,524
Provident Life and Trust.....	480	1,279,707	143,693	14,259
Provident Savings.....	226	708,000	71,397	68,000
Prudential.....	40,028	3,010,278	199,743	99,629
State Mutual.....	83	274,000	35,420	10,000
Travelers.....	169	525,172	45,051	18,571
Union Central.....	3,331	5,345,599	882,086	109,278
Union Mutual.....	66	119,147	26,512	32,344
United States.....	434	872,080	44,512	7,280
Washington.....	190	401,022	49,481	8,171

NORTH CAROLINA.				NORTH DAKOTA.				WESTERN AND SOUTHERN.....				OREGON.			
Aetna.....	98	\$ 235,850	\$ 63,743	\$ 103,927	11,230	\$1,500,511	\$27,968	\$3,773							
Connecticut Mutual.....	14	40,769	36,119	22,975	121,565	50,387,372	6,948,591	2,520,300							
Hartford Life and Annuity.....	98	197,500	24,102	23,000											
Life Ins. Co. of Virginia.....	4,866	861,695	36,841	34,009											
Manhattan.....	47	96,000	6,176	2,000											
Mutual, Louisville.....	31	41,200	3,158												
Mutual Benefit.....	276	548,165	18,418												
New York.....	389	1,053,970													
Northwestern Mutual.....	74	232,383		48,000											
Penn Mutual.....	68	165,500	35,209	3,105											
Provident Savings.....	650	2,027,005	33,003	57,000											
Travelers.....	115	180,500	6,474												
Union Central.....			1,233												
United Mutual.....	7	12,000	9,307												
United States.....	95	177,500	9,953												
Washington.....															
Totals.....	6,768	5,810,037	284,452	294,016											
NORTH DAKOTA.				PENNSYLVANIA.											
Aetna.....	13	\$ 11,977	\$ 1,004	\$ 1,000	843	2,499,763	82,388	29,857							
Commercial Union.....		1,000	12												
Equitable, New York.....		362,000	18,418												
Germania.....	31	71,000	4,004												
Hartford Life and Annuity.....	27	45,000	7,889	3,000											
Home.....	1	10,000	3,704	160											
Massachusetts Mutual.....															
Mutual, New York.....	8	550,970	36,500	7,736											
Mutual Benefit.....		19,528	966												
New England Mutual.....		3,000	1,752	51											
New York.....	9	14,000	696	10,750											
Northwestern Mutual.....		285,200	24,711	10,000											
Pacific Mutual.....		9,500	213	1,000											
Phoenix Mutual.....															
Provident L. and T.....	1	1,000		323											
Provident Savings.....	19	67,000	581												
Travelers.....	1	1,000	950												
Union Central.....	23	41,000	655												
Union Mutual.....	19	38,000	2,219												
United States.....	1	2,000													
Washington.....	5	5,500	1,424	352											
Totals.....	...	1,589,695	105,707	34,372											
Miscellaneous Ins. Companies.															
Employers Liability.....		32,000	220												
Fidelity and Casualty.....		83,822	689												
Totals.....	...	115,822	909	1,883											

* Includes Industrial.

* Includes industrial business.

NAME.	NEW POLICIES WRITTEN		Premium.	Losses and Endowments Paid.
	Number.	Amount.		
PENNSYLVANIA—Cont.				
Presbyterian An.....	37	\$ 64,028	\$ 10,394	\$ 3,612
Provident Life and Trust.....	1,485	4,987,748	1,489,100	336,612
Phoenix Mutual.....	35	44,409	21,931	30,434
Provident Savings.....	144	618,000	92,458	37,000
Prudential.....	133,399	13,699,993	1,096,274	293,494
State Mutual.....	170	775,500	132,840	17,500
Standard Life and Accident.....	1,541	3,280,000	18,869	14,236
Travelers.....	651	1,875,810	194,685	33,384
Union Central.....	706	1,264,881	174,621	27,508
Union Mutual.....	91	293,947	42,319	26,330
United States.....	257	501,230	71,798	18,080
Vermont.....	436	273,129	13,832	1,600
Washington.....	194	564,309	189,025	91,230
Totals.....	293,794	95,201,016	13,887,536	5,673,370
RHODE ISLAND.				
Ætna.....	57	144,723	21,025	3,492
Berkshire.....	41	85,500	8,353	.....
Connecticut Mutual.....	50	136,800	44,798	40,000
Equitable, New York.....	390	1,591,820	88,597	41,782
Home.....	19	24,955	5,225	7,225
John Hancock Mutual.....	11,019	1,261,526	60,064	26,570
Manhattan.....	14	55,000	1,206	2,911
Massachusetts Mutual.....	17	61,500	19,398	4,118
Metropolitan.....	15,901	1,712,485	174,987	84,157
Mutual, New York.....	689	1,472,599	340,841	227,407
Mutual Benefit.....	27	91,710	39,595	26,900
Mutual Reserve Fund.....	26	89,500	8,494	1,500
National, Montpelier.....	3	7,000	5,382	1,500
New England Mutual.....	37	80,229	16,332	4,093
New York.....	319	1,103,030	62,294	21,776
Northwestern Mutual.....	69	203,891	38,691	15,300
Penn Mutual.....	10	15,000	20,613	5,310
Peoples Industrial.....	10,386	1,054,993	11,843	2,043
Phoenix Mutual.....	7	9,968	19,384	13,878
Provident L. and T.....	34	78,833	21,006	5,219
Provident Savings.....	2	2,000	1,993	.....
TENNESSEE.				
Ætna.....	96	\$ 263,789	\$ 77,457	\$ 70,612
Connecticut Mutual.....	47	160,402	53,095	43,771
Equitable, New York.....	847	3,082,053	.....	.....
Germania.....	2	2,055	317	1,417
Hartford Life and Annuity.....	253	574,000	40,456	30,000
Imperial.....	114	458,000	8,588	.....
Manhattan.....	215	666,455	54,973	7,000
Mutual, Louisville.....	2	2,000	4,115	1,000
Mutual, New York.....	.....	814,000	.....	.....
Mutual Benefit.....	206	769,491	72,871	25,349
New York.....	758	2,685,490	.....	13,111
Northwestern Mutual.....	358	1,436,891	.....	.....
Penn Mutual.....	62	185,500	10,700	444
Phoenix Mutual.....	.....	.....	.....	.....
Provident L. and T.....	3	12,000	.....	.....
Provident Savings.....	570	2,388,000	39,062	11,800
Travelers.....	48	182,990	37,321	2,500
Union Central.....	264	1,095,637	90,101	17,000
Union Mutual.....	19	42,000	4,227	.....
United States.....	91	200,130	2,733	500
Washington.....	192	475,726	16,931	.....
Totals.....	4,147	15,516,539	510,877	224,504
TEXAS.				
Equitable, New York.....	1,771	5,233,458	520,065	220,694
Germania.....	6	14,870	13,306	10,157
Home.....	370	1,011,700	24,685	.....
Imperial.....	75	271,500	1,913	.....
Manhattan.....	593	1,774,540	131,089	47,110
Mutual, New York.....	2,064	6,397,216	633,268	78,664
Mutual Benefit.....	28	80,693	5,645	2,000
New England Mutual.....	17	71,000	1,064	1,000
New York.....	1,320	4,944,860	465,140	116,145
Pacific Mutual.....	74	202,500	3,820	.....
Penn Mutual.....	255	898,500	26,393	.....
Provident Savings.....	882	3,158,000	46,523	.....
Travelers.....	28	55,606	10,677	12,000
Union Central.....	384	979,500	44,691	5,000
Union Mutual.....	154	452,169	22,968	.....

* Including Industrial business. † Life insurance business only.

Washington	453	\$1,128,321	\$45,010	\$2,000	Washington	16	\$66,500	\$18,071	\$18,500
Totals	8,444	26,604,433	1,997,309	494,770	Travelers	30	50,700	2,646	5,630
Accident Business.					Union Mutual	9	8,238	3,299	1,000
Pacific Mutual	407	943,400	.....	.....	United States	5	9,000	6,462	700
Travelers	1,654	4,691,650	.....	.....	Vermont	579	247,450	3,585	4,000
Totals	2,061	5,635,050	.....	.....	Washington	17	32,850	9,368	564,511
UTAH.					Totals	39,643	9,759,710	1,054,282	1,432
Ætna	1	5,000	.....	.....	Accident Insurance.				
Bankers, Lincoln	12	20,500	.....	.....	Travelers	368	1,009,600	6,760	15,000
Harford Life and Annuity	12	5,000	319	5,000	Connecticut Mutual	2	3,000	13,876	2,315
Home	27	48,500	1,655	3,000	Germania	.....	153,500	1,277	1,292
Mutual Benefit	124	572,070	.....	3,000	Imperial	37	211,500	1,796	8,036
New York	54	314,500	.....	3,000	Life Ins. Co. of Virginia*	1,634	105,500	2,787	6,043
Northwestern Mutual	1	1,000	688	5,000	Mutual Louisville	48	215,194	6,043	5,000
Penn Mutual	1	.....	.....	.....	Mutual Benefit	496	1,413,880	3,320	11,392
Travelers	1	196	1,661	213	New York	44	119,500	11,392	73
Union Central	2	4,000	395	514	Penn Mutual	11	42,580	38	6,432
Union Mutual	3	8,500	514	18,000	Travelers	.....	105,500	.....	23,607
Washington	226	979,266	6,473	.....	Union Central	58	2,499,954	55,900	.....
Totals	160	204,127	23,607	21,061	Union Mutual	.....	.....	.....	.....
VERMONT.					Totals	2,421	2,499,954	55,900	23,607
Ætna	263	257,818	44,843	11,284	SOUTH DAKOTA.				
Connecticut General	40	45,201	16,337	13,864	Ætna	6	7,000	.....	.....
Connecticut Mutual	389	533,472	88,615	31,218	Bankers, Lincoln	45	73,500	1,285	.....
Equitable, New York	500	660,500	36,489	12,000	Equitable, Des Moines	15	24,000	2,958	1,000
Harford Life and Annuity	19	25,100	7,174	7,000	Germania	41	81,500	4,700	2,500
Home	84	113,021	20,518	8,939	Harford Life and Annuity	4	9,500	1,046	.....
Massachusetts Mutual	238	310,789	118,983	38,794	Massachusetts Mutual	37	80,480	5,685	1,100
Mutual Benefit	10	18,000	5,393	.....	National Benefit	200	453,440	993	.....
National, Montpelier	172	247,500	65,466	73,280	National, Montpelier	.....	.....	.....	.....
New England Mutual	16	21,190	5,283	1,000	New York	.....	453,440	.....	.....
New York	274	445,290	110,309	33,856	Northwestern Mutual	2	5,000	.....	.....
Northwestern Mutual	85	122,374	33,986	1,000	Provident L. and T.	8	13,500	1,073	1,000
Pacific Mutual	1	5,000	166	.....	Travelers	125	179,500	2,837	1,000
Penn Mutual	8	10,000	4,554	3,183	Union Central	38	121,000	3,715	1,000
Phoenix Mutual	49	40,681	13,096	.....	Union Mutual	9	10,940	1,356	6,600
Provident Savings	6	17,000	1,288	5,500	Totals	530	1,577,782	25,698	.....
State Mutual	10	27,500	4,254	8,000	Travelers	.....	.....	.....	.....
Travelers	25	39,200	9,040	.....	Union Central	.....	.....	.....	.....
Union Central	.....	.....	77	.....	Totals	.....	.....	.....	.....

* Includes industrial.

NAME.	NEW POLICIES WRITTEN		Premium.	Losses and Endowments Paid.
	Number.	Amount.		
VERMONT—Cont.				
Union Mutual.....	2	\$ 2,226	\$ 1,909	.....
United States.....	4	8,000	3,565	1,000
Vermont.....	63	56,132	20,263	3,600
Washington.....	192	210,000	8,034	1,600
Totals.....	2,610	3,420,121	643,715	275,479
Miscellaneous Ins. Companies.				
American Steam Boiler.....	.....	191,500	1,015	.....
American Surety.....	.....	8,000	60	.....
Employers Liability.....	.....	1,140,000	1,879	6,414
Fidelity and Casualty.....	.....	892,489	5,260	2,280
Hartford Steam Boiler.....	.....	149,500	1,083	.....
Lloyds Plate Glass.....	.....	11,828	309	186
Standard L. and A. acc. dep't..	926	1,997,900	10,610	8,588
Travelers, accident department..	1,584	3,250,500	25,468	27,721
Totals.....	.....	7,682,317	45,624	45,189
VIRGINIA.				
Brooklyn.....	17	\$ 75,500	\$ 3,793	3,861
Germania.....	.....	.....	793	.....
Hartford Life and Annuity.....	234	581,000	14,734	5,000
Life Ins. of Virginia*.....	13,313	1,572,192	86,682	21,482
Massachusetts Mutual.....	.....	.....	.....	5,142
Mutual Benefit.....	6	19,069	4,137	15,000
New York.....	424	1,228,360	.....	.....
Northwestern Mutual.....	357	971,232	15,240	39,967
Penn Mutual.....	136	426,700	.....	10,000
Provident L. and T.	6	8,308	.....	2,000
Provident Savings.....	31	95,500	1,935	.....
Travelers.....	21	103,500	3,835	.....
Union Central.....	63	100,000	8,414	6,000
United Mutual.....	31	69,500	.....	.....
United States.....	8	19,500	81	.....
Washington.....	378	811,362	75,110	48,560
Totals.....	15,025	6,087,793	220,635	157,012
WISCONSIN.				
Ætna.....	529	1,040,628	.....	.....
Connecticut Mutual.....	44	93,998	.....	.....
Equitable, New York.....	338	2,381,810	.....	.....
Germania.....	61	155,446	.....	.....
Home.....	110	174,297	.....	.....
Life Indemnity and Investment..	17	89,718	.....	.....
Massachusetts Mutual.....	9	30,000	.....	.....
Manhattan.....	50	100,628	.....	.....
Metropolitan.....	1	526	.....	.....
Mutual, New York.....	862	2,050,304	.....	.....
Mutual Benefit.....	91	186,222	.....	.....
Michigan Mutual.....	76	148,779	.....	.....
New England.....	19	49,634	.....	.....
Totals.....	.....	3,818,721	302,909	75,700
WEST VIRGINIA.				
Ætna.....	.....	426,425	\$ 19,730	\$ 6,282
Equitable, New York.....	.....	900,393	.....	.....
Germania.....	.....	5,000	.....	5,265
Hartford L. and A. ....	.....	33,000	1,685	.....
Home.....	.....	.....	.....	.....
Imperial.....	.....	59,500	2,348	.....
Life Ins. Co. of Va. ....	.....	53,200	2,733	420
Maryland.....	.....	7,130	1,202	1,058
Michigan Mutual.....	.....	49,771	6,836	1,000
Mutual, New York.....	.....	279,000	48,506	42,265
Mutual Benefit.....	.....	125,658	13,858	1,000
National Reserve Fund.....	.....	108,000	16,286	5,000
National Montpelier.....	.....	190,000	26,522	4,000
New England Mutual.....	.....	29,500	14,772	.....
New York.....	.....	641,540	52,535	1,151
Northwestern Mutual.....	.....	170,313	10,978	2,000
Penn Mutual.....	.....	126,500	44,770	5,070
Provident Savings.....	.....	.....	4,574	.....
Standard.....	.....	349,800	4,127	1,189
Union Central.....	.....	134,241	14,346	.....
United Mutual.....	.....	.....	50	.....
United States.....	.....	28,750	2,644	.....
Washington.....	.....	101,000	7,768	.....
Totals.....	.....	3,818,721	302,909	75,700

* Including West Virginia and industrial business.

WASHINGTON.							
Aetna.....	22	\$ 54,000	\$ 2,314	New York.....	594	\$1,780,090	\$252,897
Bankers, Lincoln.....	30	57,500	612	Northwestern Mutual.....	2,244	4,930,728	844,837
Hartford Life and Annuity.....	8	6,000	1,730	Pacific Mutual.....	† 59	† 174,750	531
Massachusetts Mutual.....	31	119,500	.....	Penn Mutual.....	41	109,500	26,586
Mutual Benefit.....	30	109,500	1,746	Phoenix, Hartford.....	21	21,758	9,586
National, Montpelier.....	55	126,000	2,205	Provident Savings.....	69	108,000	21,692
New York.....	384	1,646,953	.....	Prudential.....	* 4,152	342,107	7,580
Northwestern Mutual.....	59	163,000	8,039	Standard.....	† 1,046	5,004,950	29,453
Pacific Mutual.....	122	400,225	47,522	Travelers.....	† 2,721	7,259,800	60,953
Penn Mutual.....	2	3,000	.....	Union Central.....	74	113,500	5,545
Provident Savings.....	29	210,000	964	Union Mutual.....	2	3,700	3,462
Travelers.....	11	47,628	1,997	Washington.....	378	469,823	67,840
Union Central.....	37	89,000	3,766	Totals.....	14,514	26,880,756	2,209,439
Union Mutual.....	50	114,000	8,854	WYOMING.	.....	.....	.....
United States.....	3	4,000	.....	Hartford Life and Annuity.....	.....	.....	148
Washington.....	107	229,708	6,839	Massachusetts Mutual.....	.....	.....	.....
Totals.....	994	3,380,014	87,859	Mutual Benefit.....	10	34,554	1,854
			9,039	New York.....	83	262,000	.....
				Northwestern Mutual.....	27	84,266	.....
				Pacific Mutual.....	.....	.....	73
				Penn Mutual.....	14	76,000	3,872
				Union Mutual.....	16	51,000	4,564
				Washington.....	.....	.....	997
				Totals.....	150	597,910	11,508

* Industrial business. † Includes accident.

RICH WITHOUT MONEY.—Many a man is rich without money. Thousands of men with nothing in their pockets, and thousands without even a pocket, are rich. A man born with a good, sound constitution, a good stomach, a good heart, and good limbs and a pretty good headpiece, is rich. Good bones are better than gold; tough muscles than silver; and nerves that flash fire and carry energy to every function are better than houses and land. It is better than a landed estate to have the right kind of a father and mother. Good breeds and hard breeds exist among men as really as among herds and horses. Education

may do much to check evil tendencies or to develop good ones; but it is a great thing to inherit the right proportion of faculties to start with. The man is rich who has a good disposition, who is naturally kind, patient, cheerful, hopeful, and who has a flavor of wit and fun in his composition.

The hardest thing to get on with in this life is a man's own self. A cross, selfish fellow, a desponding and complaining fellow, a timid and care-burdened man—these are all born deformed on the inside. They do not limp, but their thoughts sometimes do.—*Clay Manufacturers' Engineer.*

MORTALITY FROM LA GRIPPE.

The following report upon La Grippe was submitted to The Actuarial Society at its meeting in April 1890:

ACTUARIAL SOCIETY OF AMERICA. }
New York, April 28, 1890.

This society is indebted to Oscar B. Ireland for the suggestion to obtain, as far as practicable, the mortality experience of the life insurance companies from "La Grippe" for the first quarter of 1890. The members made returns for their respective companies at the annual meeting of the society on the 24th inst. at the Astor House. There was not time to tabulate the data then; moreover, some of the details asked for had been inadvertently left out. For this latter reason the number of policies and lives terminated by death are omitted from the table given below. For similar con-

siderations the experience on industrial business is not included. The society appointed a committee consisting of Messrs. Oscar B. Ireland, Rufus W. Weeks and the recording secretary to obtain the statistics more in detail and for a longer period than for the first three months, and to report to the next meeting, which will probably be held in October.

The epidemic appears to have been most fatal among the older policy-holders and those who would have succumbed to some other disease. It may reasonably be expected that the losses for the last nine months of the year by other diseases will be less numerous than is usual, and the total losses for the year will be about normal in amount. The table comprises the returns from twenty-nine companies. Yours truly, ISRAEL C. PIERSON,

Recording Secretary,

EXPERIENCE OF TWENTY-NINE COMPANIES—COMPARISON FOR THE FIRST QUARTER OF THE YEAR.

1 YEAR.	2 Mean Amount Insured.	3 Total Death Losses.	4 Death Losses by Pneumonia and Bronchitis.	5 Death Losses by La Grippe.	6 Total of 4 and 5	RATIO TO MEAN AMOUNT INSURED.	
						Total Death Losses, Ratio of 3 to 2.	Ratio of 6 to 3.
1889.....	\$2,706,129.067	\$9,644,781	\$1,154,148	.....	\$1,154,148	.003563	.000426
1890.....	3,077,107.404	11,845,432	1,827,184	\$1,018,460	2,845,644	.003850	.000925
Increase.....	\$370,978.337 13.7 %	\$2,200,651 22.8 %	\$673,036	\$1,018,460	\$1,691,496 146.6 %	8 %	217 %

AGES.	ORIGINAL OBSERVATIONS.		WITHDRAWAL OBSERVATIONS.		AGES.	COMBINED OBSERVATIONS.		Deaths In Original Exposures from Combined Mortality.
	Exposures.	Deaths.	Exposures.	Deaths.		Exposures.	Deaths.	
25-29	86,520.5	392.82	5,210.5	23.60	25-29	91,731.0	416.42	392.82
30-34	96,492.0	477.17	4,725.0	23.31	30-34	101,217.0	500.48	477.17
35-39	86,240.0	481.87	3,827.0	21.35	35-39	90,067.0	503.22	481.87
40-44	64,556.5	425.95	2,577.0	16.97	40-44	67,133.5	442.92	425.95
45-49	42,322.5	347.20	1,621.0	13.27	45-49	43,943.5	360.47	347.20
50-54	23,590.5	252.64	869.0	9.28	50-54	24,459.5	261.92	252.64
55-59	10,593.5	154.41	342.0	4.03	55-59	10,845.5	159.44	154.41
60-64	3,547.5	73.17	101.5	2.08	60-64	3,649.0	75.25	73.17
65-70	687.3	20.83	24.0	.75	65-70	711.5	21.58	20.83
	414,460.5	2,626.06	19,227.0	115.64		433,757.5	2,741.70	2,626.06

YEAR OF INSURANCE, 1.				
25-29	134,960.5	836.44	26,629.0	137.76
30-34	162,356.5	1,072.34	26,376.5	146.55
35-39	153,701.0	1,115.10	22,268.0	137.69
40-44	119,374.5	988.35	15,860.0	114.01
45-49	82,397.0	796.68	10,082.0	88.81
50-54	46,429.0	577.74	5,561.5	63.01
55-59	21,590.5	335.73	2,379.5	36.20
60-64	7,948.5	179.03	868.0	17.15
65-70	1,814.0	58.93	166.0	5.16
	728,571.5	5,980.34	110,130.5	746.34

YEAR OF INSURANCE, 2.				
25-29	88,971.5	613.10	46,873.0	287.21
30-34	127,167.0	930.22	50,788.5	330.19
35-39	125,426.5	1,003.62	44,865.5	320.41
40-44	102,674.5	922.05	33,253.0	271.62
45-49	70,752.0	793.20	21,553.5	211.33
50-54	43,056.0	579.02	12,228.0	151.22
55-59	20,588.5	363.81	5,686.0	92.96
60-64	8,379.5	202.13	1,918.0	43.33
65-70	2,081.0	72.30	485.0	15.85
	589,096.5	5,459.45	217,650.5	1,724.19

25-29	161,589.5	974.20	813.81
30-34	188,733.0	1,218.89	1,048.82
35-39	175,969.0	1,259.79	1,094.35
40-44	135,234.5	1,102.36	972.90
45-49	90,479.0	885.40	787.09
50-54	51,990.5	646.75	572.01
55-59	23,970.0	391.93	353.00
60-64	8,756.5	196.18	176.05
65-70	1,980.0	64.09	58.72
	838,702.0	6,726.68	5,878.75

25-29	135,844.5	900.31	586.88
30-34	177,955.5	1,260.41	900.34
35-39	170,202.0	1,324.93	975.82
40-44	135,927.5	1,203.67	929.70
45-49	92,355.5	974.53	747.14
50-54	55,224.0	730.31	568.77
55-59	26,274.5	456.77	357.83
60-64	10,227.5	245.46	199.77
65-70	2,566.0	88.15	71.48
	866,747.0	7,183.64	5,390.73

THE "CONTRIBUTION FORMULA."

[From The Weekly Statement.]

The "Contribution Formula" has, as Mr. Fackler put it last year, "been used to divide three hundred millions of surplus." The number of separate calculations already made for individual policies must be counted in millions. Whatever simplifies the work is therefore of high importance to those practically concerned.

I expect to describe and illustrate such a simplification at the next (October) meeting of the Actuarial Society. Some actuaries might make use of it now, however, for whom a delay till October would prevent such use this year. I have therefore concluded to make this brief preliminary publication.

Besides the item derived from "excess of loading," the "contribution" consists of a percentage of the "initial reserve," plus a percentage of the "cost of insurance." The computation of the latter item usually gives as much trouble, one way or another, as the rest of the work together. If we denote the item from loading by m , the normal rate of interest (usually four per cent) by i , the actual rate by $i + e$, the percentage of the "cost" by s , the cost itself by C , the "contribution" by D , the initial reserve by I , and the terminal reserve by V , the usual "contribution formula" takes this form:

$$D = m + eI + sC.$$

It is well known, however, that $I(i + e) - C = V$,
whence $C = I(i + e) - V$.

It is but a small step to substitute this in the "Contribution Formula," yet I cannot learn that it has ever before been taken. It gives

$$D = m + eI + sI(i + e) - sV.$$

If we denote $e + s(i + e)$ by t , this gives the new formula,

$$D = m + tI - sV. \quad (1)$$

If possessed of a table of initial and terminal reserves, we can thus avoid wholly the computation of the "cost of insurance," the letters t and s representing percentages which are the same for all classes issued at all dates and at all ages. I will not dwell on the convenience of this method, which must commend itself to every actuary.

Frequently the tables employed give terminal reserves only, or initial reserves only, as the case may be. For use with such tables the following modifications are necessary. Let us denote the net premium by π , the terminal reserve of the preceding year by U , and the initial reserve of the following year by J , so that these relations subsist: $I = U + \pi$, $J = V + \pi$.

When the tables at hand contain terminal reserves only, take $l = m + t\pi$. Our formula (1) becomes in this case

$$D = m + t(U + \pi) - sV, \quad (2)$$

and from this, by substitution, $D = l + tU - sV$. Companies employing terminal reserve tables will find it expedient to use this formula. It provides for a different calculation of the "loading" element, the usual "gain" m being increased by a percentage of the net premium, $t\pi$. The item l , once calculated for any given description of policy and age, remains, like m , the same for policies of different dates.

Again, if the tables comprise initial reserves only, take $k = m + s\pi$. Then, in formula (1), sV becomes $s(J - \pi)$ and we have

$$D = m + tI - sJ + s\pi, \quad (3)$$

whence $D = k + tI - sJ$. As an illustration, suppose that the excess of interest above the normal rate ($e = 0.04$) is one per cent, so that $e = 0.01$; and that the percentage of saving on the cost of insurance is fifteen, so that $s = 0.15$. Then $t = e + s(i + e) = 0.01 + 0.15(1.04) = 0.166$; also, $l = m + 0.166\pi$, $k = m + 0.15\pi$. For tables giving both initial and terminal values, we have from (1)

$$D = m + 0.166I - 0.15V;$$

for tables giving terminal values only,

$$D = l + 0.166U - 0.15V;$$

and for tables giving initial values only,

$$D = k + 0.166I - 0.15J.$$

The following additional suggestion may be of use where companies compute the "gain from loading" by deducting from the loading a percentage of the gross premium for expenses, and crediting a year's interest on the balance. In such cases, if p represents the gross premium, and a the percentage for expense,

$$m = p(1 - a)(1 + i) - \pi(1 + i),$$

It would then follow that

$$l = p(1 - a)(1 + i) - \pi(1 + i - i),$$

$$k = p(1 - a)(1 + i) - \pi(1 + i - s).$$

If a , for example, is 10 per cent, the foregoing illustration would (for companies employing the rule just referred to) be continued thus:

$$l = 0.936p - 0.874\pi$$

$$k = 0.936p - 0.89\pi.$$

Mathematicians will perceive readily that the simplification now introduced may assist in commending the contribution plan to companies—of which there are a number in England and elsewhere—which make their dividend computations once in a given number of years. The paper now preparing for the Actuarial Society will contain consolidated formulæ for such cases. These formulæ attain extreme simplicity when the assumption is made that the policy values increase throughout the period in arithmetical ratio an assumption so close to the truth as to be entirely justifiable for practical uses.

EMORY MCCLINTOCK.

FIRE AND MARINE INSURANCE COMPANIES.

COMPARATIVE EXHIBIT OF TRANSACTIONS FOR FIVE YEARS.

The following tables show the transactions for the past five years of all joint-stock fire and marine insurance companies in the United States, and of mutual companies having more than \$15,000 cash assets, exhibiting all their assets and surplus at the end of each year:

AMERICAN STOCK COMPANIES.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	1889	1888	1887	1886	1885	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
ALABAMA.																
CAPITAL CITY, Montgomery 1871.	1889	1888	1887	1886	1885	\$144,225	\$344,105	\$166,456	\$33,484	\$70,641	\$28,197	\$98,838	\$45,554	\$14,161	\$33,056	\$92,771
E. B. Joseph, Pres., M. Kahn, Vice-Pres., S.						142,700	284,754	102,388	39,666	60,203	26,000	95,313	32,887	14,243	35,389	82,519
A. Ellsberry, Sec.						142,160	300,502	127,362	39,980	63,297	27,658	90,955	44,410	14,121	31,740	90,271
						137,990	326,908	141,384	47,533	48,126	29,138	77,204	22,074	12,965	9,254	47,978
						131,200	298,869	132,876	34,703	45,655	29,086	74,741	22,442	12,586	21,166	56,188
CENTRAL CITY, Selma 1863.	1889	1888	1887	1886	1885	100,000	140,623	25,271	15,352	34,148	9,186	43,334	15,108	8,000	21,635	44,743
Daniel Partridge, Pres., E. H. Jones, Sec.						100,000	143,478	23,373	20,105	15,674	8,590	24,264	18,336	8,000	10,782	37,120
						100,000	153,284	44,997	8,287	50,642	10,339	60,981	55,057	8,000	22,321	85,378
						100,000	177,646	48,037	26,669	75,599	10,813	86,412	38,621	8,000	25,418	72,040
						100,000	163,914	35,543	28,371	55,544	9,901	65,545	12,225	8,000	22,739	42,964
COMMERCIAL, Montgomery 1876.	1889	1888	1887	1886	1885	100,000	179,699	124,029	-45,230	166,829	7,067	173,876	83,665	3,120	57,800	144,585
M. P. Le Grand, Pres., Millard M. Sweat, Sec.						100,000	158,328	74,728	-16,410	95,397	8,306	103,763	36,119	10,000	36,634	82,753
						100,000	187,917	61,622	26,095	72,476	11,517	83,993	37,878	10,000	29,401	77,279
						100,000	154,013	51,706	14,176	28,004	9,160	37,225	22,300	.....	12,618	34,918
						100,000	209,643	99,643	6,217	36,454	13,442	49,896	20,427	10,000	19,469	49,896

* Now paid up in cash \$150,000.

† Reorganized in 1860.

a Business of nine months only.

— Impairment.

FACTORS AND TRADERS MUTUAL, Mobile.....1870. Wm. H. Ross, Pres., Wm. A. Buck, Sec.	1889	150,000	215,515	4,250	61,265	21,177	11,073	32,250	7,301	15,000	8,690	30,991
	1888	150,000	237,736	43,160	44,576	22,772	10,121	32,893	9,205	15,000	8,355	32,560
	1887	150,000	245,358	48,810	46,548	27,197	10,131	37,328	6,037	12,000	8,778	26,815
	1886	150,000	200,450	.....	46,075	26,370	17,465	43,835	17,889	18,000	11,430	47,319
	1885	150,000	200,000	50,000	.....	25,000	10,500	35,500	11,350	6,000	10,300	27,650
HOME PROTECTION OF NORTH ALA., Huntsville.1870. Robert E. Coxe, Pres., H. B. Dillard, Sec.	1889	100,000	123,530	22,650	880	43,081	7,348	50,420	14,616	16,984	17,876	39,176
	1888	100,000	117,269	26,444	-9,175	37,442	4,541	41,983	10,433	.....	.....	.....
PLANTERS AND MERCHANTS, Mobile.....1866. T. G. Bush, Pres., John Galliard, Sec.	1889	100,000	125,498	24,511	957	36,600	37,104	73,704	57,091	.....	18,830	75,921
	1888	100,000	148,653	64,886	-16,233	.....	.....	.....	.....	.....	.....	122,248
	1887	100,000	222,628	65,530	57,008	83,195	9,109	92,304	82,527	10,000	29,721	103,500
	1886	100,000	290,858	79,331	50,527	100,722	10,146	110,868	18,836	10,000	32,904	48,413
	1885	100,000	194,900	33,550	61,350	70,101	9,236	79,337	.....	10,000	19,577	.....
STONEWALL, Mobile.....1866. Wm. J. Hearin, Pres., Lloyd D. Batre, Sec.	1889	150,000	213,660	7,950	85,710	26,019	11,325	38,244	4,532	15,000	11,151	30,683
	1888	150,000	241,224	12,576	76,648	28,483	12,624	41,125	12,203	15,000	10,486	32,686
	1887	150,000	241,115	21,728	69,387	32,011	10,503	42,514	12,658	15,000	11,348	39,006
	1886	150,000	222,016	18,887	54,020	27,552	9,972	37,524	7,491	15,000	8,368	30,859
	1885	150,000	214,724	25,029	39,695	31,477	9,031	40,568	705	.....	10,976	11,681
WOODSTOCK, Anniston.....1890. J. W. Lapsley, Pres., J. H. Franklin, Sec.	1890	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
ARKANSAS.												
ARKANSAS, Little Rock.....1887. John G. Fletcher, Pres., John F. Boyle, Sec.	1889	50,000	69,091	13,264	5,827	12,072	3,748	15,820	2,134	.....	3,581	5,715
	1888	50,000	59,611	5,781	3,830	10,004	4,688	14,692	4,840	.....	4,011	8,851
	1887	50,000	53,770	2,270	1,500	3,975	2,213	6,188	893	.....	1,995	2,818
CALIFORNIA.												
ALTA, Stockton*.....1888. John M. Welsh, Pres., M. D. Baker, Sec.	1889	200,000	235,795	34,159	1,696	52,542	56,481	109,023	72,837	.....	37,462	110,299
	1888	100,000	118,967	18,820	147	23,257	381	23,638	5,518	.....	21,906	27,424
ANGLO-NEVADA, San Francisco.....1885. Lewis Sloss, Pres., Wm. Macdonald, Vice Pres. Z. P. Clark, Sec.	1889	2,000,000	2,569,553	520,347	40,206	892,439	124,634	1,017,073	690,609	90,000	376,177	1,156,786
	1888	2,000,000	2,624,088	586,618	37,470	1,032,523	108,193	1,146,716	586,082	.....	391,406	977,488
	1887	2,000,000	2,497,833	539,727	-41,804	954,704	96,060	1,050,773	443,205	90,000	333,150	866,445
	1886	2,000,000	2,249,528	221,361	28,147	372,719	39,990	412,709	82,290	.....	140,818	223,108
	1885	500,000	516,326	13,579	2,747	3,936	1,312	5,248	.....	.....	5,381	5,381
CALIFORNIA, San Francisco.....1861. L. L. Bromwell, Pres., W. H. C. Fowler, Sec.	1889	600,000	1,247,875	510,420	137,455	705,415	52,894	728,309	535,533	36,000	263,617	835,150
	1888	600,000	1,313,286	480,861	32,425	663,229	38,450	701,658	315,822	70,000	238,409	626,241
	1887	600,000	1,171,915	360,173	211,722	528,473	43,270	551,743	249,551	70,000	185,721	597,272
	1886	600,000	1,068,878	326,297	132,581	445,659	43,268	488,957	234,977	70,000	146,033	453,090
	1885	600,000	1,010,714	264,958	145,756	388,957	38,270	427,227	204,239	54,000	139,314	457,553

* Organized May 9, 1888.

† Company bought for cash \$11,700 of capital stock.

‡ Business of one month.

§ Statement to June 30, 1886.

— Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year Termin- ating	Capital.	Total Assets Excluding of Prem- ises.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
CALIFORNIA—Continued.												
COMMERCIAL, San Francisco. 1872.												
John H. Wise, Pres., Chas. A. Laton, Sec.	1886	\$200,000	\$406,004	\$198,436	\$7,568	\$399,162	\$95,989	* 495,151	\$352,048	\$12,000	\$160,760	\$524,808
	1887	200,000	450,087	201,362	48,725	402,725	36,234	438,959	254,328	24,000	157,282	435,610
	1888	200,000	434,195	187,398	46,797	399,071	22,340	421,490	264,855	24,000	144,000	432,854
	1889	200,000	445,811	184,200	61,611	361,182	20,295	381,477	235,179	24,000	140,827	400,006
	1890	200,000	450,841	168,854	87,986	354,490	20,886	375,376	213,136	24,000	124,619	361,755
FIREMANS FUND, San Francisco. 1863.												
David J. Staples, Pres., Wm. J. Dutton, Sec.	1886	1,000,000	2,431,718	958,985	472,733	1,237,789	109,858	1,347,647	728,807	120,000	416,383	1,265,190
	1887	1,000,000	2,314,776	891,492	423,284	1,115,137	103,337	1,218,474	611,921	120,000	381,005	1,112,926
	1888	1,000,000	2,181,925	822,672	359,253	1,018,249	90,481	1,108,730	554,806	120,000	362,080	1,036,886
	1889	1,000,000	2,052,263	711,552	340,711	888,813	404,636	1,303,449	571,682	105,000	348,601	1,095,283
	1890	750,000	1,695,197	620,422	254,795	842,646	64,872	907,518	442,212	90,000	297,898	830,110
HOME MUTUAL, San Francisco. 1864.												
J. F. Houghton, Pres., Charles R. Story, Sec.	1886	300,000	821,517	281,872	239,645	345,120	44,852	389,972	192,375	36,000	181,616	409,991
	1887	300,000	843,164	271,130	272,034	319,871	41,737	361,608	173,679	36,000	167,721	377,400
	1888	300,000	816,627	241,134	275,493	320,147	34,497	351,644	134,261	36,000	168,139	338,400
	1889	300,000	780,606	229,319	251,287	325,020	36,112	361,132	124,853	36,000	256,028	416,881
	1890	300,000	836,265	303,982	232,287	487,747	59,959	544,706	289,951	36,000	239,493	565,444
OAKLAND HOME, Oakland. 1880.												
Wm. P. Jones, Pres., Wm. F. Blood, Sec.	1886	200,000	461,689	207,100	54,589	381,809	19,652	401,461	198,002	17,833	136,872	352,707
	1887	200,000	414,683	161,611	53,072	282,593	17,981	307,564	135,083	15,667	123,645	274,395
	1888	200,000	395,920	136,957	28,037	267,863	15,188	287,295	107,987	12,000	115,190	235,179
	1889	200,000	342,038	120,351	21,687	199,741	12,323	212,064	92,882	12,056	82,378	187,316
	1890	200,000	322,131	108,094	14,027	148,553	14,955	163,508	87,928	12,295	80,011	180,234
SOUTHERN CALIFORNIA, San Francisco. 1885.												
E. F. Spence, Pres., D. E. Miles, Sec.	1886	200,000	318,333	110,841	7,492	150,622	18,843	169,475	88,576	12,000	72,709	173,285
	1887	200,000	313,595	97,197	16,398	122,744	19,353	142,137	62,412	12,000	56,997	131,379
	1888	200,000	291,273	66,727	13,214	122,257	17,395	139,652	42,766	2,000	71,972	116,738
	1889	200,000	271,679	66,727	4,952	87,883	16,632	105,515	68,391	2,000	50,080	120,280
	1890	101,395	155,009	48,753	5,831	83,089	3,084	86,143	9,469	.....	29,993	39,462
STATE INVESTMENT AND INS. Co., San Fran. 1871.												
Geo. L. Brander, Pres., C. H. Cushing, Sec.	1886	400,000	547,286	143,569	3,717	223,967	27,060	251,027	155,111	796	117,708	273,545
	1887	400,000	534,219	131,401	3,026	214,499	26,338	240,837	110,338	20,717	96,584	227,539
	1888	400,000	544,219	132,622	11,587	213,295	25,595	238,890	107,541	20,717	92,282	218,440
	1889	400,000	531,540	129,117	2,423	226,275	41,662	267,937	145,747	68,489	81,025	295,261
	1890	200,000	345,776	91,078	54,098	146,778	19,262	116,040	99,751	23,389	67,856	190,996

* Includes \$60,000 received for calls on capital.

SUN, San Francisco.....1882.	300,000	515,021	272,570	12,451	262,585	25,003	188,488	193,325	15,000	100,801	309,126
1888	300,000	550,856	272,570	47,584	272,706	27,595	300,301	158,173	30,000	94,146	282,319
1887	300,000	527,977	180,980	48,997	254,240	28,876	283,116	133,368	30,000	91,355	254,723
1886	300,000	502,492	179,509	22,983	244,131	29,473	273,604	136,579	7,500	94,474	238,553
1885	300,000	470,497	180,168	50,329	207,972	24,185	232,157	121,586	22,500	84,850	228,930
1889	750,000	1,272,186	500,807	21,289	815,745	67,786	883,531	588,403	20,000	337,163	955,556
1888	750,000	1,319,053	442,482	126,581	604,555	42,688	726,643	383,252	20,000	266,505	709,817
1887	750,000	1,170,254	327,906	92,348	614,238	51,778	666,016	385,075	30,000	221,569	667,294
1886	750,000	1,161,302	292,372	118,990	521,940	48,452	570,398	302,037	68,052	192,328	562,418
1885	750,000	1,125,964	258,240	117,724	431,487	45,856	477,343	228,889	59,628	172,928	501,445
1889	200,000	285,873	52,567	33,306	60,012	8,454	68,466	8,500	.....	44,664	53,164
COLORADO.											
DENVER, Denver.....1888.											
Philip Feldhauser, Pres., C. B. Rhodes, Vice-Pres., J. A. Perkins, Sec.											
CONNECTICUT.											
ÆTNA, Hartford.....1819.											
1889	4,000,000	10,055,860	2,375,619	3,680,241	2,833,926	427,311	3,261,237	1,694,843	720,000	910,700	3,265,543
1888	4,000,000	9,763,922	2,177,203	3,586,239	2,668,852	428,322	3,037,174	1,415,726	720,000	829,933	2,905,959
1887	4,000,000	9,524,389	2,185,968	3,338,391	2,610,801	429,304	3,040,105	1,450,357	720,000	821,029	2,991,326
1886	4,000,000	9,561,839	2,120,312	3,441,597	2,618,192	416,528	3,034,720	1,429,056	720,000	798,400	2,947,456
1885	4,000,000	9,260,097	2,057,777	3,202,320	2,554,267	428,190	2,982,457	1,372,801	720,000	791,391	2,884,192
1889	1,000,000	2,347,693	825,438	522,255	1,069,531	98,273	1,167,804	664,420	80,000	386,893	1,131,313
1888	1,000,000	2,200,917	806,198	454,719	1,015,125	99,644	1,114,769	602,957	80,000	341,271	1,024,228
1887	1,000,000	2,163,997	768,352	395,555	999,853	101,470	1,101,323	645,557	80,000	346,481	1,072,038
1886	1,000,000	2,129,742	704,871	424,871	925,438	94,110	1,019,548	494,076	80,000	327,635	991,711
1885	1,000,000	1,974,750	671,666	393,684	919,434	94,166	1,013,600	533,657	80,000	334,931	948,588
1889	1,250,000	6,139,454	2,436,376	2,453,078	2,821,399	238,195	3,059,534	1,624,370	250,000	930,184	2,804,554
1888	1,250,000	5,747,080	2,266,098	2,230,982	2,594,588	253,127	2,847,715	1,338,504	250,000	822,143	2,400,647
1887	1,250,000	5,288,604	2,102,344	1,936,260	2,455,311	228,311	2,683,622	1,322,791	250,000	767,227	2,400,018
1886	1,250,000	5,055,947	2,015,960	1,789,987	2,359,372	210,695	2,561,067	1,318,008	250,000	755,426	2,323,434
1885	1,250,000	4,745,342	2,031,983	1,443,359	2,308,668	201,868	2,510,536	1,320,025	250,000	740,912	2,310,937
1889	200,000	371,807	97,748	74,059	125,027	17,364	142,391	82,059	16,000	41,589	139,648
1888	200,000	301,946	86,992	75,046	115,569	18,253	133,842	69,335	16,000	37,082	122,418
1887	200,000	344,297	80,300	75,305	100,412	17,553	117,965	50,097	16,000	32,018	98,115
1886	200,000	323,944	54,870	69,074	75,292	19,264	94,556	42,942	16,000	24,228	83,170
1885	200,000	314,633	49,970	64,663	72,046	17,388	89,434	36,572	16,000	22,487	75,059
1889	1,000,000	2,443,937	890,422	553,515	1,013,840	119,118	1,122,958	565,297	100,000	355,926	1,021,293
1888	1,000,000	2,326,581	819,455	597,126	1,376,156	108,573	1,424,729	595,986	100,000	470,750	1,172,730
1887	1,000,000	2,066,857	455,145	551,712	565,003	103,849	668,852	320,481	100,000	184,084	604,505
1886	1,000,000	1,958,507	395,038	563,469	517,630	92,902	610,532	261,405	100,000	169,656	531,061
1885	1,000,000	1,853,728	380,104	473,624	490,453	94,661	585,114	271,521	100,000	155,534	527,055

* Commenced business May 1, 1889.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year terminating March 31	Capital	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Tot. l Disburse- ments.
CONNECTICUT—Continued.												
NORWALK, Norwalk.	1889	\$50,000	\$97,944	\$5,974	\$41,970	\$7,748	\$4,832	\$12,580	\$3,854	\$4,000	\$5,069	\$12,923
Wm. C. Street, Pres., Geo. R. Cowles, Sec.	1888	50,000	100,666	7,756	42,940	7,937	5,433	13,370	3,246	4,000	5,419	12,665
	1887	50,000	99,858	4,642	45,216	8,136	4,999	13,135	4,738	4,000	4,856	13,594
	1886	50,000	101,911	6,028	45,883	7,954	5,366	13,550	1,603	4,000	4,842	10,445
	1885	50,000	98,328	5,897	42,431	7,784	5,488	13,272	5,579	4,000	4,604	14,183
ORIENT, Hartford.	1889	1,000,000	1,836,722	674,023	161,799	837,371	80,184	917,555	595,083	60,000	298,600	883,683
Chas. B. Whiting, Pres., Jas. U. Taintor, Sec.	1888	1,000,000	1,743,803	581,981	161,822	749,833	76,193	826,026	433,683	60,000	266,699	760,382
Howard W. Cook, Asst. Sec.	1887	1,000,000	1,641,376	498,250	143,180	658,356	77,666	736,052	434,255	30,000	242,088	706,343
	1886	1,000,000	1,604,486	471,599	132,887	622,362	72,631	694,993	416,665	30,000	226,088	672,753
	1885	1,000,000	1,551,954	421,059	130,895	571,120	68,490	639,610	340,569	20,000	199,109	559,698
PHOENIX, Hartford.	1889	2,000,000	5,395,004	2,093,769	1,301,235	2,559,539	218,511	2,778,050	1,625,183	280,000	832,536	2,737,719
H. Kellogg, Pres., D. W. C. Skilton, Vice-Pres.	1888	2,000,000	5,091,387	1,925,322	1,166,055	2,345,857	235,727	2,581,584	1,301,460	280,000	756,868	2,338,358
Geo. H. Burdick, Sec., C. E. Galacar, Asst. Sec.	1887	2,000,000	4,774,149	1,766,779	1,007,370	2,233,399	245,493	2,478,892	1,328,999	280,000	736,677	2,345,676
	1886	2,000,000	4,793,999	1,687,583	1,016,346	2,130,078	215,139	2,345,217	1,232,441	280,000	699,983	2,212,424
	1885	2,000,000	4,488,221	1,566,406	921,815	2,042,833	189,239	2,232,072	1,236,635	280,000	674,007	2,190,642
SECURITY, New Haven.	1889	250,000	660,454	339,349	71,105	464,522	23,341	487,863	300,868	17,500	162,425	480,823
Chas. S. Leete, Pres., H. Mason, Sec.	1888	250,000	646,941	316,787	80,154	541,179	24,744	565,923	359,952	17,500	176,596	558,048
	1887	250,000	638,872	276,673	111,999	415,438	23,692	439,130	249,444	18,000	120,228	387,672
	1886	200,000	509,490	268,775	100,715	397,134	21,672	328,806	186,467	16,000	83,700	289,187
	1885	200,000	451,273	182,407	68,866	395,531	18,061	323,592	192,704	14,000	76,258	283,022
DISTRICT OF COLUMBIA.												
ARLINGTON, Washington.	1889	200,000	285,258	9,859	75,399	18,222	30,095	48,317	1,434	16,000	12,740	30,174
Walter S. Cox, Pres., Frank T. Rawlings, Sec.	1888	200,000	258,889	9,358	49,471	17,797	16,180	33,833	1,092	16,000	12,543	29,635
	1887	200,000	257,007	2,000	55,007	.....	.....	.....	.....	.....	.....	.....
	1886	200,000	259,921	.....	.....	16,099	.....	.....	6,093	.....	.....	.....
	1885	100,000	188,890	15,000	73,829	26,720	9,628	36,348	1,395	8,000	10,276	19,581
COLUMBIA, Washington.	1888	100,000	158,070	16,859	51,220	26,224	9,731	35,955	1,535	8,000	10,363	19,898
H. A. Willard, Pres., H. K. Willard, Sec.	1887	100,000	136,368	.....	.....	24,441	8,000	33,461	5,715	8,000	9,954	23,669
	*1886	100,000	152,310	1,978	59,232	20,725	8,797	29,521	2,532	8,000	9,622	20,154
CORCORAN, Washington.	1889	100,000	143,685	.....	43,685	12,933	.....	.....	1,542	6,000	.....	.....
John T. Lenman, Pres., Clarence McClelland, Sec.	1888	100,000	139,043	.....	39,043	13,042	.....	.....	912	6,000	.....	.....

* Statement for the year ending March 31, 1887.

	1887	100,000	131,351	.....	31,251	12,350	.....	.....	10,746	6,000	.....	.....
	1886	100,000	130,267	.....	30,267	11,917	.....	.....	6,955	6,000	.....	.....
FIREMENS, Washington 1837.	1889	100,000	278,461	.....	.....	27,797	16,970	44,767	4,253	.....	10,027	15,186
A. A. Wilson, Pres., C. W. Howard, Sec.	1888	100,000	270,458	.....	.....	28,160	12,113	40,273	5,082	.....	9,821	14,903
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
FRANKLIN, Washington 1818.	1889	25,000	334,603	15,000	194,603	24,093	10,767	34,860	2,409	10,000	11,090	23,499
Daniel B. Clarke, Pres., I. Fenwick Young, Sec.	1888	25,000	.....	.....	177,676	22,439	9,938	34,377	3,391	10,000	9,834	23,223
	1887	25,000	.....	.....	166,490	21,056	9,203	30,349	.....	10,000	.....	25,565
	1886	25,000	.....	.....	153,500	.....	.....	.....	.....	.....	.....	.....
GERMAN-AMERICAN, Washington 1873.	1889	100,000	182,128	8,859	73,269	17,790	10,019	28,639	5,037	10,000	7,233	22,270
Geo. F. Schafer, Pres., H. H. Bergmann, Sec.	1888	100,000	175,204	8,292	66,912	10,585	10,367	20,972	2,390	8,000	6,733	17,123
	1887	100,000	164,890	7,471	57,419	14,938	10,158	25,095	3,012	8,000	6,602	17,714
	1886	100,000	157,113	7,661	49,452	15,323	9,599	24,852	5,673	8,000	6,508	20,181
	1885	100,000	152,624	7,056	45,568	14,113	9,538	23,651	792	7,000	6,554	14,346
LINCOLN, Washington* 1890.	1890	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Henry M. Baker, Pres., Lem. Towers, Jr., Sec.												
NATIONAL METROPOLITAN, Washington 1870.	1889	100,000	171,882	8,780	63,102	17,561	9,500	27,061	2,322	6,000	8,059	16,391
Edward Clark, Pres., Samuel Cross, Sec.	1888	100,000	160,976	.....	.....	15,711	6,986	22,697	448	6,000	9,336	15,784
	1887	100,000	154,062	.....	.....	14,941	9,390	24,270	1,755	7,500	.....	.....
	1886	100,000	151,395	.....	.....	12,715	13,386	26,101	6,838	7,500	7,209	21,547
	1885	100,000	147,959	.....	.....	10,362	6,200	10,562	3,066	7,500	5,055	15,621
NATIONAL UNION, Washington 1865.	1889	100,000	267,083	12,000	155,083	20,930	16,205	37,225	6,358	20,000	9,328	35,686
Hy. O. Towles, Pres., Noble D. Larnier, Sec.	1888	100,000	253,545	12,000	141,545	21,250	15,330	36,580	6,537	20,000	9,168	35,705
	1887	100,000	268,706	12,399	156,307	20,824	15,922	36,756	10,343	20,000	8,408	35,841
	1886	100,000	267,407	.....	167,407	21,022	13,819	33,819	12,147	20,000	6,641	40,768
	1885	100,000	271,838	.....	171,838	20,047	16,911	37,558	3,342	20,000	6,074	29,416
PEOPLES, Washington† 1889.	1889	100,000	101,060	844	216	2,188	27	2,215	.....	.....	1,156	1,156
John G. Slater, Pres., Henry K. Simpson, Sec.												
POTOMAC, Georgetown 1867.	1889	75,500	.....	.....	94,815	19,905	11,812	31,717	4,926	6,000	7,543	18,469
H. M. Sweeney, Pres., Mayhew Plater, Sec.	1888	75,500	170,315	.....	83,619	21,162	8,886	30,048	7,746	6,000	7,612	21,358
	1887	75,500	169,724	10,605	.....	.....	.....	.....	.....	.....	.....	.....
	1886	75,500	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
RIGGS, Washington 1883.	1889	100,000	128,005	5,500	22,505	11,007	7,254	18,261	468	.....	6,401	6,959
M. W. Beveridge, Pres., Francis B. Mohun, Sec.	1888	100,000	122,660	5,500	17,169	10,955	7,666	18,621	2,143	.....	6,824	.....
	1887	100,000	119,988	4,811	15,177	9,347	9,643	18,990	1,694	.....	7,003	.....
	1886	100,000	110,916	10,946	7,135	7,706	8,847	10,553	2,215	3,000	6,902	12,117

* Began business June 1, 1890.

† Began business November 4, 1886.

‡ \$125,000 subscribed; \$25,000 paid up.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year Terminated	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
GEORGIA.												
ATLANTA HOME, Atlanta.....1882.	1889	\$200,000	\$281,090	\$59,644	\$21,406	\$81,612	\$33,066	\$114,678	\$57,900	* 13,179	\$47,400	\$118,479
Robert J. Lowry, Pres., Joel Hurt, Sec.	1888	200,000	284,831	65,412	19,419	68,302	19,343	87,645	18,944	18,000	30,114	67,058
	1887	200,000	257,602	56,145	1,457	66,221	68,672	134,893	28,468	40,000	32,743	101,211
	1886	160,000	222,897	27,383	43,179	58,683	34,011	94,684	10,310	22,790	23,949	57,049
	1885	140,000	182,687	25,228	17,359	50,690	33,541	84,231	13,114	21,600	18,674	53,388
GEORGIA HOME, Columbus.....1859.	1889	300,000	910,023	341,046	268,977	220,955	40,353	261,308	135,228	36,000	66,378	237,606
J. Rhodes Browne, Pres., William C. Coart, Sec.,	1888	300,000	726,761	169,633	257,128	197,743	36,563	234,396	73,711	51,000	66,584	191,395
G. W. Dillingham, Treas.	1887	300,000	687,957	150,282	237,675	157,554	31,377	188,931	70,605	30,000	54,551	155,156
	1886	300,000	733,595	142,126	291,439	160,908	33,476	194,384	97,040	30,000	55,366	183,366
	1885	300,000	745,200	163,864	281,337	167,240	30,165	197,405	91,292	27,000	65,382	183,674
MACON, Macon.....1886.	1889	100,000	141,041	34,986	6,955	52,245	8,406	60,651	35,089	.....	.....	53,461
S. S. Dunlap, Pres., Edgar S. Wilson, Sec. and Treas.	1888	100,000	.....	.....	.....	65,041	.....	.....	28,083	6,000	.....	54,610
	1887	100,000	127,044	36,204	- 9,250	5,121	6,607	71,648	268	.....	5,409	5,677
	1886	100,000	109,001	3,880	5,121	11,728	2,951	14,679	.....	.....	.....	.....
ROME, Rome.....1885.	1889	103,900	192,426	69,973	18,553	100,761	15,044	115,805	56,624	4,156	30,839	91,689
John H. Reynolds, Pres., Hamilton Yancey, Sec.	1888	103,900	176,005	57,920	14,185	84,681	8,157	94,838	44,104	6,234	26,918	77,256
	1887	103,900	155,313	40,009	11,404	61,059	12,513	73,572	25,921	.....	17,652	43,573
	1886	103,400	131,526	24,891	3,235	50,492	8,174	58,666	16,312	.....	13,849	30,161
	1885	103,400	108,409	2,211	2,798	4,385	1,940	6,325	.....	.....	1,313	1,313
SAVANNAH FIRE AND MARINE, Savannah.....1887.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Wm. Garrard, Pres., W. H. Daniel, Sec.	1888	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	200,000	209,455	5,398	4,057	6,351	5,623	11,974	.....	.....	4,428	4,428
UNITED UNDERWRITERS, Atlanta.....1889.	1889	300,000	301,429	2,425	-996	417	233	650	.....	.....	4,686	4,686
Joel Hurt, Pres., J. R. Nutting, Sec.												
ILLINOIS.												
EXCHANGE F. AND M., Chicago.....1890.	1890	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
FIREMENS, Chicago.....1876.	1889	250,000	311,050	27,955	33,095	28,148	10,715	38,863	11,372	15,000	14,694	41,066
Geo. F. Harding, Pres., J. L. Skelton, Sec.	1888	250,000	306,811	18,023	37,888	23,202	7,865	31,157	17,692	8,000	13,050	38,741
	1887	100,000	225,048	24,501	100,547	21,769	7,536	20,305	2,807	8,000	12,867	27,770
	1886	100,000	188,523	17,431	71,091	19,015	7,593	26,228	.....	7,952	11,483	22,242
	1885	100,000	184,195	15,755	68,440	20,120	6,165	26,285	6,108	.....	12,206	18,314

* Includes payments to scripsholders.

† In process of organization; E. J. Cleveland, organizer. ‡ Amended charter permits company to do a cyclone, tornado and hurricane business.

FOREST CITY, Rockford.	1874.	100,000	496,496	248,057	78,439	128,659	19,261	147,960	30,451	30,025	55,299	115,775
G. Woodruff, Pres., A. H. Sherratt, Sec.	1888	100,000	422,787	240,609	62,088	123,721	19,664	140,685	31,907	25,165	56,169	113,241
	1887	100,000	386,750	218,969	62,381	100,270	18,356	118,666	27,480	27,710	54,996	110,186
	1886	100,000	352,041	204,705	47,336	95,331	16,432	111,783	34,796	16,000	44,792	95,588
	1885	100,000	345,099	212,176	32,923	111,343	14,670	126,013	30,955	14,000	45,468	90,423
GERMAN, Freeport.	1889	200,000	2,452,621	1,796,608	456,013	1,284,328	145,802	1,430,200	720,162	40,000	533,922	1,204,154
M. Hettinger, Pres., Wm. Trembort, Sec.	1888	200,000	2,316,575	1,766,753	355,822	1,357,081	119,210	1,476,300	687,697	40,000	503,648	1,231,344
	1887	200,000	2,197,173	1,710,322	276,650	1,326,457	113,450	1,439,913	732,229	40,000	589,325	1,320,554
	1886	200,000	2,044,704	1,588,854	255,850	1,228,224	96,884	1,325,078	598,456	40,000	427,822	1,126,278
	1885	200,000	1,843,499	1,408,818	234,681	1,126,149	83,934	1,210,083	533,888	40,000	464,972	1,038,860
GERMAN, Peoria.	1889	300,000	432,222	102,463	30,759	196,583	19,925	216,598	121,202	18,000	73,556	212,728
Bernard Cremer, Pres., Theo. J. Müller, Sec.	1888	300,000	446,310	115,963	16,347	210,422	20,554	230,956	133,655	24,000	70,821	237,561
	1887	300,000	445,199	110,234	34,965	220,515	20,337	220,832	90,995	24,000	87,249	228,245
	1886	300,000	418,598	83,767	34,831	170,017	19,967	189,984	79,173	24,000	72,323	175,490
	1885	300,000	410,932	76,432	34,500	166,622	17,858	184,500	82,086	14,500	64,267	160,856
GERMAN INS. AND SAVINGS INST., Quincy.	1889	223,800	266,442	14,717	27,925	15,261	18,122	33,383	5,022	17,904	9,858	32,784
Martin Heidenrich, Pres., F. W. Heckenkamp, Sec.	1888	223,800	267,069	17,252	26,577	13,388	17,810	31,198	16,994	17,904	8,909	25,993
	1887	223,800	261,091	29,894	7,397	33,960	15,150	49,110	44,855	17,904	16,216	76,975
	1886	223,800	292,750	47,109	21,841	68,584	23,017	91,601	43,824	22,360	23,367	89,571
	1885	223,800	298,959	47,873	27,286	71,917	16,016	87,933	37,988	.....	26,139	64,127
PACKERS AND PROVISION DEALERS, Chicago.	1889	250,000	302,064	34,005	18,059	48,622	15,789	64,411	39,686	15,000	19,208	73,984
A. N. Young, Pres., R. J. Smith, Sec.	1888	250,000	310,605	30,534	30,071	50,336	15,566	65,866	31,094	15,000	16,208	47,302
	1887	250,000	292,229	25,117	17,112	42,758	15,042	57,800	25,959	15,000	11,331	52,290
	1886	250,000	289,178	14,168	25,010	28,288	15,239	43,527	1,592	.....	8,605	16,197
ROCKFORD, Rockford.	1889	200,000	755,826	472,007	83,819	411,990	31,860	443,850	177,274	22,000	173,623	382,897
John Lake, Pres., Charles E. Sheldon, Sec.	1888	200,000	724,837	454,724	70,163	348,958	28,949	377,997	137,349	26,000	166,820	340,178
	1887	200,000	698,993	440,955	58,098	288,860	28,291	317,151	127,539	28,000	142,984	268,514
	1886	200,000	668,924	419,860	49,034	267,492	29,219	296,717	107,674	28,000	128,977	273,751
	1885	200,000	645,587	400,525	45,062	255,338	27,099	282,397	117,843	34,000	159,774	271,617
TRADERS, Chicago.	1889	500,000	1,324,268	449,479	384,789	527,587	58,467	586,054	393,999	50,000	183,092	627,091
E. Buckingham, Pres., R. J. Smith, Sec.	1888	500,000	1,345,575	441,018	404,557	537,870	51,902	589,772	374,447	50,000	185,091	669,538
	1887	500,000	1,336,335	427,388	412,947	581,726	48,584	630,310	375,993	50,000	187,693	613,656
	1886	500,000	1,368,272	392,056	476,216	599,901	54,469	504,390	296,721	50,000	156,790	595,511
	1885	500,000	1,228,346	368,443	359,993	481,858	46,276	528,134	327,445	50,000	148,134	595,579
CITIZENS, Evansville.	1889	200,000	219,735	18,749	986	57,610	2,170	59,780	26,590	4,000	20,739	61,329
William Hellman, Pres., O. M. Todd, Sec.	1888	200,000	219,449	16,934	2,535	51,435	2,075	52,510	36,971	6,000	18,518	53,489
	1887	200,000	219,448	12,139	7,359	43,482	13	43,495	8,677	.....	15,370	24,047
EVANSVILLE, Evansville.	1889	250,000	265,056	.....	.....	.....	.....	.....	.....	.....	.....	.....
D. J. Mackey, Pres., H. S. Bennett, Sec.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Controlled by Traders of Chicago. † Includes stockholders' a. tea. ‡ Reorganized 1889.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year Organized	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
INDIANA—Continued.												
FRANKLIN, Evansville†.....	1890	\$200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
North Stormes, Pres., A. M. Well, Sec.												
INDIANA, Indianapolis b.....	1889	150,000	\$176,490	\$19,610	\$6,880	\$65,812	\$2,097	\$67,909	\$32,326	\$4,500	\$26,913	\$63,739
N. S. Byram, Pres., M. V. McGilliard, Sec.	1888	150,000	172,220	19,875	2,345	60,474	2,137	62,611	43,478	.....	18,804	62,372
	1887	150,000	170,210	18,746	1,464	67,293	8,666	75,899	51,661	10,495	22,089	86,185
	1886	150,000	180,496	18,975	11,521	60,049	53,968	114,017	26,669	.....	24,089	48,758
	1885	100,000	155,237	11,295	3,942	36,169	2,404	38,573	24,131	.....	13,852	37,983
VERNON INS. AND TRUST CO., Indianapolis b†.1851.	1889	150,000	169,026	13,181	5,845	32,043	2100,000	132,043	3,498	4,000	9,687	17,185
Louis T. Michener, Pres., Chas. E. Dark, Sec.	1888	50,000	54,168	2,586	1,588	7,740	.....	7,740	1,250	.....	2,322	3,572
WHITE RIVER VALLEY, Bedford a b.....	1851.	50,000	53,310	98	3,212	3,655	.....	3,655	345	.....	.....	345
N. S. Byram, Pres., M. V. McGilliard, Sec.												
IOWA. c												
BURLINGTON, Burlington.....	1889	200,000	439,535	160,458	70,077	217,892	11,424	229,316	77,799	20,000	110,006	207,805
John G. Miller, Pres., Jacob Alter, Sec.	1888	200,000	375,415	113,903	61,512	112,122	111,097	223,219	52,065	65,000	79,702	196,767
	1887	100,000	355,482	171,913	83,569	156,106	13,079	169,185	42,887	20,000	97,151	160,038
	1886	100,000	394,063	201,363	92,702	163,272	12,555	175,827	42,442	15,000	96,487	153,099
	1885	100,000	377,835	224,239	53,596	200,076	14,585	214,661	55,053	10,000	90,907	156,560
CAPITAL, Des Moines.....	1889	100,000	81,171	44,941	11,230	65,958	18,257	84,215	35,270	13,950	24,415	73,635
W. W. Lyons, Pres., C. E. Campbell, Asst. Sec.	1888	100,000	78,750	38,947	14,803	48,852	20,932	69,784	34,632	.....	24,351	58,983
	1887	100,000	65,773	39,419	1,354	78,593	2,508	81,101	49,575	.....	27,013	77,488
	1886	100,000	75,864	47,322	3,522	72,722	2,924	75,646	36,135	.....	30,861	66,986
	1885	100,000	53,572	27,369	1,203	55,295	2,076	57,371	23,843	.....	25,154	48,997
COUNCIL BLUFFS, Council Bluffs.....	1881.	100,000	84,836	55,564	4,272	40,939	.....	40,939	21,058	.....	25,764	46,822
W. F. Sapp, Pres., J. Q. Anderson, Sec.	1888	100,000	99,553	65,666	8,047	90,400	6,589	96,989	52,143	.....	34,311	86,454
	1887	100,000	112,853	86,395	1,588	157,770	9,022	166,792	83,511	.....	57,819	141,360
	1886	100,000	133,384	79,227	29,157	128,003	8,796	136,730	53,482	.....	70,973	124,455
	1885	100,000	113,182	87,292	890	179,247	10,260	189,507	72,056	8,000	64,450	144,560
DES MOINES, Des Moines.....	1881.	100,000	121,028	82,742	13,286	67,924	3,657	71,581	37,293	2,500	41,545	81,338
J. G. Rounds, Pres., J. S. Clark, Vice-Pres. & Sec.	1888	100,000	123,533	83,679	14,854	64,412	3,409	67,821	27,514	2,500	41,342	71,356

* Seventy-five per cent stockholders notes. † Reorganized in 1887. ‡ Operates under charter of Franklin of Indianapolis, retired. § Reorganized Oct. 1st, 1890. & 1 he Indiana, Vernon Insurance and Trust and White River Valley do a combined business under the style of the Indiana Underwriters; McGilliard & Dark, Indianapolis, managers.

c Assets include premium notes.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended 1884	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
KENTUCKY.												
CITY FIRE AND MARINE, Louisville.....	1880	\$100,000	\$121,778	\$16,975	\$4,893	\$20,979	\$6,206	\$27,185	\$17,084	\$7,000	\$6,846	\$30,930
James A. Leech, Pres., Alfred Firtle, Sec.	1888	100,000	122,743	16,128	6,615	19,301	4,671	23,972	6,851	8,000	6,257	21,108
	1887	100,000	116,994	9,717	7,277	10,340	8,933	19,273	9,209	3,000	5,818	18,027
	1886	100,000	113,813	6,849	6,964	10,445	6,799	17,174	5,444	.....	5,946	11,390
	1885	100,000	102,481	3,314	— 833	5,659	1,999	7,588	.....	.....	2,758	2,758
FALLS CITY, Louisville.....	1880	250,000	321,104	53,987	17,117	73,269	21,008	94,277	52,300	13,568	25,062	90,930
John T. Moore, Pres., A. H. McAtee, Sec.	1888	100,000	124,728	31,119	11,609	50,350	7,807	58,157	26,903	10,000	12,951	49,854
	1887	100,000	145,784	36,012	9,772	45,238	14,780	59,958	51,870	10,000	17,999	79,869
	1886	100,000	164,777	41,204	23,573	65,618	7,284	72,902	35,949	10,000	19,068	65,017
	1885	100,000	147,456	41,392	6,154	73,025	11,239	84,264	30,253	.....	20,796	51,048
FRANKLIN, Louisville, a.....	1880	200,000	202,767	29,882	62,885	39,207	15,409	54,616	21,045	16,000	16,917	53,962
Geo. W. Morris, Pres., John J. Barret, Sec.	1888	200,000	288,660	27,699	60,901	30,745	17,390	48,135	8,634	18,000	14,553	40,587
	1887	200,000	274,596	22,735	51,861	28,229	17,736	45,995	18,464	20,000	13,254	51,718
	1886	200,000	274,579	23,366	51,213	31,346	19,556	50,992	17,208	20,000	14,280	51,497
	1885	200,000	273,115	23,934	49,181	40,595	16,008	56,513	28,545	10,000	13,346	51,891
GERMAN, Louisville.....	1880	200,000	293,292	19,692	73,600	19,498	12,471	31,969	9,789	12,000	8,230	30,019
J. J. Fischer, Pres., N. H. Rehkopf, Sec.	1888	200,000	281,459	19,334	62,125	19,712	16,354	36,066	7,339	12,000	7,444	26,783
	1887	200,000	272,682	19,014	53,668	21,519	13,886	35,345	6,666	12,000	7,352	26,021
	1886	200,000	266,685	18,037	48,648	18,797	13,586	31,586	3,398	12,000	8,221	23,619
	1885	200,000	265,272	17,878	47,394	21,964	10,501	32,465	5,397	12,000	5,086	22,483
GERMAN NATIONAL, Louisville.....	1880	200,000	234,623	14,520	20,113	12,846	12,632	25,478	6,781	12,573	9,204	28,558
Adolph Reutlinger, Pres., Chas. A. Lang, Sec.	1888	200,000	234,623	19,369	13,230	11,956	15,550	27,500	4,069	11,577	8,406	24,072
	1887	200,000	231,161	19,471	11,690	12,651	13,331	25,962	479	11,904	6,947	19,330
	1886	200,000	222,573	16,797	5,866	11,778	13,516	25,294	3,000	11,577	7,070	21,647
	1885	200,000	206,371	12,944	— 6,573	8,207	10,262	18,469	778	.....	7,566	8,344
GERMAN SECURITY, Louisville.....	1880	100,000	168,690	11,861	56,890	12,263	3,353	15,616	7,564	.....	4,855	12,419
John H. Detchen, Pres., Jas. S. Barret, Sec.	1888	100,000	165,304	11,227	54,077	12,160	2,548	14,708	430	.....	4,802	5,232
	1887	100,000	155,528	10,768	44,760	12,196	3,007	15,263	7,441	.....	4,605	12,046
	1886	100,000	152,145	10,123	42,022	12,958	2,615	15,573	4,616	.....	4,812	9,458
	1885	100,000	146,843	9,536	37,307	12,654	2,568	15,222	2,267	..	4,671	6,938

a The Franklin, Louisville and Union organized, in 1870, The Louisville Underwriters Insurance Co., for the purpose of doing a combined agency business. — Impairment.

KENTON, Covington.....1866. W. M. Fenley, Pres., U. F. Moss, Sec.	1880 1888 1887 1886 1885	200,000 200,000 200,000 200,000 200,000	271,996 267,503 298,282 313,421 308,878	68,800 80,813 112,738 103,961 104,301	3,796 13,310 14,450 9,515 4,577	64,588 75,747 119,973 131,517 124,500	12,959 22,404 12,585 12,760 12,911	77,547 98,241 122,558 144,277 155,411	44,202 60,160 95,255 80,810 100,706	35 125 4,871	26,782 36,091 45,165 135,997 51,417	71,019 96,376 145,291 135,997 152,123
LOUISVILLE, Louisville a.....1872. Theodore Harris, Pres., M. A. Huston, Sec.	1880 1888 1887 1886 1885	100,000 100,000 100,000 100,000 100,000	284,586 271,991 241,532 249,707 221,448	96,019 80,356 66,243 51,152 41,395	88,567 90,735 74,789 91,555 80,123	123,993 100,160 87,766 82,783 57,719	12,586 16,503 13,581 12,404 13,253	122,579 116,663 101,347 75,187 70,972	92,421 65,213 73,121 135,941 37,410	15,360 16,000 16,000 16,000 16,000	13,567 10,941 10,462 11,701 10,644	121,948 92,154 99,384 93,702 64,054
LOUISVILLE GERMANIA, Louisville.....1872. Pierre Viglini, Pres., J. S. Lyman, Sec.	1880 1888 1887 1886 1885	100,000 100,000 100,000 100,000 100,000	134,971 137,518 140,671 147,225 142,462	21,232 19,126 24,809 22,434 18,119	13,739 12,275 15,822 18,814 16,255	12,595 12,275 16,874 18,814 16,255	15,688 16,430 6,010 6,017 6,175	28,213 29,705 22,084 22,430 22,430	6,268 9,468 15,251 6,268 4,156	7,060 8,180 8,028 8,000 8,000	10,635 14,021 9,222 5,804 9,180	24,941 32,561 32,571 20,007 21,336
LOUISVILLE UNDERWR'S, Louisville (Marine) a* 1879. B. F. Guthrie, Pres., ———, Sec.	1880 1888 1887 1886 1885	300,000 300,000 300,000 300,000 300,000	827,830 808,651 769,774 762,036 714,593	368,416 363,043 366,806 374,566 240,746	20,414 45,608 24,968 87,470 73,757	401,321 490,660 473,979 375,819 274,155	45,042 45,093 42,729 42,421 38,664	447,323 535,762 516,708 418,221 312,819	337,024 355,618 360,431 213,944 201,330	41,360 43,000 40,000 40,000 36,000	107,977 140,801 141,605 122,107 84,434	486,361 539,139 548,696 382,091 321,704
UNION, Louisville a.....1860. B. F. Guthrie, Pres., C. T. Baird, Sec.	1880 1888 1887 1886 1885	100,000 100,000 100,000 100,000 100,000	196,609 106,741 169,747 186,169 173,531	36,021 33,558 29,955 27,145 13,240	60,588 62,183 59,792 61,024 60,291	43,708 47,064 46,336 31,311 25,597	10,720 10,316 10,000 10,422 9,402	54,428 58,280 56,336 41,753 34,989	34,265 25,955 33,924 10,939 11,833	10,000 9,000 10,000 10,000 10,000	11,563 16,817 13,756 10,341 6,241	55,828 50,872 57,680 31,280 28,074
WESTERN, Louisville.....1872. A. F. Coldewey, Pres., B. Frese, Sec.	1880 1888 1887 1886 1885	100,000 100,000 100,000 100,000 100,000	195,022 184,734 176,658 171,438 167,930	14,688 13,358 12,512 12,607 13,481	80,334 71,376 64,144 56,771 54,449	13,597 13,158 12,001 12,360 13,172	11,468 10,183 9,744 8,444 7,650	24,975 23,341 21,745 20,844 20,822	5,684 1,433 3,000 2,375 1,500	8,000 9,000 9,000 9,000 8,000	5,361 4,952 5,258 5,278 5,014	19,045 15,395 17,318 16,953 14,514
CRESCENT, New Orleans.....1849 W. R. Lyman, Pres., Joseph Bowling, Vice- Pres., Chas. E. Rice, Sec.	1880 1888 1887 1886 1885	300,000 300,000 400,000 400,000 400,000	275,003 243,518 302,193 300,057 433,603	75,800	100,797	226,616 225,008 213,182 208,415 410,592	6,628 6,228 6,511 7,086 19,583	222,299 222,136 219,693 215,501 430,175	68,759 80,028 77,787 193,178 348,446	..... ..... ..... ..... .....	56,216 57,210 55,779 24,344	124,975 137,938 133,566 217,521
FIREMENS, New Orleans.....1875. I. N. Marks, Pres., R. H. Benner, Sec.	1880 1888 1887	150,000 150,000	279,929 294,973	20,932 25,183	108,997 119,790	86,007 87,630	23,527 21,181	103,604 108,811	33,354 27,316 .....	..... ..... .....	32,722 27,591	66,076 54,997

* Retiring from business. † Additional paid-up capital, Franklin, \$100,000. a The Franklin, Louisville and Union organized, in 1879, The Louisville Underwriters Insurance Co., for the purpose of doing a combined agency business. — Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ending Jan. 1	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
LOUISIANA—Continued.												
FIREMENS, New Orleans—Cont.....	1886	\$150,000	\$301,223	\$28,375	\$122,848	\$109,203	\$14,218	\$123,421	\$43,843	\$22,525	\$20,769	\$87,137
	1885	143,619	366,704	56,807	106,278	140,997	13,546	154,453	51,534	22,086	26,254	99,874
GERMANIA, New Orleans.....1866.	1889	200,000	284,820	71,284	11,536	133,091	26,223	159,314	96,855	20,000	37,380	154,235
H. Zuberbier, Pres., Emil Weber, Sec.	1888	200,000	289,522	75,438	14,084	114,680	26,786	141,466	76,370	10,000	39,923	126,293
	1887	200,000	289,163	49,147	40,016	187,954	33,078	221,032	20,000	20,000	19,148	128,521
	1886	200,000	280,420	61,054	19,366	182,506	23,814	206,320	65,156	20,000	21,387	122,535
	1885	200,000	277,184	61,243	15,941	105,784	27,580	133,364	70,056	22,205	20,899	119,166
HIBERNIA, New Orleans.....1871.	1889	400,000	403,610	154,048	-151,338	348,724	13,006	361,730	248,140	.....	122,497	370,637
J. T. Gibbons, Pres., John J. Fitzpatrick, Sec.	1888	400,000	559,808	156,932	2,870	323,839	13,031	336,870	104,931	.....	46,656	242,118
	1887	400,000	517,408	115,064	2,345	202,141	34,069	236,210	155,233	15,651	30,987	210,873
	1886	400,000	488,108	100,686	-12,578	145,970	48,670	193,940	115,071	20,605	35,248	170,924
	1885	400,000	472,899	65,261	7,638	169,485	58,835	228,320	137,254	38,986	49,550	225,784
HOME, New Orleans.....1852.	1889	369,000	510,585	108,315	33,270	393,049	23,249	327,198	112,731	14,552	137,018	264,301
Thos. Sefton, Pres., John G. Byrd, Sec.	1888	.....	459,370	.....	.....	279,943	22,720	302,672	120,054	11,000	21,321	152,375
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	370,526	400,479	65,500	.....	203,134	16,619	219,753	93,549	.....	21,478	156,256
LAFAYETTE, New Orleans.....1869.	1889	150,000	213,477	33,477	30,000	57,276	14,114	71,390	23,586	.....	9,652	33,238
Louis Mathis, Pres., G. Gaisser, Sec.	1888	150,000	210,856	.....	.....	45,005	9,020	54,025	11,437	15,000	10,510	36,747
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	150,000	204,734	.....	.....	47,142	11,944	59,086	20,343	15,000	9,160	44,584
	1885	150,000	203,822	.....	.....	45,188	17,828	63,016	18,453	15,000	15,345	48,798
MECHANICS AND TRADERS, New Orleans.....1869.	1889	375,000	724,624	164,550	203,074	257,683	33,632	291,315	138,095	37,500	80,472	256,067
Lloyd R. Coleman, Pres., Geo. H. Frost, Sec.	1888	375,000	662,014	137,744	149,270	196,281	38,270	234,551	102,680	37,500	65,981	266,161
	1887	375,000	619,634	122,366	122,248	185,818	34,285	220,101	149,903	37,500	56,396	243,799
	1886	375,000	590,825	105,112	110,713	173,393	34,463	207,858	138,170	37,810	52,874	228,854
	1885	375,000	668,426	146,286	147,140	149,439	34,281	183,720	95,839	37,550	34,582	167,971
MERCHANTS MUTUAL, New Orleans.....1854.	1889	.....	.....	.....	.....	100,737	.....	.....	.....	.....	.....	.....
Paul Fourchy, Pres., G. W. Nott, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	600,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

— Impairment. z Includes payments to scripholders

NEW ORLEANS INS. ASS'N, New Orleans.....1869. Pierre Lanaux, Pres., Geo. Lanaux, Jr., Sec.	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	2883	2884	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STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Jan. 1	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
MARYLAND.												
AMERICAN, Baltimore. 1858	1889	\$180,000	\$276,452	\$20,321	\$76,131	\$22,026	\$16,532	\$38,558	\$11,657	\$14,400	\$12,398	\$38,365
A. R. Cathcart, Pres., D. C. Chapman, Sec.	1888	180,000	275,196	21,050	74,146	22,464	15,572	38,036	5,410	14,400	11,759	31,599
	1887	180,000	269,196	18,190	71,067	23,162	16,510	39,672	26,104	14,399	11,419	51,993
	1886	180,000	283,781	19,582	84,199	25,863	17,761	43,624	14,561	14,670	11,993	41,134
	1885	181,405	281,435	17,411	82,619	24,583	15,394	39,907	1,746	14,528	11,766	28,060
ASSOCIATED FIREMENS, Baltimore. 1847.	1889	200,000	358,867	21,675	137,192	26,907	18,000	44,987	9,355	16,193	13,964	39,512
John Cushing, Pres., John C. Boyd, Sec.	1888	200,000	354,951	22,939	132,012	29,521	17,855	47,376	13,464	17,904	15,161	46,599
	1887	200,000	356,360	20,657	135,703	27,911	19,001	46,912	21,141	19,977	14,747	55,865
	1886	200,000	373,817	21,557	152,260	29,102	19,375	48,477	15,760	20,007	14,883	50,650
	1885	200,000	378,758	20,850	157,908	29,919	18,817	48,736	15,394	19,878	14,841	50,043
BALTIMORE, Baltimore. 1807.	1889	200,000	602,921	81,766	321,152	59,499	27,599	87,028	28,362	29,360	21,396	79,058
W. C. Pennington, Pres., M. K. Burch, Sec.	1888	200,000	589,641	78,966	310,675	54,395	28,399	86,704	30,364	30,245	22,533	83,192
	1887	200,000	584,669	72,694	311,975	51,171	39,862	91,033	31,985	30,122	22,222	104,399
	1886	200,000	616,987	81,478	335,599	53,693	38,041	91,734	33,778	30,127	26,310	99,915
	1885	200,000	624,544	69,520	354,964	51,910	51,809	103,619	39,220	39,842	25,049	104,111
FIREMENS, Baltimore. 1825.	1889	378,000	626,653	124,749	123,904	162,499	25,250	187,749	81,633	22,124	59,383	163,140
J. M. Anderson, Pres., Frank E. S. Wolfe, Sec.	1888	378,000	597,416	103,460	105,956	141,604	24,279	165,883	85,166	22,600	48,430	156,202
	1887	378,000	586,843	93,287	109,556	119,142	23,640	142,785	73,655	22,348	43,795	159,798
	1886	378,000	575,157	84,140	113,017	113,817	26,220	140,037	73,386	22,819	39,855	136,060
	1885	378,000	570,425	67,942	124,483	113,044	22,974	136,018	54,019	22,538	42,474	119,031
GERMAN, Baltimore. 1865.	1889	500,000	979,151	111,099	368,052	119,196	48,795	167,991	53,128	59,000	33,474	136,602
Fred'k Wehr, Pres., Chas. H. Koppelman, Sec.	1888	500,000	940,845	106,845	340,918	114,859	47,271	162,130	85,790	59,000	30,193	165,913
	1887	500,000	952,366	107,603	344,766	111,539	45,822	157,361	69,622	59,000	28,515	148,197
	1886	500,000	945,300	113,221	332,166	113,530	45,925	158,634	61,958	59,000	29,366	141,264
	1885	500,000	924,326	86,345	337,981	110,340	43,758	154,098	43,191	59,000	28,223	121,414
GERMAN-AMERICAN, Baltimore. 1880.	1889	200,000	298,041	31,780	66,261	31,375	15,478	46,853	11,262	12,241	12,570	36,073
Martin Kesmodel, Pres., Henry Veas, Sec.....	1888	200,000	287,816	27,515	60,301	32,287	15,132	49,342	16,134	12,085	12,837	31,056
	1887	200,000	269,914	26,914	54,376	34,337	15,095	47,419	24,818	11,791	12,433	49,073
	1886	200,000	282,087	28,338	53,249	34,711	15,287	49,598	19,490	11,869	11,956	43,275
	1885	200,000	274,810	22,318	52,492	31,697	14,795	46,421	8,069	8,150	11,691	27,930
HOME, Baltimore. 1867.	1889	100,000	202,593	25,744	76,759	26,691	9,018	35,709	14,743	10,075	13,678	38,496
G. H. Williams, Pres., W. R. Fluharty, Sec.	1888	100,000	202,653	27,022	75,571	29,898	9,196	39,094	17,974	10,250	12,880	41,104

HOWARD, Baltimore.....1856. A. Reese, Pres., J. H. Katzenberger, Sec.	1887	100,000	207,335	25,778	81,577	20,322	9,212	38,604	15,934	9,907	13,230	39,071
	1886	100,000	210,586	24,170	86,410	22,874	9,815	38,689	19,439	9,682	12,839	41,960
	1885	100,000	211,126	24,254	86,872	29,330	9,680	39,011	7,639	10,499	12,311	39,379
	1886	185,000	279,187	25,539	64,648	28,759	13,709	42,468	8,804	15,373	13,758	37,935
	1887	200,000	276,171	29,118	49,053	38,559	14,234	44,243	11,370	15,599	13,765	40,664
	1886	200,000	295,541	25,045	70,496	27,052	13,971	41,023	17,073	7,268	15,233	50,174
	1887	200,000	311,540	28,299	83,241	29,379	14,569	43,948	19,048	14,565	14,810	42,421
	1885	200,000	321,970	29,200	72,770	30,130	15,830	45,960	17,531	19,472	15,141	52,164
MARYLAND, Baltimore.....1858. Wm. R. Barry, Pres., John M. Beck, Sec.	1889	100,000	147,855	11,250	36,605	16,487	7,584	24,071	12,534	6,007	9,197	27,738
	1888	100,000	151,623	16,164	35,469	16,730	8,117	24,847	12,534	6,007	9,197	27,738
	1887	100,000	146,138	12,684	33,454	16,771	7,446	24,217	11,071	5,959	8,946	26,200
	1886	100,000	149,402	12,110	37,201	17,048	9,116	27,562	11,778	5,993	9,904	27,675
	1885	100,000	149,121	11,970	37,151	17,592	9,970	27,562	6,785	6,006	10,422	23,153
NATIONAL, Baltimore.....1849. W. C. Jenness, Pres., Geo. E. Taylor, Sec.	1889	100,000	150,775	12,244	38,481	19,862	5,701	25,563	9,523	4,241	8,349	22,112
	1888	100,000	145,718	14,485	31,233	21,607	6,159	27,856	12,154	4,532	8,308	24,994
	1887	100,000	149,031	15,019	34,012	21,288	5,999	27,287	13,466	6,268	8,916	28,644
	1886	100,000	152,748	14,971	37,777	23,150	5,790	28,940	19,549	5,969	8,945	24,463
	1885	100,000	147,714	15,072	34,622	21,494	6,613	28,107	22,988	.....	9,726	32,714
OLD TOWN, Baltimore.....1885. Henry Wilcox, Pres., Charles W. Hatter, Sec.	1889	100,000	124,856	6,816	18,040	7,777	7,882	15,659	1,523	4,300	4,989	10,812
	1888	100,000	121,066	8,081	12,985	7,234	6,083	13,317	660	4,100	4,686	9,446
	1887	100,000	116,921	6,368	10,553	6,211	5,830	12,031	1,980	.....	4,107	6,087
	1886	100,000	111,105	3,448	7,657	5,044	5,242	10,286	190	.....	2,293	2,483
	1885	100,000	103,044	1,431	1,613	2,231	1,244	3,475	6	.....	1,521	1,527
PEABODY, Baltimore.....1862. Thos. I. Carey, Pres., R. B. Post, Sec.	1889	127,500	456,649	31,231	297,918	27,732	24,605	52,337	11,192	13,477	13,833	38,502
	1888	127,500	447,522	34,265	285,757	30,650	25,406	56,056	28,306	12,161	14,048	54,515
	1887	127,500	452,431	36,256	288,675	29,860	25,305	55,165	34,981	13,274	13,888	62,143
	1886	127,000	467,086	42,084	297,502	31,528	25,756	57,284	19,130	13,237	14,196	46,563
	1885	127,500	454,609	34,521	292,588	30,323	29,664	59,987	14,605	13,234	13,058	40,897
POTOMAC, Baltimore.....1867. I. W. Jewett, Pres., E. A. Schobhan, Sec.	1889	100,205	169,078	18,819	50,054	15,626	7,667	23,293	9,300	5,222	9,707	24,229
	1888	100,205	168,024	13,869	53,930	15,204	8,752	23,957	9,215	5,043	9,506	24,664
	1887	100,205	168,158	10,880	57,073	14,930	8,799	23,799	11,551	7,080	7,056	25,687
	1886	100,205	172,496	14,717	57,571	16,201	8,925	25,216	11,689	7,970	8,341	28,000
	1885	100,205	169,235	12,916	50,114	15,298	7,512	22,810	5,174	8,074	9,001	22,309
WEST BALTIMORE, Baltimore.....1887. John Q. Adams, Pres., F. C. Wheeler, Sec.	1889	100,000	119,538	7,173	12,365	9,715	8,328	18,053	2,287	.....	6,341	8,628
	1888	100,000	109,595	5,401	4,194	8,347	6,083	14,430	564	.....	7,758	8,322
MASSACHUSETTS.												
AMERICAN, Boston.....1818. Francis Peabody, Pres., J. W. Field, Sec.	1889	300,000	591,188	209,419	81,769	257,975	23,877	281,852	215,569	9,096	102,608	327,213
	1888	300,000	624,229	197,158	127,071	245,779	31,979	277,758	144,812	9,322	88,987	243,121
	1887	300,000	585,615	141,539	195,245	23,886	29,445	219,131	130,380	24,179	67,583	224,151
	1886	300,000	628,965	160,170	148,795	23,025	23,025	226,001	129,451	29,545	65,930	224,926
	1885	300,000	622,264	146,675	178,818	23,780	23,780	202,598	116,494	15,660	65,264	197,418

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Jan. 1	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
MASSACHUSETTS—Continued.												
BOSTON MARINE, Boston.....1873.	1886	1,000,000	\$2443,095	\$885,206	\$857,819	1,159,360	\$76,534	1,237,894	\$903,399	\$100,000	\$175,545	1,178,944
R. B. Fuller, Pres., T. H. Lord, Sec.	1888	1,000,000	1490,059	583,333	845,795	1,006,666	77,275	1,103,944	680,809	100,000	254,301	935,170
	1887	1,000,000	1338,496	691,748	690,748	1,033,307	78,282	1,105,679	681,610	100,000	184,843	966,452
	1886	1,000,000	1119,555	542,993	681,102	958,858	75,039	1,033,897	838,213	100,000	147,000	1,085,213
	1885	1,000,000	12273,441	586,230	687,211	1,047,599	75,082	1,122,611	647,850	100,000	174,040	921,890
BOYLSTON, Boston.....1872.	1886	557,200	906,129	282,812	66,117	275,998	35,208	311,200	220,766	a 35,140	108,355	364,261
J. W. Balch, Pres., Washington Glover, Sec.	1888	557,200	941,484	275,478	108,806	289,751	56,807	346,558	168,378	a 35,135	110,842	314,355
	1887	557,200	909,878	262,978	89,700	265,783	36,246	302,029	166,663	a 35,959	105,987	306,652
	1886	557,200	915,321	231,222	126,809	266,409	39,795	306,194	194,072	a 35,208	100,403	326,683
	1885	557,200	931,691	254,286	120,405	270,565	41,705	312,270	172,855	a 34,450	90,808	298,113
DWELLING HOUSE, Boston.....1872.	1886	300,000	587,759	250,339	37,420	224,040	18,613	243,553	100,927	18,000	107,636	226,563
C. K. Nichols, Pres., H. F. Perkins, Sec.	1888	300,000	591,974	261,734	30,240	202,593	24,179	226,702	103,420	18,000	103,913	225,342
	1887	300,000	566,544	246,431	20,113	183,224	19,916	203,140	82,088	18,700	94,779	195,597
	1886	300,000	523,053	204,904	18,069	149,484	19,358	168,822	72,674	8,280	82,735	193,669
	1885	300,000	472,736	165,654	7,082	150,685	17,834	168,519	59,109	20,893	75,801	155,803
ELIOT, Boston.....1872.	1886	200,000	357,072	153,008	4,064	147,347	18,405	165,752	120,826	19,975	52,286	193,087
G. C. George, Pres., Geo. Shaw, Sec.	1888	200,000	378,750	152,155	53,595	173,809	20,179	193,988	115,921	19,950	67,603	203,474
	1887	200,000	390,795	120,284	70,541	151,347	16,964	168,311	100,237	20,200	61,388	181,805
	1886	200,000	444,985	121,887	93,168	154,395	16,471	170,866	90,394	19,885	59,069	199,348
	1885	200,000	405,686	110,766	94,923	154,593	16,114	170,707	62,678	19,840	52,438	134,956
EQUITABLE MARINE, Provincetown.....1845.	1886	50,000	125,071	39,301	35,770	36,326	4,036	40,362	27,264	2,500	4,668	34,432
Joshua Paine, Pres., Lewis Nickerson, Sec.	1888	50,000	119,978	39,114	30,864	39,002	3,854	42,856	26,517	2,500	5,116	34,133
	1887	50,000	119,068	38,583	31,385	34,320	3,880	38,200	28,936	.....	4,770	33,626
	1886	50,000	123,648	38,937	40,711	33,502	3,943	37,445	17,459	4,850	5,273	27,582
	1885	50,000	119,586	36,302	31,224	34,670	3,450	38,120	12,203	5,000	4,966	21,969
FIREMENS, Boston.....1872.	1886	400,000	841,362	127,329	104,023	104,179	43,973	148,152	63,136	30,220	43,580	210,015
T. W. Tucker, Pres., Henry C. Short, Sec.	1888	300,000	908,049	122,007	486,042	125,749	51,181	176,930	29,080	20,000	40,110	199,913
	1887	300,000	876,753	122,654	454,100	107,944	40,722	147,626	68,521	20,800	42,302	140,734
	1886	300,000	882,456	121,590	400,860	109,317	36,528	145,845	47,683	29,805	41,551	119,059
	1885	300,000	859,056	124,938	434,118	127,236	35,699	162,935	38,376	29,955	43,901	112,232

† Includes premium notes. ‡ Includes outstanding scrip. a Includes payments to scrip-holders.

1889	FIRST NATIONAL, Worcester.....1868	200,000	270,000	66,461	3,541	79,706	17,006	96,712	82,168	16,000	27,766	125,934
1888	Chas. B. Pratt, Pres., Geo. A. Park, Sec.	200,000	295,176	74,645	20,531	84,734	15,083	99,817	54,156	16,000	27,688	97,844
1887		200,000	294,149	63,319	30,830	85,124	15,156	100,280	53,528	16,000	27,655	97,183
1886		200,000	291,448	63,976	27,470	88,315	13,575	101,890	43,265	16,000	27,305	86,687
1885		200,000	277,355	66,871	16,484	77,666	13,142	90,748	47,069	.....	25,332	72,401
1889	MERCANTILE FIRE AND MARINE, Boston.....1823	400,000	772,817	124,701	148,116	153,637	28,313	181,950	94,526	31,858	63,280	189,694
1888	Geo. R. Rogers, Pres., Jas. Simpson, Sec.	400,000	686,088	138,551	147,477	175,091	46,300	231,391	108,096	32,395	62,162	202,653
1887		400,000	664,786	143,236	121,550	174,128	31,255	205,383	101,899	32,191	61,340	195,430
1886		400,000	647,887	137,486	110,401	165,080	30,339	190,795	140,347	31,370	64,001	193,718
1885		400,000	700,089	130,252	169,837	175,134	30,339	205,473	106,435	36,000	64,664	207,099
1889	NEPTUNE FIRE AND MARINE, Boston.....1872	300,000	416,649	125,577	—8,028	171,254	23,714	104,968	196,490	18,000	58,159	272,658
1888	G. F. Osborne, Pres., E. B. Hinkley, Sec.	300,000	493,651	120,992	72,652	168,183	32,349	200,532	121,688	18,000	55,683	195,371
1887		300,000	477,801	111,730	66,065	166,359	21,453	187,812	118,520	18,000	60,201	196,721
1886		300,000	464,182	119,341	64,841	176,381	20,753	190,134	111,850	24,000	60,677	196,597
1885		300,000	500,909	107,333	93,576	167,110	20,115	187,229	84,351	18,000	57,491	159,842
1889	NORTH AMERICAN, Boston.....1872	200,000	354,429	153,319	1,110	163,115	16,780	179,895	147,391	12,064	61,722	221,187
1888	Silas Peirce, Pres., Eugene E. Partridge, Vice-	200,000	337,421	137,024	50,397	159,392	19,687	179,083	82,521	13,936	57,745	154,222
1887	Pres., Chas. E. Macaulay, Sec.	200,000	355,460	94,843	60,610	110,863	14,274	125,137	53,459	12,000	50,616	116,075
1886		200,000	338,417	78,292	60,125	92,054	14,620	106,674	51,200	14,000	41,270	106,530
1885		200,000	340,300	79,174	61,126	89,509	14,104	103,613	49,594	12,000	42,211	103,805
1889	PRUDENTIAL, Boston.....1888	200,000	197,138	50,294	—53,156	82,482	6,558	89,040	71,778	.....	33,604	105,382
1888	A. B. Martin, Pres., H. C. Hill, Sec.	100,000	393,819	31,541	172,278	29,359	15,659	45,018	26,886	10,000	9,248	46,134
1887	SALEM MARINE, Salem.....1856	100,000	303,568	33,419	170,149	29,035	18,555	47,590	14,614	9,985	9,155	33,754
1886	Wm. Northey, Pres., F. P. Richardson, Sec.	100,000	287,147	24,857	162,290	32,338	12,517	44,855	34,669	10,125	9,293	54,087
1885		100,000	301,852	39,309	162,543	35,707	16,028	51,805	38,183	9,875	8,794	56,862
1889	SPRINGFIELD F. AND M., Springfield.....1849	1,500,000	3,410,983	1,390,473	520,510	1,677,941	130,055	1,807,096	980,778	125,000	573,178	1,678,866
1888	J. N. Dunham, Pres., S. J. Hall, Sec., A. J.	1,250,000	3,200,142	1,332,150	617,992	1,584,394	133,809	1,718,203	936,076	125,000	522,085	1,583,161
1887	Wright, Treas.	1,250,000	3,099,904	1,375,918	473,986	1,562,909	134,598	1,697,507	920,219	112,500	528,070	1,580,819
1886		1,000,000	3,044,915	1,368,622	676,293	1,566,493	122,070	1,688,473	822,899	100,000	478,630	1,401,599
1885		1,000,000	2,803,437	1,392,894	410,542	1,603,366	113,119	1,716,485	894,864	100,000	547,243	1,542,107
1889	WELFLEET MARINE, Welfleet.....1864	100,000	161,101	48,796	12,935	57,494	4,820	62,314	58,190	6,000	9,500	73,690
1888	Thomas Kemp, Pres., Chas. A. Collins, Sec.	100,000	176,551	47,384	23,167	63,219	6,101	69,319	76,441	6,000	9,602	92,043
1887		100,000	164,330	65,697	—1,297	62,101	2,945	65,046	58,573	.....	10,775	69,348
1886		100,000	166,502	69,026	—2,524	15,918	3,591	19,509	5,299	.....	4,601	9,900
1885		100,000	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)	(t)

* On February 6, 1890, \$19,829 of this impairment was made up. † Reorganized and commenced business as a stock company February 1, 1886. ‡ Began business February 9, 1886. — Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun business	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
MICHIGAN.												
DETROIT FIRE AND MARINE, Detroit. 1866. Wm. A. Butler, Pres., J. J. Clark, Sec.	1889	\$350,000	\$971,310	\$151,783	\$469,527	\$216,465	\$62,475	\$278,940	\$120,065	\$35,000	\$74,315	\$299,380
	1888	350,000	922,499	140,890	431,499	237,540	51,715	289,261	121,628	35,000	74,458	299,086
	1887	350,000	862,695	156,695	336,030	227,106	54,255	281,361	170,624	32,500	74,108	275,231
	1886	300,000	853,947	148,424	495,543	230,303	56,263	286,566	197,518	30,000	69,863	297,381
	1885	300,000	794,509	145,995	346,604	217,800	45,937	263,737	109,921	30,000	67,220	207,141
GRAND RAPIDS, Grand Rapids. 1882. Julius Houseman, Pres., S. F. Aspinwall, Sec.	1889	200,000	310,119	73,759	36,360	114,684	16,944	131,628	71,465	12,000	38,461	121,926
	1888	200,000	300,227	64,244	35,983	108,140	15,100	123,240	54,519	10,000	34,730	99,249
	1887	200,000	275,595	54,920	20,698	89,680	12,501	102,181	38,024	.....	28,524	66,558
	1886	200,000	259,501	34,124	5,378	50,748	7,011	57,759	27,408	.....	18,252	45,660
	1885	100,000	150,257	29,086	— 2,824	65,128	5,926	51,054	25,745	.....	15,423	41,168
MICHIGAN FIRE AND MARINE, Detroit. 1881. D. Whitney, Jr., Pres., Eugene Harbeck, Sec.	1889	400,000	735,115	231,590	109,525	388,214	46,281	434,495	262,650	32,000	135,431	430,081
	1888	400,000	715,451	181,570	133,880	275,872	32,910	308,782	190,415	.....	105,044	235,459
	1887	200,000	362,547	119,339	43,209	183,690	19,708	203,398	120,470	14,000	69,875	210,345
	1886	200,000	366,602	102,599	64,073	161,770	19,412	181,182	86,278	8,000	61,068	155,346
	1885	200,000	346,228	92,432	53,796	137,808	17,905	155,713	74,680	.....	49,148	123,828
MINNESOTA.												
GERMAN-AMERICAN, St. Paul. 1888. M. D. Miller, Pres., F. P. Blair, Sec.	1889	200,000	205,981	3,204	2,747	5,819	4,583	10,402	1,338	.....	3,112	4,450
HECLA, St. Paul. 1890. Geo. W. Sprague, Pres., Thos. C. Hodgson, Sec.	1890	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NORDEN, Minneapolis. 1890. C. Amundson, Pres., D. F. Vail, Sec.	1890	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
ST. PAUL FIRE AND MARINE, St. Paul. 1865. C. H. Bigelow, Pres., Chas. B. Gilbert, Sec.	1889	500,000	1,713,995	755,491	458,414	664,897	100,927	1,065,824	671,597	50,000	315,399	1,036,996
	1888	500,000	1,664,635	791,584	393,071	1,039,827	100,650	1,140,477	666,447	50,000	316,489	979,937
	1887	500,000	1,541,061	725,077	335,984	973,996	96,477	1,070,473	664,865	50,000	304,351	1,019,116
	1886	500,000	1,448,086	637,845	310,181	968,797	74,537	993,204	481,798	50,000	262,644	801,442
	1885	500,000	1,261,830	469,918	291,912	676,266	79,398	755,664	417,677	50,000	202,859	670,356
ST. PAUL GERMAN, St. Paul. 1889. Albert Scheffer, Pres., J. Quincy Haas, Sec.	1889	300,000	382,757	64,260	18,497	134,193	10,992	145,185	9,474	9,832	50,123	62,429

* Began business September, 1889.

† Began business April 6, 1889.

‡ Began business June, 1890.

§ \$50,000 surplus capitalised.

— Impairment.

SYNDICATE, Minneapolis †.....1886. John De Laitre, Pres., Jacob Stone, Sec.	1886	250,000	354,037	96,815	7,189	141,890	17,748	159,647	65,208	.....	55,952	121,154
COLUMBUS INS. & BANKING CO., Columbus a..185a. J. M. Billups, Pres., W. H. Lee, Sec.	1888	250,000	399,317	54,757	4,560	84,138	18,207	102,345	47,657	7,500	37,233	92,390
	1887	250,000	290,698	27,017	13,681	51,261	23,612	74,873	23,066	.....	24,977	48,043
	1886	250,000	203,530	8,137	5,393	14,661	5,799	20,450	3,798	.....	8,238	12,036
MISSISSIPPI. DELTA, Greenville *.....1889. Chas. M. Williams, Pres., Marshall J. Wellborn, Sec.	1889	100,000	.....	5,761	.....	14,617	1,421	16,038	1,150	.....	9,128	10,278
	1889	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1888	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
EQUITABLE, Meridian.....1886. J. J. Barber, Pres., J. C. Lloyd, Sec.	1889	200,000	212,021	12,021	.....	26,768	800	27,568	4,966	3,750	2,500	11,216
	1887	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MISSISSIPPI HOME, Vicksburg.....1885. J. B. Mattingly, Pres., _____, Sec.	1889	100,000	152,050	32,050	20,000	72,729	7,780	80,509	35,728	.....	21,721	57,459
	1888	100,000	136,133	27,820	8,313	52,107	4,815	56,922	21,437	.....	16,207	37,644
	1887	100,000	133,348	33,348	.....	44,114	5,886	50,003	28,662	.....	16,518	45,180
MISSOURI. AMERICAN CENTRAL, St. Louis.....1853. Geo. T. Cram, Pres., C. Christensen, Sec.	1886	100,000	122,025	22,025	.....	54,315	1,000	55,315	20,374	.....	17,232	37,606
	1885	100,000	113,726	.....	.....	33,597	600	34,197	3,469	.....	6,312	9,781
	1889	600,000	1,344,353	593,635	240,718	535,786	61,258	597,044	319,075	57,000	221,246	597,321
CITIZENS, St. Louis.....1837. J. B. M. Kehler, Pres., J. P. Harrison, Sec.	1888	200,000	425,680	475,680	231,952	524,353	64,277	588,630	323,856	33,000	107,795	554,631
	1887	200,000	1,220,498	455,148	174,350	553,636	55,243	608,879	355,999	57,000	224,302	617,301
	1886	200,000	1,258,001	435,459	222,542	517,069	62,918	579,987	297,684	57,000	191,453	516,677
MARINE, St. Louis.....1837. James A. Bartlett, Pres., S. G. Kennedy, Sec.	1885	200,000	1,172,793	387,175	185,618	486,264	61,776	550,060	292,292	36,000	176,687	594,919
	1889	200,000	462,977	64,464	198,513	86,524	21,101	107,625	49,326	12,000	39,076	100,402
	1888	200,000	434,310	44,466	189,844	69,208	21,574	90,782	34,895	12,000	31,912	78,807
STANDARD, Kansas City.....1888. W. S. Wood, Pres., M. E. Lawrence, Sec.	1887	200,000	439,324	40,335	189,988	75,035	22,670	97,705	50,893	12,000	31,499	94,302
	1886	200,000	441,557	53,027	187,930	83,951	21,444	105,395	53,215	12,000	33,954	99,169
	1885	200,000	437,394	52,101	179,203	86,086	19,370	105,456	44,867	12,000	33,822	90,699
.....	1889	200,000	244,609	31,936	12,673	52,695	13,422	66,127	21,878	6,000	25,548	73,426
	1888	200,000	253,492	31,990	21,502	45,815	12,772	58,627	21,824	5,087	22,951	50,762
	1887	200,000	243,633	27,661	15,972	47,887	12,998	60,495	39,479	13,985	22,648	76,112
.....	1886	200,000	267,174	41,424	25,750	57,938	14,155	72,093	30,120	8,000	26,032	64,152
	1885	200,000	261,210	32,316	28,894	56,746	13,650	70,396	24,758	7,864	33,037	65,719
	1889	200,000	256,561	53,871	2,690	64,052	22,883	86,935	20,252	.....	43,140	65,392

* Began business September 1, 1886. † Began business September 1, 1889. ‡ Ten per cent paid in. § Company does a small local business. / Divided when stock was increased to \$200,000. ¶ Twenty-five per cent paid in.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year In- corporated	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
NEBRASKA.												
FARMERS AND MERCHANTS, Lincoln 1885.	1886	\$100,000	\$243,843	\$119,698	\$24,205	\$91,266	\$13,481	\$104,747	\$28,883	.....	\$40,369	\$69,252
D. E. Thompson, Pres., S. J. Alexander, Sec.	1888	c 100,000	b 229,342	99,668	29,684	96,219	8,366	104,595	20,068	.....	40,862	60,960
	1887	c 100,000	b 188,453	69,716	18,737	88,147	6,955	95,102	16,184	.....	40,951	57,135
	1886	c 100,000	b 160,453	45,696	14,757	121,181	5,762	126,943	11,115	.....	55,375	66,490
HOME FIRE, Omaha 1884.	1889	c 100,000	b 267,750	134,583	33,167	129,016	6,878	135,894	29,462	\$5,000	51,253	85,715
S. H. H. Clark, Pres., Chas. J. Barber, Sec.	1888	c 100,000	b 232,868	104,853	28,015	128,014	5,037	133,051	16,082	5,000	47,804	68,886
	1887	c 100,000	b 181,387	57,265	24,122	85,193	4,511	89,704	13,332	.....	46,406	59,738
	1886	c 100,000	b 151,016	31,858	19,158	70,938	1,308	71,346	6,012	.....	38,658	45,570
	1885	c 100,000	b 123,334	17,038	6,296	43,580	1,166	44,746	3,521	.....	21,929	25,450
NEBRASKA, Omaha 1883.	1889	c 100,000	b 213,113	94,762	18,351	71,755	3,863	75,618	33,077	.....	42,277	75,354
S. R. Johnson, Pres., M. J. Burns, Sec.	1888	c 100,000	b 295,793	174,819	20,974	110,282	5,176	115,458	25,517	.....	51,124	76,041
	1887	c 100,000	b 387,205	234,144	53,061	93,515	4,450	97,965	32,793	.....	53,331	86,034
	1886	c 100,000	b 367,664	228,778	38,886	153,341	24,105	177,446	14,410	.....	100,126	114,536
	1885	c 100,000	b 322,424	169,714	59,710	161,776	18,377	180,153	.....	.....	.....	.....
OMAHA, Omaha 1889.	1889	c 100,000	b 115,610	15,050	560	28,570	1,570	30,140	1,382	.....	27,974	29,356
A. J. Poppleton, Pres., S. T. Jesselyn, Sec.												
NEW HAMPSHIRE.												
CAPITAL, Concord 1885.	1889	100,000	159,648	44,840	14,808	65,973	58,106	124,079	30,256	5,500	13,313	49,069
A. B. Thompson, Pres., L. Jackman, Sec.	1888	50,000	95,646	34,447	11,159	45,793	4,080	50,403	16,794	2,500	12,739	34,033
	1887	50,000	80,071	25,222	4,849	37,412	28,474	56,904	24,498	1,250	9,826	35,574
	1886	25,000	49,155	15,489	8,666	31,455	723	32,178	3,742	.....	6,868	10,610
FIRE UNDERWRITERS ASS'N, Concord 1886.	1889	10,000	43,482	29,209	4,273	33,899	1,938	35,837	22,413	900	9,267	32,580
L. Jackman, Pres., Thos. M. Lang, Sec.	1888	10,000	31,238	23,899	4,399	30,407	1,344	31,751	14,388	500	8,401	23,289
	1887	10,000	20,352	14,530	1,822	24,042	1,067	25,109	14,661	.....	5,493	20,154
GRANITE STATE, Portsmouth 1885.	1889	200,000	456,673	231,727	24,946	266,361	16,646	283,007	163,749	.....	78,011	241,760
Frank Jones, Pres., A. F. Howard, Sec.	1888	200,000	422,904	191,819	11,085	281,341	17,733	299,074	184,374	.....	84,559	268,933
	1887	200,000	401,586	188,937	12,642	238,407	13,435	251,842	161,704	.....	76,284	238,078
	1886	200,000	344,525	126,759	15,766	168,986	9,069	178,058	25,048	.....	49,571	75,419
	1885	200,000	227,182	19,059	8,123	12,346	704	13,050	169	.....	4,568	4,737

* Began business May 15, 1889. † Includes subscribed capital and notes for premiums. ‡ Fifty per cent stockholders notes.

NEW HAMPSHIRE, Manchester.....1869. J. A. Weston, Pres., John C. French, Vice- Pres. and Sec.	1889	600,000	1,588,817	665,337	393,480	731,396	72,566	803,062	441,851	48,000	248,567	738,418
	1888	600,000	1,505,101	600,749	394,352	682,019	64,822	746,841	353,125	40,000	293,313	616,438
	1887	500,000	1,269,088	504,344	264,744	645,597	60,179	705,769	350,186	40,000	217,102	607,288
	1886	500,000	1,101,863	454,104	237,759	615,300	52,728	668,028	325,589	40,000	202,122	567,711
	1885	500,000	1,101,451	381,468	219,983	551,154	48,557	599,711	395,261	40,000	187,756	533,017
PEOPLES, Manchester.....1885. Joseph C. Moore, Pres., S. B. Stearns, Sec.	1889	250,000	623,593	327,207	46,386	460,931	27,432	488,363	276,440	15,000	150,994	424,434
	1888	250,000	595,176	283,919	31,257	415,401	24,409	439,810	243,187	7,500	137,094	385,281
	1887	250,000	496,834	239,794	7,041	347,963	19,572	367,535	186,678	7,500	117,739	395,917
	1886	250,000	405,860	136,522	19,338	200,282	9,049	209,331	31,639	.....	60,045	91,684
	1885	250,000	289,053	28,445	10,608	32,993	1,750	34,653	1,935	.....	8,520	10,455
PORTSMOUTH FIRE ASS'N, Portsmouth.....1887. Frank Jones, Pres., A. F. Howard, Sec.	1889	50,000	76,778	11,037	17,741	13,976	4,069	18,045	6,073	.....	2,827	8,900
	1888	50,000	65,010	6,952	8,058	11,103	3,490	14,593	1,550	.....	2,394	3,943
	1887	50,000	54,047	2,832	1,215	1,789	.....	1,789	.....	.....	604	604
NEW JERSEY. AMERICAN, Newark.....1846. Fid. H. Harris, Pres., J. H. Worden, Sec.	1889	600,000	2,048,584	438,731	1,014,853	426,548	87,760	514,308	219,226	62,622	168,307	447,155
	1888	600,000	1,985,053	402,819	926,234	421,947	86,062	508,009	226,766	65,214	166,231	421,221
	1887	600,000	1,911,887	385,781	926,100	409,076	79,087	486,363	190,795	72,720	157,542	421,063
	1886	600,000	1,848,315	346,205	902,050	390,107	76,566	466,673	165,166	97,100	151,122	383,448
	1885	600,000	1,761,160	316,293	844,867	369,283	78,735	448,018	191,945	92,189	144,132	428,266
CAMDEN FIRE INSURANCE ASS'N, Camden...1841. H. B. Wilson, Pres., Joseph K. Sharp, Sec.	1889	105,730	246,149	42,977	97,422	7,694	13,826	21,520	.....	10,552	3,937	14,489
	1888	105,730	238,307	42,287	89,590	10,100	12,381	22,481	2,254	10,605	4,578	17,527
	1887	105,730	232,465	41,682	85,053	10,183	13,238	23,421	960	10,514	4,057	15,531
	1886	105,730	225,079	119,349	86,118	9,810	11,387	21,197	47	10,519	4,258	14,824
	1885	105,730	218,668	37,826	75,052	9,847	12,895	22,742	1,910	10,622	3,504	16,036
FIREMENS, Newark.....1855. John H. Kase, Pres., Charles Colyer, Sec.	1889	600,000	1,720,158	233,673	886,485	282,545	94,541	377,086	254,654	72,054	101,366	428,074
	1888	600,000	1,754,354	238,021	915,433	288,797	94,855	383,562	174,547	72,045	100,475	347,067
	1887	600,000	1,688,742	225,088	863,654	300,223	93,801	394,024	169,578	72,038	106,585	368,201
	1886	600,000	1,650,876	222,546	828,330	303,149	88,023	391,172	157,038	72,047	93,455	323,140
	1885	600,000	1,554,856	195,967	758,889	281,984	88,809	370,793	119,101	90,000	83,910	293,011
JERSEY CITY, Jersey City.....1847. Nathaniel Foote, Pres., C. F. Patterson, Sec.	1889	250,000	432,204	109,974	72,230	107,624	20,343	127,967	53,417	17,500	51,491	122,408
	1888	250,000	410,633	88,016	72,617	98,951	21,478	120,429	37,828	15,750	46,008	99,586
	1887	250,000	389,547	59,476	60,077	63,046	70,689	133,735	59,468	14,000	31,515	64,983
	1886	200,000	320,735	59,912	60,823	52,777	19,275	72,052	24,484	14,000	24,794	63,278
	1885	200,000	303,750	51,607	52,143	47,604	14,876	62,486	22,502	12,000	21,938	56,440
"THE MERCHANTS," Newark.....1858. Henry Powles, Pres., J. R. Mullikin, Sec.	1889	400,000	1,554,658	677,561	477,097	809,025	65,222	879,247	493,353	39,200	295,971	828,524
	1888	400,000	1,528,784	690,072	437,813	778,813	60,497	839,310	366,009	40,208	283,687	689,904
	1887	400,000	1,312,031	444,782	467,249	555,813	62,106	617,919	300,171	41,141	221,722	593,024
	1886	400,000	1,258,892	440,689	418,293	544,425	56,285	600,805	323,118	39,188	203,581	595,587
	1885	400,000	1,225,985	468,285	357,700	577,097	56,285	633,322	377,490	40,435	214,182	632,107

* \$100,000 of surplus capitalized during the year 1885.

† Includes payments to scrip-holders.

‡ Organized November, 1887.

§ Statement to March 31, 1886.

c Capital

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun in N. J.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
NEW JERSEY—Continued.												
MOUNT HOLLY, Mount Holly.	1880	\$100,000	\$181,690	\$66,515	\$15,115	\$16,314	\$10,773	\$27,087	\$12,388	\$4,000	\$8,150	\$24,538
Amos Gibbs, Pres., John R. Howell, Sec.	1888	100,000	181,167	68,115	13,042	13,472	9,196	22,667	23,398	4,000	8,743	36,141
	1887	100,000	207,351	96,909	10,442	50,511	11,986	62,500	79,002	7,000	13,328	99,330
	1886	100,000	242,165	118,092	24,073	89,815	13,344	103,159	67,152	7,000	37,718	97,870
	1885	100,000	242,335	91,923	50,412	51,181	10,502	61,683	12,396	7,000	12,465	31,861
NATIONAL FIRE AND MARINE, Elizabeth.	1880	100,000	150,150	10,012	40,138	10,781	8,228	19,019	6,824	5,985	7,045	19,854
Amos Clark, Pres., Moses F. Cory, Sec.	1888	100,000	151,223	11,935	39,288	17,890	9,786	27,679	16,104	5,985	9,571	31,666
	1887	100,000	155,864	10,549	45,315	13,653	8,990	22,613	8,665	6,024	7,799	22,418
	1886	100,000	155,467	10,532	44,935	14,229	8,349	22,578	7,621	7,076	7,333	22,930
	1885	100,000	156,298	9,253	47,045	13,802	8,044	21,346	9,296	7,000	7,593	23,799
NEWARK, Newark.	1880	250,000	730,040	193,135	286,905	203,872	32,054	235,926	124,475	25,229	79,650	229,354
John J. Henry, Pres., Oscar O. Brewer, Sec.	1888	250,000	714,814	140,700	324,114	177,416	30,749	268,165	102,593	24,660	70,148	197,331
	1887	250,000	700,486	139,495	310,985	167,313	30,595	197,818	106,771	25,493	75,485	207,749
	1886	250,000	701,927	132,624	319,303	168,796	29,121	197,917	91,589	25,644	68,004	185,237
	1885	250,000	681,053	126,003	305,050	157,416	31,853	189,269	107,126	24,931	57,101	189,158
NEW BRUNSWICK, New Brunswick.	1880	50,000	138,587	3,739	84,848	.....	.....	.....	.....	.....	.....	.....
H. H. Palmer, Pres., Fred Weigel, Sec.	1888	50,000	141,870	5,945	85,925	4,552	10,201	14,754	2,373	8,000	3,549	13,922
	1887	50,000	132,919	5,799	77,210	5,354	10,109	17,970	593	11,141	3,540	15,274
	1886	50,000	141,007	6,385	84,622	6,205	6,634	15,462	4,812	10,104	3,739	18,655
	1885	50,000	141,007	6,385	84,622	6,205	6,634	12,839	7,271	6,034	3,788	17,093
STANDARD, Trenton.	1880	100,000	163,070	24,856	38,214	20,663	24,457	45,120	15,906	6,000	8,894	30,800
Wm. Dolton, Pres., Wm. C. Lawrence, Sec.	1888	100,000	161,299	26,239	35,060	22,490	9,533	32,023	29,180	3,000	13,373	45,553
	1887	100,000	161,986	34,374	27,666	42,886	18,299	61,179	49,669	6,000	14,494	70,163
	1886	100,000	185,343	46,734	38,669	58,534	8,328	66,862	39,153	6,000	16,986	62,139
	1885	100,000	169,232	33,455	35,777	44,393	12,122	56,485	32,091	6,000	17,352	55,443
AGRICULTURAL, Watertown.	1880	500,000	2,168,804	1,331,385	337,419	813,276	100,381	913,657	377,075	49,990	373,799	800,864
J. R. Stebbins, Pres., H. M. Stevens, Sec.	1888	500,000	2,006,419	1,204,227	322,192	775,822	95,163	871,005	384,791	50,100	345,346	786,237
	1887	500,000	1,924,575	1,179,422	253,153	789,782	86,593	876,285	476,985	49,870	331,960	818,815
	1886	500,000	1,886,912	1,156,230	230,682	732,834	815,510	392,889	392,889	50,025	374,618	797,532
	1885	500,000	1,831,798	1,175,578	156,220	737,823	86,551	824,374	418,261	50,000	348,603	816,864
ALBANY, Albany.	1880	250,000	428,437	67,797	110,730	77,227	23,268	100,505	45,438	20,000	25,345	90,783
J. Howard King, Pres., J. E. McElroy, Sec.	1888	200,000	419,730	58,336	161,394	78,595	21,684	100,279	56,104	20,000	24,184	100,288

† Capital increased to \$50,000 by stock dividend.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Jan 1	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
NEW YORK—Continued.												
COMMONWEALTH, New York.....1886.	1886	\$500,000	\$653,302	\$169,186	—\$1884	\$208,589	\$20,366	\$228,955	\$209,306	\$30,273	\$8,798	\$208,377
M. M. Belding, Pres., Chas. S. Bartow, Sec.	1888	500,000	713,534	*120,825	90,709	210,580	19,183	229,763	82,557	.....	65,358	147,916
	1887	500,000	664,751	105,518	19,233	180,572	14,740	195,312	59,677	6,000	54,093	119,710
	1886	300,000	345,885	24,666	21,219	30,369	2,942	33,311	.....	.....	11,180	11,180
CONTINENTAL, New York.....1853.	1889	1,000,000	5,217,774	2,746,070	1,471,704	2,203,986	235,462	2,439,448	1,287,040	141,194	995,747	2,333,981
F. C. Moore, Pres., Cyrus Peck, Sec.	1888	1,000,000	5,028,345	*261,653	1,226,602	2,245,145	228,794	2,473,939	1,245,698	128,564	931,061	2,395,323
	1887	1,000,000	4,875,623	*258,385	917,238	2,417,081	225,869	2,642,950	1,557,501	160,557	1,021,727	2,730,785
	1886	1,000,000	5,239,081	*287,535	1,364,616	2,976,115	256,410	3,232,525	1,754,869	160,444	1,106,588	3,111,401
	1885	1,000,000	5,177,479	*287,956	1,340,423	3,159,636	229,007	3,388,643	1,945,026	164,665	1,250,993	3,360,594
EAGLE, New York.....1866.	1889	300,000	1,131,626	136,750	694,876	133,230	52,086	185,316	48,594	29,972	83,906	162,472
A. J. Clinton, P'ts., Thos. J. Gaines, Sec.	1888	300,000	1,091,423	114,888	676,535	110,110	54,246	164,356	51,620	29,793	74,422	155,835
	1887	300,000	1,059,614	117,349	622,205	102,661	51,307	153,968	56,404	45,705	68,192	170,301
	1886	300,000	1,055,954	95,375	660,579	114,351	46,919	161,270	46,585	44,937	71,940	163,462
	1885	300,000	1,053,360	105,467	647,893	120,178	36,754	156,932	37,178	44,745	73,654	155,577
EMPIRE CITY, New York.....1850.	1889	200,000	325,873	43,470	82,403	53,640	9,967	63,607	21,924	12,000	19,530	53,454
Lindley Murray, Jr., Pres., D. J. Burtis, Sec.	1888	200,000	316,821	36,324	80,497	66,395	10,235	76,632	41,871	13,000	20,889	75,760
	1887	200,000	319,658	39,551	80,107	56,534	10,748	67,282	37,342	14,000	20,698	72,043
	1886	200,000	328,522	41,322	87,200	66,256	10,363	76,649	30,241	12,000	21,284	63,595
	1885	200,000	309,852	50,674	59,178	75,229	9,864	85,093	42,403	12,000	23,254	77,657
EMPIRE STATE, Rochester a.....1888.	1889	200,000	345,925	111,730	34,225	157,764	11,484	169,248	114,685	.....	60,771	175,456
Henry Michaels, Pres., James Johnston, Sec.	1888	200,000	248,524	47,453	1,071	67,477	12,396	79,873	13,767	.....	27,611	41,378
EXCHANGE, New York.....1853.	1889	200,010	421,024	149,682	71,332	427,713	16,173	443,886	326,036	14,001	141,636	481,673
R. C. Combes, Pres., G. W. Montgomery, Sec.	1888	200,010	480,140	179,596	100,543	379,305	15,023	394,328	307,473	14,001	112,604	434,077
	1887	200,010	517,140	230,114	87,016	372,369	15,756	388,125	183,473	14,001	101,227	298,701
	1886	200,010	413,838	99,904	113,924	181,835	14,504	196,399	90,181	14,001	62,479	172,661
	1885	200,010	396,854	109,357	87,487	184,192	16,441	200,633	219,625	14,001	65,500	299,126
FARRAGUT, New York.....1872.	1889	200,000	406,204	120,189	77,015	157,398	14,906	172,314	76,695	20,000	74,441	171,136
John E. Leffingwell, Pres., Samuel Darbee, Sec.	1888	200,000	396,523	121,483	75,052	153,483	14,817	168,300	101,867	20,000	70,556	162,423
	1887	200,000	413,828	124,351	89,468	159,801	16,285	176,086	106,433	20,000	68,968	195,401
	1886	200,000	438,934	122,546	116,388	168,347	16,330	184,677	89,572	20,000	72,375	181,947
	1885	200,000	499,253	122,332	106,921	179,349	16,119	195,468	65,854	20,000	71,495	157,259

* Includes outstanding scrip.

† Began business September 15, 1886.

‡ Includes payments to scripholders.

§ Began business March 20, 1883.

— Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year incor- porated	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
NEW YORK—Continued.												
HAMILTON, New York.....1852.	1889	\$150,000	\$262,182	\$54,808	\$57,374	\$66,166	\$9,456	\$75,622	\$55,553	\$9,127	\$31,067	\$95,747
D. D. Whitney, Pres., D. D. Leeds, Sec.	1888	150,000	283,317	59,723	73,594	75,410	10,379	85,789	76,938	9,201	33,689	119,918
	1887	150,000	315,471	75,120	99,351	91,057	10,304	101,361	70,824	14,936	35,038	117,798
	1886	150,000	332,001	63,417	119,484	84,736	11,243	95,979	67,804	15,314	35,349	92,710
	1885	150,000	327,666	68,686	108,920	94,732	11,669	106,341	53,121	15,247	35,523	103,891
HANOVER, New York †.....1852.	1889	1,000,000	2,559,823	1,030,889	528,934	1,176,377	95,622	1,271,999	654,962	100,000	497,009	1,251,971
I. Remsen Lane, Pres., Chas. L. Roe, Sec.	1888	1,000,000	2,503,382	1,040,888	462,554	1,248,015	91,432	1,339,447	736,370	100,000	511,091	1,347,561
	1887	1,000,000	2,479,954	1,050,726	428,928	1,268,841	95,484	1,364,325	752,223	100,000	537,419	1,389,742
	1886	1,000,000	2,546,675	1,005,771	540,004	1,175,897	93,999	1,269,896	632,184	100,000	513,111	1,245,295
	1885	1,000,000	2,479,134	1,033,463	445,651	1,273,885	99,549	1,373,431	776,766	100,000	601,704	1,480,530
HOME, New York.....1853.	1889	3,000,000	8,931,160	4,623,617	1,307,543	4,337,403	383,179	4,720,582	2,908,330	300,510	1,597,754	4,806,594
Daniel A. Heald, Pres., Wm. L. Bigelow and	1888	3,000,000	8,961,057	4,589,104	1,502,403	4,337,772	309,253	4,647,025	2,358,790	299,800	1,515,030	4,173,620
Thos. B. Greene, Secs.	1887	3,000,000	8,061,183	3,685,402	1,375,601	3,746,960	311,152	4,058,121	2,066,897	299,600	1,391,002	3,757,289
	1886	3,000,000	7,822,712	3,388,917	1,413,795	3,541,668	298,168	3,840,076	2,005,860	300,000	1,373,699	3,079,549
	1885	3,000,000	7,618,116	3,390,121	1,227,995	3,574,417	264,795	3,839,182	1,990,709	300,000	1,455,817	3,746,526
JEFFERSON, New York.....1824.	1889	200,010	469,445	*248,180	21,255	64,259	18,568	82,827	59,796	20,001	34,090	113,827
Sam'l E. Belcher, Pres., W. B. Flower, Sec.	1888	200,010	502,483	*259,075	43,358	69,976	19,495	89,471	40,001	20,001	34,659	99,151
	1887	200,010	501,111	*247,933	54,068	66,013	20,084	86,097	44,958	22,002	33,108	100,228
	1886	200,010	532,665	*255,282	77,373	68,490	23,110	91,600	39,952	26,001	32,666	98,579
	1885	200,010	533,873	*257,499	70,394	69,345	22,563	91,908	30,865	26,001	32,547	89,353
KINGS COUNTY, Brooklyn.....1858.	1889	150,000	361,418	49,260	162,158	69,739	15,985	85,724	41,521	18,000	39,177	98,698
W. E. Horwill, Pres., E. S. Terhune, Sec.	1888	150,000	371,623	54,172	167,451	75,273	15,006	91,179	38,156	24,000	40,911	103,066
	1887	150,000	377,733	52,668	175,064	87,586	15,886	103,472	50,431	30,000	42,035	122,466
	1886	150,000	396,296	62,230	184,066	96,454	17,423	113,877	49,883	30,000	46,102	126,075
	1885	150,000	415,620	74,317	191,393	108,185	22,784	130,969	52,377	30,000	48,640	131,217
KNICKERBOCKER, New York.....1787.	1889	210,000	338,937	46,060	82,877	82,053	9,300	91,353	56,311	.....	37,328	93,639
E. W. Albro, Pres., W. P. Bogert, Sec.	1888	210,000	344,098	39,701	94,397	70,551	10,276	80,827	44,874	.....	35,557	80,431
	1887	210,000	315,619	34,772	70,847	66,598	11,340	77,938	56,050	12,600	34,302	103,852
	1886	210,000	343,111	39,107	94,004	66,944	13,205	80,239	42,249	12,600	35,952	91,901
	1885	210,000	360,658	49,014	101,644	89,857	13,886	103,737	62,682	12,600	39,759	115,041

* Includes outstanding scrip.

† The Citizens and Hanover insurance companies do a combined agency business under the name of the New York Underwriters Agency, of which Alexander Stoddard is general agent. ‡ Includes payments to scripholders.

Company	Year	Capital	Assets	Liabilities	Surplus	Income	Expenses	Profit	Dividend	Other
LA FAYETTE, Brooklyn.....1856. Samuel Van Wyck, Pres., J. P. Stark, Sec.	1889	150,000	244,173	76,990	17,183	111,613	12,086	123,699	70,491	9,000
	1888	150,000	243,694	71,607	22,087	111,416	9,309	120,545	83,728	10,500
	1887	150,000	253,673	63,406	40,267	98,166	12,482	110,648	76,758	12,000
	1886	150,000	277,944	63,229	64,755	107,130	11,383	121,013	66,878	12,000
	1885	150,000	276,961	72,436	50,595	124,498	11,369	135,867	70,753	12,000
LIBERTY, New York.....1887. Geo. A. Morrison, Pres., Ph. La Tourette, Sec.	1889	800,000	1,377,682	575,155	2,527	743,167	31,331	777,498	507,048	.....
	1888	800,000	1,370,956	454,548	115,408	631,229	30,530	667,759	287,188	.....
	1887	1,000,000	1,188,293	170,112	18,181	247,753	25,919	273,672	55,647	.....
MANUFACTURERS AND BUILDERS, New York...1870. Edw. V. Loew, Pres., J. J. Nestell, Sec.	1889	200,000	501,118	185,964	115,154	207,761	25,555	233,316	116,340	12,180
	1888	200,000	477,701	157,911	119,789	197,221	27,472	224,693	127,162	13,033
	1887	200,000	404,106	126,962	107,144	156,200	25,147	181,347	92,371	16,042
	1886	200,000	502,923	115,584	187,339	154,796	23,545	178,345	69,080	16,330
	1885	200,000	475,226	124,782	150,444	185,292	20,038	205,330	120,287	12,420
NASSAU, Brooklyn.....1859. Wm. T. Lane, Pres., Thos. M. Harris, Sec.	1889	200,000	435,682	44,767	190,915	60,911	23,726	84,637	32,991	20,000
	1888	200,000	424,869	46,547	176,262	74,244	21,978	96,222	33,958	20,000
	1887	200,000	412,850	41,772	168,087	60,616	24,569	85,185	30,864	20,000
	1886	200,000	421,370	41,043	180,327	51,370	21,928	73,298	15,250	20,000
	1885	200,000	425,099	38,701	186,338	56,404	21,523	80,927	30,941	20,000
NATIONAL, New York.....1838. Henry T. Drowne, Pres., John H. Kattenstroth, Sec.	1889	200,000	403,365	178,678	24,687	216,485	13,365	229,850	153,230	16,000
	1888	200,000	411,937	140,057	71,881	218,767	11,032	229,819	127,890	16,000
	1887	200,000	398,297	136,242	62,055	216,401	13,329	229,730	122,640	16,000
	1886	200,000	393,493	127,139	66,264	196,241	12,776	209,017	124,818	16,000
	1885	200,000	393,163	129,963	63,200	198,805	13,531	212,336	104,568	16,000
NEW YORK BOWERY, New York.....1833. Henry Silberhorn, Pres., C. A. Blaauvelt, V. ce- Pres., J. Frank Patterson, Sec.	1889	300,000	707,726	346,183	61,543	339,193	25,307	364,500	267,713	27,000
	1888	300,000	708,576	351,506	117,070	425,484	28,000	453,504	266,621	30,000
	1887	300,000	702,221	300,366	101,855	440,916	31,692	472,608	266,931	36,000
	1886	300,000	837,896	259,213	128,683	343,936	27,859	371,795	208,900	36,000
	1885	300,000	823,598	224,394	239,204	395,811	34,016	429,827	282,221	36,000
NEW YORK FIRE, New York.....1832. Daniel Underhill, Pres., A. Colson, Sec.	1889	200,000	336,659	123,624	33,017	143,629	13,999	157,628	82,564	16,000
	1888	200,000	395,493	109,191	50,212	155,447	12,448	167,895	105,041	.....
	1887	200,000	379,120	128,115	51,005	155,566	16,230	171,736	113,746	.....
	1886	200,000	373,604	82,986	90,678	134,624	16,236	150,860	82,857	16,000
	1885	200,000	367,630	107,475	60,155	177,256	15,625	192,881	160,955	.....
NEW YORK UNDERWRITERS AGENCY, N. Y.*. 1864. Alexander Stoddard, General Agent.	1889	1,300,000	3,726,300	11,744,490	681,830	1,808,979	134,626	1,943,605	1,011,025	130,093
	1888	1,300,000	3,669,586	11,723,386	606,194	1,886,172	133,114	2,019,286	1,131,846	129,956
	1887	1,300,000	11,687,620	599,274	1,871,346	152,597	152,597	2,023,873	1,128,094	129,954
	1886	1,300,000	11,635,804	720,004	1,762,762	135,817	135,817	1,808,579	957,179	129,941
	1885	1,300,000	3,559,306	11,656,716	602,590	1,904,302	144,236	2,048,538	1,155,579	129,947

* Composed of Citizens and Hanover Insurance companies.

† Includes outstanding scrip of Citizens.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year Termin- ing.	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other Than Losses and Dividends.	Total Disburse- ments.
NEW YORK—Continued.												
NIAGARA, New York.....1850.	1889	\$500,000	\$2,490,654	\$1,601,152	\$389,502	\$1,695,874	\$85,453	\$1,691,327	\$663,494	\$49,992	\$619,344	\$1,632,830
Peter Notman, Pres., Geo. C. Howe, Sec., West	1888	500,000	2,350,135	1,480,595	370,540	1,756,579	81,993	1,838,572	1,044,723	50,130	666,511	1,761,364
Pollock, Sec. City Dept.	1887	500,000	2,237,432	1,401,553	335,938	1,556,549	90,461	1,647,030	974,743	49,631	588,018	1,612,322
	1886	500,000	2,260,480	1,271,140	489,340	1,500,661	73,097	1,573,758	824,536	50,277	554,014	1,428,827
	1885	500,000	2,080,950	1,183,237	397,713	1,464,104	67,061	1,531,165	813,493	49,807	503,829	1,367,039
NORTH RIVER, New York.												
Wm. E. Hutchins, Pres., Fred H. Crum, Sec.	1889	350,000	484,474	92,050	42,424	137,889	18,880	156,769	76,099	20,562	53,854	150,515
	1888	350,000	466,128	82,008	34,120	108,755	18,552	127,307	50,798	28,454	48,185	127,437
	1887	350,000	456,910	47,082	59,828	64,110	19,214	83,324	22,023	27,898	32,324	82,245
	1886	350,000	455,110	28,204	70,816	41,402	19,224	60,686	3,284	27,111	26,025	58,420
	1885	350,000	440,084	13,226	82,858	22,922	18,643	41,505	9,071	21,210	22,993	53,184
PACIFIC, New York.....1851.												
Frank T. Stinson, Pres., George Jeremiah, Sec.	1889	200,000	714,852	209,761	305,091	237,801	23,756	261,557	169,042	24,000	90,481	283,523
	1888	200,000	738,970	108,900	340,070	247,483	24,511	271,994	146,214	24,000	99,764	265,978
	1887	200,000	742,317	185,886	338,430	218,595	26,595	244,810	156,049	24,000	91,011	271,060
	1886	200,000	749,826	186,905	362,921	211,097	26,089	237,786	130,427	24,000	95,812	250,239
	1885	200,000	751,521	211,659	339,862	309,642	27,486	337,128	186,817	24,000	116,284	330,101
PARK, New York.....1853.												
Wm. Jaffray, Pres., Wm. Valentine, Sec.	1889	200,000	235,767	27,510	8,257	41,465	10,200	51,665	22,436	.....	21,084	43,590
	1888	200,000	220,910	20,772	138	43,190	11,107	54,296	47,274	.....	23,763	71,137
	1887	200,000	243,629	33,013	10,676	44,640	12,200	56,840	31,662	17,000	22,059	71,071
	1886	200,000	278,223	37,073	41,150	51,638	12,200	63,838	20,365	20,000	26,884	67,249
	1885	200,000	281,308	36,536	44,772	53,161	12,423	65,584	42,231	20,000	28,409	90,540
PEOPLES, New York.....1851.												
Fred. V. Price, Pres., A. C. Milne, Sec.	1889	200,000	344,316	119,212	25,104	134,952	13,046	147,998	78,206	12,000	54,118	144,324
	1888	200,000	342,720	103,527	30,192	132,717	9,836	142,553	66,228	16,000	52,892	165,150
	1887	200,000	335,488	101,294	54,194	127,242	13,732	140,974	88,314	20,000	50,715	159,029
	1886	200,000	353,078	120,400	64,618	138,752	16,622	155,375	105,705	20,000	57,787	183,492
	1885	200,000	408,934	145,696	63,238	247,997	16,488	264,415	161,875	20,000	89,374	271,249
PETER COOPER, New York.....1853.												
W. H. Ribbet, Pres., Mortimer J. Ennis, Sec.	1889	150,000	379,119	19,537	209,582	23,528	13,428	36,956	2,660	18,000	14,043	34,704
	1888	150,000	376,536	16,200	212,336	21,139	10,711	31,850	8,023	18,000	12,029	28,052
	1887	150,000	374,167	15,457	228,710	23,055	11,889	34,944	6,081	18,000	11,853	35,934
	1886	150,000	376,916	14,155	214,761	21,613	14,810	36,423	3,949	18,000	13,048	34,997
	1885	150,000	369,699	14,024	205,675	23,186	19,952	43,132	3,976	18,000	14,252	36,228
PHENIX, Brooklyn.....1853.												
Geo. P. Sheldon, Pres., A. B. Graves, Vice- Pres., C. C. Little, Sec.	1889	1,000,000	4,781,256	3,379,335	401,921	3,415,737	149,640	3,565,386	1,908,851	60,000	1,401,306	3,370,157
	1888	1,000,000	4,524,597	3,390,660	193,928	3,171,612	134,660	3,306,272	2,415,234	.....	1,352,063	3,767,297
	1887	1,000,000	5,055,222	3,911,595	143,687	4,799,164	144,233	4,943,397	3,740,525	100,000	1,869,255	5,049,786

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year Began Business	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
NEW YORK—Continued.												
WILLIAMSBURG CITY, Brooklyn.....1853.	1889	\$250,000	1,393,312	\$497,296	\$646,016	\$534,971	\$56,852	\$500,923	\$285,218	\$50,115	\$236,397	\$571,660
Marshall S. Driggs, Pres., F. H. Way, Sec.	1888	250,000	1,395,541	504,537	611,004	554,792	50,128	604,920	245,572	50,015	236,411	533,998
	1887	250,000	1,285,578	451,308	545,970	545,306	61,183	600,489	274,687	49,935	231,900	556,582
	1886	250,000	1,245,740	439,494	593,246	593,246	67,936	604,710	248,021	50,105	233,347	531,473
	1885	250,000	1,218,808	465,451	593,358	622,294	68,088	690,382	315,701	49,915	284,964	650,600
NORTH CAROLINA.												
CAROLINA, Wilmington *.....1889	1889	31,270	33,011	590	1,151	1,266	474	1,740	.....	.....	249	249
G. W. Williams, Pres., M. S. Willard, Sec.												
NORTH CAROLINA HOME, Raleigh.....1868.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
John Garling, Pres., W. S. Primrose, Sec. and Treas.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
PAMLICO INS. AND BANKING CO., Tarboro.....	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
H. L. Staton, Pres., T. P. Chesire, Sec.	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
NORTH DAKOTA.												
PHENIX OF NORTH DAKOTA, Minot.....1889.	1889	100,000	100,290	150	140	304	972	1,276	.....	.....	985	985
OHIO.												
AMAZON, Cincinnati.....1871	1889	300,000	555,476	179,669	75,807	229,560	20,788	250,348	127,959	17,519	92,698	238,176
Gazzam Gano, Pres., J. H. Beattie, Sec.	1888	300,000	534,904	163,470	71,434	213,282	20,262	233,544	148,518	17,580	89,004	255,062
	1887	300,000	561,136	188,672	72,464	237,941	23,183	261,124	151,702	17,515	91,461	260,681
	1886	300,000	580,356	166,786	113,570	215,827	19,513	235,340	121,277	17,840	87,111	226,228
	1885	300,000	555,796	132,029	123,767	165,795	21,851	187,556	94,718	17,921	69,922	182,561
AURORA FIRE AND MARINE, Cincinnati.....1871	1889	100,000	170,367	56,219	14,088	72,682	6,367	79,049	31,351	4,496	32,593	68,350
C. J. Krehbiel, Pres., Frank Breiling, Sec.	1888	100,000	162,008	49,352	12,656	60,648	6,618	67,266	22,035	2,273	30,319	64,627
	1887	100,000	157,416	43,909	13,507	55,144	5,973	61,117	23,476	5,785	25,618	54,879
	1886	100,000	156,894	38,661	18,233	46,854	5,645	46,499	17,070	5,818	21,993	44,791
	1885	100,000	152,996	39,272	13,724	45,486	5,781	51,267	17,079	3,879	23,084	44,042
CINCINNATI, Cincinnati.....1829	1889	150,000	251,287	29,257	72,030	31,900	10,478	42,378	17,686	15,039	14,324	47,067
Jacob Burnet, Jr., Pres., L. L. Townley, Sec.	1888	150,000	245,672	29,914	65,758	30,773	11,366	42,133	15,196	14,590	13,778	43,704
	1887	150,000	245,704	25,052	70,052	32,040	11,126	44,160	14,915	15,200	13,741	43,856
	1886	150,000	245,099	28,120	66,979	32,040	11,333	43,373	13,779	14,401	13,853	42,933
	1885	150,000	236,944	15,186	71,758	31,652	11,001	43,253	9,896	15,134	13,888	38,920

* Began business October 1, 1889.

CITIZENS, Cincinnati* F. X. Reno, Pres., Charles F. Kuncel, Sec. 1887 1888 1889 1890 1891	200,000 200,000 200,000 200,000 200,000	271,941 298,287 305,385 301,983 271,036	87,861 93,649 101,782 59,891 36,398	16,000 4,638 3,603 42,093 34,638	88,399 138,501 134,464 66,085 43,125	22,753 11,346 10,412 9,950 10,043	111,082 149,847 144,870 70,035 53,168	93,088 95,594 89,787 33,194 25,217	8,000 16,000 16,000 16,000 8,000	31,536 46,664 48,327 26,334 16,870	132,624 158,258 154,054 75,438 50,867
COLUMBIA, Dayton E. M. Thresher, Pres., O. I. Guncel, Sec. 1888 1889 1890 1891	150,000 150,000 150,000 150,000	264,344 260,130 254,493 244,811 234,974	62,192 63,800 64,320 62,089 59,176	59,152 46,330 40,074 32,722 25,798	74,615 74,522 71,854 68,853 67,771	13,746 13,511 11,661 11,179 10,374	88,361 88,033 83,515 80,032 78,145	38,080 31,944 21,860 29,740 25,197	12,000 12,000 12,000 12,000 12,000	39,127 39,540 29,786 29,740 25,197	82,207 74,540 63,646 69,237 68,023
COMMERCIAL, Cincinnati J. A. Towanley, Pres., E. E. Shipley, Sec. 1887 1888 1889 1890 1891	100,000 100,000 100,000 100,000 100,000	245,707 248,345 252,684 249,563 238,514	41,455 49,518 49,186 39,638 52,401	104,252 105,797 103,497 109,925 86,113	34,554 37,052 33,713 38,044 40,897	11,144 13,047 11,049 14,158 11,447	45,698 50,099 45,362 52,202 61,344	30,316 26,200 27,270 25,857 28,356	16,000 16,000 16,000 16,000 16,000	12,140 12,395 12,301 11,219 12,204	58,486 54,595 55,571 53,076 56,620
COOPER, Dayton D. E. Mead, Pres., Chas. W. Schenk, Sec. 1887 1888 1889 1890 1891	100,000 100,000 100,000 100,000 100,000	271,862 253,472 112,112 282,440 280,826	93,199 97,105 112,282 103,405 110,789	78,693 56,367 68,830 70,035 70,037	120,667 145,640 157,699 148,640 140,282	11,259 13,067 15,714 10,621 13,826	131,926 158,707 173,413 190,261 154,108	51,482 105,856 95,531 84,015 105,879	10,000 10,000 10,000 10,000 10,000	62,689 62,150 65,000 63,399 68,342	124,171 178,006 170,551 157,324 184,221
DAYTON, Dayton *† S. E. Kemp, Pres., J. W. Weidner, Sec. 1887 1888 1889 1890 1891	100,000 100,000 100,000 100,000 100,000	122,410 134,785 133,129 134,386 133,438	22,101 24,196 24,038 26,890 30,097	309 10,569 9,041 7,496 3,141	48,865 48,250 37,289 43,076 42,900	7,792 5,775 7,233 7,258 7,201	58,657 54,025 44,522 50,334 50,101	23,776 21,899 16,993 23,889 39,590	3,000 2,500 5,000	27,080 26,858 17,380 20,981 23,904	54,756 51,257 39,373 44,871 63,404
EAGLE, Cincinnati * John K. Green, Pres., S. P. Post, Sec. 1888 1889 1890 1891	100,000 100,000 100,000 100,000	70,577 169,146 166,601 164,700	..... ..... ..... .....	..... ..... ..... .....	11,293 13,700 14,544 12,725	7,449 6,795 7,006 8,455	18,742 20,485 21,550 21,140	5,946 4,385 7,081 3,935	6,000 6,500 6,000 6,000	6,501 7,167 6,082 6,902	18,447 18,052 19,102 16,837
ENTERPRISE FIRE AND MARINE, Cincinnati Jas. W. McCord, Pres., John C. Sherlock, Sec. 1886 1887 1888 1889 1890	200,000 200,000 200,000 200,000 200,000	244,287 245,675 249,526 241,727 245,079	43,202 41,191 41,757 31,591 36,265	1,085 4,484 769 10,136 8,814	68,669 68,526 59,408 54,388 61,352	17,355 18,566 16,948 16,527 17,886	86,024 87,032 70,356 70,915 79,238	47,548 44,699 24,205 26,145 27,480	4,000 12,000 12,000 6,019	39,986 38,320 36,524 36,795 37,774	91,534 82,959 72,747 71,273 71,273
EUREKA FIRE AND MARINE, Cincinnati † F. A. Rothier, Pres., Adam Benus, Sec. 1887 1888 1889 1890 1891	100,000 100,000 100,000 100,000 100,000	260,437 260,083 259,373 253,229 233,723	55,880 50,760 53,187 48,447 47,744	104,557 103,353 106,186 85,978 85,978	69,055 61,750 57,841 58,284 57,959	14,417 13,748 15,908 14,760 9,722	77,472 73,498 73,749 93,004 67,681	41,995 35,981 33,094 31,775 46,302	12,000 12,000 12,000 12,000 12,000	23,148 25,185 24,184 19,690 19,980	77,143 73,166 68,217 63,405 78,222

* Has special charter and does not report to the insurance department.
† Reorganized May, 1890.
‡ The Eureka Fire and Marine and Security insurance companies do a combined business under the style of the Cincinnati Underwriters.
— Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year begun business	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends	Expenses Other than Losses and Dividends	Total Disburse- ments.
OHIO—Continued.												
FARMERS, Cincinnati.....1866.	1889	\$100,000	\$110,000	\$22,231	— 12,231	\$3,334	\$3,334	\$43,231	\$23,288	.....	\$14,762	\$38,050
K. F. Bennndorf, Pres., Harry F. Finkle, Sec.	1888	100,000	105,559	24,261	— 18,702	52,880	2,917	55,806	40,163	.....	19,016	59,179
	1887	100,000	112,780	22,335	— 9,546	33,799	3,611	37,410	29,807	5,000	12,713	47,500
	1886	100,000	123,468	18,825	4,643	24,279	3,622	27,971	11,286	6,000	9,501	26,790
	1885	100,000	120,700	15,222	5,498	25,098	3,890	28,988	11,022	2,000	8,737	21,759
FIDELITY FIRE AND MARINE, Cincinnati.....1883.	1889	200,000	247,139	44,566	2,573	50,851	7,882	58,733	49,714	.....	12,455	62,160
E. V. Brookfield, Pres., Henry Emerson, Sec.	1887	200,000	244,625	42,592	2,103	47,447	8,417	55,866	48,281	.....	14,057	62,338
	1886	200,000	249,552	48,026	1,517	52,379	7,678	60,057	23,437	13,820	13,159	50,416
	1885	100,000	132,499	13,927	18,572	14,452	7,543	21,795	8,000	5,279	5,622	19,312
	1885	100,000	115,730	10,368	5,362	15,419	5,397	20,816	9,993	4,000	5,622	19,615
FIREMENS, Cincinnati.....1832.	1889	100,000	175,055	23,998	51,057	30,197	10,713	40,910	12,832	8,000	14,955	35,787
G. McLaughlin, Pres., Albert Capelle, Sec.	1888	100,000	165,054	17,925	47,129	22,518	17,425	39,913	12,387	4,000	11,807	28,194
	1887	100,000	165,540	18,433	47,107	22,691	8,396	31,027	19,098	8,500	12,052	40,550
	1886	100,000	179,935	21,790	57,239	24,321	8,870	33,200	13,960	10,000	11,174	35,134
	1885	100,000	174,501	21,494	53,007	30,975	7,198	40,173	15,488	10,000	13,006	38,494
FIREMENS, Dayton.....1856.	1889	250,000	483,732	178,739	54,993	183,646	30,789	214,435	134,582	15,000	71,424	221,006
S. Craighead, Pres., Charles Richardson, Sec.	1888	250,000	482,266	169,554	62,712	200,920	28,254	229,174	138,546	7,500	68,622	214,678
	1887	250,000	481,378	183,773	47,606	205,415	24,805	230,220	127,686	20,000	86,566	234,253
	1886	250,000	469,222	165,125	54,097	199,063	23,494	222,557	110,757	17,500	80,804	202,127
	1885	250,000	447,543	160,180	37,363	204,870	20,279	225,155	114,986	5,000	84,201	204,187
FRANKLIN, Columbus.....1864.	1889	200,000	375,017	151,725	23,292	206,155	11,393	217,478	130,314	18,000	79,624	228,006
P. W. Huntington, Pres., H. O. Kane, Sec.	1888	200,000	381,475	197,920	53,555	166,142	13,572	179,512	102,491	14,000	61,630	178,121
	1887	200,000	370,226	177,660	52,627	168,011	13,183	181,194	67,877	16,000	55,256	159,185
	1886	200,000	342,761	76,422	66,339	100,804	11,775	121,579	50,347	18,000	35,944	104,251
	1885	200,000	323,692	59,281	64,351	78,228	11,912	90,140	41,742	14,000	27,111	82,853
GERMANIA FIRE AND MARINE, Cincinnati.....1864.	1889	100,000	143,542	53,460	— 9,918	50,182	4,991	54,473	42,691	.....	21,346	64,037
Frederick Rauh, Pres., D. B. Meyer, Sec.	1888	100,000	143,523	44,805	— 1,282	62,767	4,575	67,342	50,277	4,000	23,026	73,199
	1887	100,000	151,416	30,197	12,220	48,258	4,328	52,586	21,822	.....	17,170	39,022
	1886	100,000	140,327	31,273	9,054	28,144	4,357	32,501	25,841	3,000	12,853	31,694
	1885	100,000	142,266	34,753	7,513	40,408	4,421	44,829	23,195	3,000	19,552	45,747

— Impairment.

GLOBE, Cincinnati.....1865. S. J. Hale, Pres., B. T. Clemons, Sec.	1889	100,000	133,773	27,631	6,149	39,346	11,081	50,497	90,356	6,000	15,931	42,287
	1888	100,000	125,009	19,707	6,203	27,700	6,218	33,978	13,257	4,000	12,052	29,399
	1887	100,000	123,820	20,628	3,201	28,644	8,187	36,831	16,747	6,000	11,662	34,349
	1886	100,000	124,376	22,041	3,335	33,958	6,506	40,464	25,491	8,000	13,166	46,657
	1885	100,000	126,105	21,341	4,704	32,234	8,600	40,854	25,409	6,000	12,401	43,810
MERCANTILE, Cleveland.....1871. W. J. Gordon, Pres., Geo. A. Tisdale, Sec.	1889	200,000	378,453	114,080	63,473	174,494	19,601	104,095	154,074	25,000	49,983	229,057
	1888	200,000	408,130	80,886	127,250	167,131	16,747	183,878	107,371	10,000	44,612	161,083
	1887	200,000	393,603	112,149	71,454	170,708	19,251	189,959	135,744	20,000	49,824	225,028
	1886	200,000	414,732	101,791	112,941	178,158	13,588	191,746	104,824	25,000	50,962	178,786
	1885	200,000	386,099	88,081	98,018	163,065	11,230	174,295	81,650	15,000	48,999	145,649
MERCHANTS AND MANUF'ERS, Cincinnati.....1838. W. H. Calvert, Pres., Ed. C. Harding, Sec.	1889	150,000	302,298	38,836	113,462	55,513	13,887	69,400	32,271	17,521	19,070	68,862
	1888	150,000	300,812	42,669	108,113	55,669	13,110	68,779	29,593	18,264	17,743	65,600
	1887	150,000	300,494	45,753	104,741	41,822	13,728	55,560	38,003	17,888	13,770	60,761
	1886	150,000	303,613	35,724	117,969	45,266	13,097	59,173	29,336	18,000	14,281	61,617
	1885	150,000	286,080	33,804	102,210	49,873	13,692	63,595	27,719	17,848	15,387	60,954
MIAMI VALLEY, Cincinnati *.....1837. J. R. Murdoch, Pres., J. W. Montgomery, Sec.	1889	100,000	113,946	9,702	4,244	28,018	14,004	42,112	17,017	6,000	10,495	33,512
	1888	100,000	114,545	10,598	3,947	22,237	10,387	38,624	18,597	6,000	10,136	34,730
	1887	100,000	118,870	9,939	8,931	29,130	12,261	41,391	14,886	6,000	10,356	31,236
	1886	100,000	117,243	11,097	6,146	31,087	13,031	44,118	21,597	6,000	10,617	38,214
	1885	100,000	119,210	12,862	6,354	36,485	14,715	51,200	22,630	6,000	11,662	40,292
MIAMI VALLEY, Dayton.....1863. Alex. Gebhart, Pres., W. R. S. Ayers, Sec.	1889	100,000	169,768	11,069	58,699	20,276	8,151	28,427	7,222	9,956	13,016	30,204
	1888	100,000	160,684	12,012	57,672	19,784	9,099	28,813	8,243	10,000	14,060	32,393
	1887	100,000	173,350	12,013	61,337	22,670	7,746	30,425	9,454	10,000	14,531	32,864
	1886	100,000	178,104	13,950	64,154	26,028	6,448	32,476	5,804	10,150	15,999	31,953
	1885	100,000	175,292	13,690	61,692	21,589	7,660	29,249	12,525	9,850	13,345	35,720
MUTUAL OF TOLEDO, Cleveland * †.....1851. S. R. House, Pres., O. M. Bailey, Sec.	1889	100,000	117,627	2,176	15,451	.....	.....	.....	.....	.....	.....	.....
NATIONAL, Cincinnati.....1851. Henry C. Urner, Pres., G. W. Puhlman, Sec.	1889	100,000	191,776	40,179	51,557	43,187	8,536	51,793	26,546	10,000	12,620	49,166
	1888	100,000	182,255	32,176	50,079	41,082	7,983	49,005	31,665	10,000	12,423	54,088
	1887	100,000	182,430	36,301	46,120	39,302	8,749	48,051	36,124	10,000	12,456	58,580
	1886	100,000	194,488	41,637	52,851	44,610	9,209	53,819	43,338	10,000	12,537	65,875
	1885	100,000	197,752	51,912	45,840	52,593	8,769	61,222	36,639	10,000	13,578	60,217
OHIO, Dayton.....1865. J. A. Walters, Pres., John N. Bell, Sec.	1889	150,000	210,126	33,897	26,239	57,100	11,919	69,019	39,619	9,000	28,702	77,321
	1888	150,000	200,660	35,697	35,697	64,210	11,686	75,905	36,686	4,500	28,459	69,645
	1887	150,000	227,823	39,212	62,611	62,861	12,435	75,296	53,964	9,000	32,211	95,175
	1886	150,000	244,206	41,597	52,699	64,415	12,155	76,570	42,033	4,500	32,647	79,160
	1885	150,000	249,480	57,279	42,201	87,157	14,744	101,991	71,131	.....	37,984	109,115

* Has special charter and does not report to the insurance department.

† Reorganized and resumed business Dec., 1889.

‡ Company's statement as of Feb. 17, 1890.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Jan. 1	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
OHIO—Continued.												
SECURITY, Cincinnati.....1881.	1880	150,000	228,397	51,258	27,139	70,008	11,207	81,215	42,327	9,000	20,544	71,871
Frank A. Rothier, Pres., Adam Bensus, Sec.	1888	150,000	216,349	47,058	10,281	54,250	14,248	68,498	39,711	5,250	28,445	73,406
	1887	150,000	218,813	46,943	21,870	60,133	8,939	74,072	31,955	9,000	20,870	61,125
	1886	150,000	207,341	36,571	20,770	45,250	15,433	60,689	27,950	4,500	16,082	48,532
	1885	150,000	184,416	33,457	959	53,366	7,307	60,673	36,481	.....	13,272	49,753
TEUTONIA FIRE AND MARINE, Dayton.....1865.	1880	100,000	495,311	62,220	243,091	64,950	21,332	86,282	25,451	20,000	35,823	81,274
Jacob Decker, Pres., J. Linxweiler, Jr., Sec.	1888	100,000	406,476	63,508	242,968	63,645	10,449	83,094	14,243	20,000	33,147	67,490
	1887	100,000	389,558	62,248	227,310	63,186	19,351	82,537	13,933	20,000	32,255	66,188
	1886	100,000	374,859	61,144	213,715	65,307	19,005	84,312	22,371	20,000	32,189	74,560
	1885	100,000	366,051	58,208	207,843	57,843	18,517	76,360	15,174	20,000	29,884	65,058
WASHINGTON, Cincinnati.....1836.	1880	150,000	237,580	17,620	69,960	24,927	14,979	39,906	31,862	11,333	18,249	61,444
E. V. Brookfield, Pres., Henry Emerson, Sec.	1888	150,000	243,068	27,404	65,664	32,935	11,373	44,309	31,204	11,707	10,620	62,601
	1887	150,000	260,023	35,605	74,418	22,645	18,077	40,722	27,875	14,624	18,957	61,456
	1886	150,000	281,095	33,450	97,645	29,374	14,150	43,504	15,798	11,823	17,748	45,369
	1885	150,000	352,220	37,105	65,115	33,672	12,279	45,953	19,168	12,000	16,426	47,594
WESTERN, Cincinnati.....1836.	1880	100,000	145,501	53,395	7,804	55,514	4,888	60,402	52,793	6,000	13,521	78,314
F. X. Reno, Pres., C. F. Runk, Sec.	1888	100,000	184,671	54,311	30,360	56,717	9,877	66,594	59,311	12,000	13,219	75,530
	1887	100,000	214,078	49,808	64,270	49,154	13,993	63,147	42,955	12,000	14,085	68,740
	1886	100,000	210,018	36,100	73,918	43,011	13,775	56,783	27,431	12,000	13,594	54,569
	1885	100,000	174,755	32,005	42,690	46,117	20,348	66,465	25,397	12,000	13,207	50,574
OREGON.												
COLUMBIA F. AND M., Portland.....1887.	1880	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Frank Dekum, Pres., Peter Outcalt, Sec.	1888	100,000	120,236	15,818	13,418	69,803	82,160	151,063	17,223	.....	97,781	115,004
	1887	100,000	115,909	.....	.....	33,903	106,715	140,618	11,782	.....	118,300	130,082
FARMERS AND MERCHANTS, Albany.....1887.	1880	300,000	1,393,028	16,399	6,629	56,477	5,645	.....	.....	.....	26,889	40,964
Chas. E. Wolverton, Pres., J. K. Elderkin, Sec.	1888	300,000	321,158	16,091	5,067	.....	.....	.....	.....	.....	.....	.....
NORTHWEST F. AND M., Portland.....1886.	1880	50,000	143,606	91,356	2,250	247,150	10,526	257,676	4,176,449	.....	.....	339,947
J. Lowenberg, Pres., R. P. Earhart, Sec.	1888	104,780	125,941	56,446	35,285	.....	.....	36,956	.....	.....	.....	.....
	1887	105,380	91,791	.....	.....	90,575	12,591	103,076	17,890	.....	.....	86,937

* Company's statement for eleven months ending May 1, 1885. † Authorized capital \$500,000. ‡ Company's statement as of January 31, 1886. § Includes \$240,000 stock notes secured. ¶ The Security and Europa Fire and Marine insurance companies do a combined business under the style of the Cincinnati Underwriters. c Gross premiums. d Net losses incurred. e Impairment.

ONEGIN FIRE AND MARINE, Portland.....1881. L. White, Pres., Edward Hall, Sec.	1889	220,100	346,843	54,211	72,532	101,487	21,985	123,472	93,703	8,804	51,440	153,947
	1888	220,100	371,822	48,715	103,007	77,755	21,549	99,304	33,089	26,412	27,875	87,377
	1887	220,100	361,689	43,017	98,572	65,427	22,087	87,514	34,805	15,407	22,810	73,022
	1886	220,100	344,462	34,690	89,732	70,148	22,469	92,617	27,539	.....	33,717	61,256
	1885	220,100	312,773	33,580	59,093	71,138	22,582	91,720	17,312	.....	33,227	52,559
STATE, Salem.....1884. L. L. Rowland, Pres., H. W. Cottle, Sec.	1889	100,000	130,439	133,300	68,139	129,048	14,502	143,750	.....	.....	.....	124,330
	1888	100,000	117,118	117,118	60,254	88,970	22,484	111,454	31,678	10,000	51,965	93,643
	1887	100,000	117,118	117,118	60,254	88,970	22,484	111,454	31,678	10,000	51,965	93,643
	1886	100,000	117,118	117,118	60,254	88,970	22,484	111,454	31,678	10,000	51,965	93,643
	1885	100,000	117,118	117,118	60,254	88,970	22,484	111,454	31,678	10,000	51,965	93,643
ALLEGHENY, Pittsburgh.....1859. Charles Hays, Pres., C. G. Donnell, Sec.	1889	100,000	167,362	14,091	53,271	13,245	10,455	23,700	8,598	6,000	9,771	24,369
	1888	100,000	166,502	14,432	52,070	14,456	9,296	23,752	6,220	7,000	9,102	22,322
	1887	100,000	166,502	15,319	51,366	16,013	27,252	43,265	10,112	8,000	9,302	27,220
	1886	100,000	150,018	14,941	35,977	15,348	8,859	23,207	5,600	8,000	9,566	23,166
	1885	100,000	148,349	13,906	34,443	15,635	8,014	23,649	3,044	8,000	9,201	20,245
ALLEMANNIA, Pittsburgh.....1868. Joseph Abel, Pres., G. W. Hammer, Sec.	1889	200,000	351,680	99,810	51,870	151,776	17,605	169,381	80,904	12,000	55,654	148,538
	1888	200,000	344,562	86,481	38,081	138,698	13,721	152,359	81,585	6,000	53,364	140,949
	1887	200,000	313,306	88,720	24,586	137,013	16,455	153,468	103,205	8,000	56,426	167,631
	1886	200,000	337,802	103,513	34,280	166,870	14,910	181,760	103,486	16,000	59,476	178,962
	1885	200,000	337,862	110,594	27,268	178,580	16,727	195,397	113,341	16,000	65,492	194,833
AMERICAN, Philadelphia.....1810. T. H. Montgomery, Pres., Richard Maris, Sec.	1889	500,000	2,622,670	1,735,663	407,007	1,637,098	135,475	1,772,573	1,007,539	50,345	563,048	1,620,932
	1888	500,000	2,500,916	1,633,452	367,464	1,494,829	137,537	1,622,366	986,093	49,730	531,987	1,567,810
	1887	500,000	2,399,996	1,491,728	408,268	1,368,203	114,624	1,482,845	874,881	50,910	489,982	1,415,773
	1886	500,000	2,300,109	1,252,146	547,063	1,172,783	108,204	1,280,987	635,321	39,747	417,214	1,092,282
	1885	400,000	1,918,432	1,070,611	447,821	1,014,560	71,692	1,086,252	578,117	27,713	349,131	954,961
ARMENIA, Pittsburgh.....1872. S. S. D. Thompson, Pres., W. D. McGill, Sec.	1889	250,000	313,077	40,762	22,315	49,639	18,910	68,549	21,420	15,297	25,651	62,377
	1888	250,000	306,588	31,153	25,435	46,628	16,628	53,956	19,286	7,330	17,920	44,536
	1887	250,000	295,132	31,337	13,795	37,383	17,340	52,723	20,615	15,273	18,271	41,865
	1886	250,000	306,274	32,227	23,247	38,393	17,265	55,658	20,429	19,429	19,147	59,101
	1885	250,000	307,971	29,022	28,949	31,887	17,740	49,627	13,581	17,201	16,404	47,186
ARTISANS, Pittsburgh.....1866. A. J. Barr, Pres., C. P. Smith, Sec.	1889	100,000	141,925	21,290	20,635	22,797	6,088	28,885	10,039	5,838	9,695	25,572
	1888	100,000	138,597	21,037	17,560	23,143	5,162	28,341	6,124	5,658	8,824	20,666
	1887	100,000	138,597	18,776	17,851	21,651	8,556	30,207	12,540	6,070	11,868	30,427
	1886	100,000	131,112	20,949	10,163	22,493	8,583	31,076	10,175	6,019	11,677	29,871
	1885	100,000	127,667	17,645	10,022	22,529	7,976	30,515	13,117	2,876	13,069	29,062
BEN FRANKLIN, Allegheny City.....1866. John Ogden, Pres., W. A. Ford, Sec.	1889	150,000	207,436	29,157	28,279	24,200	11,142	35,432	10,135	9,000	10,826	29,971
	1888	150,000	200,458	29,820	20,628	28,533	10,617	30,150	12,927	9,000	11,582	33,525
	1887	150,000	196,676	31,459	15,217	35,337	10,246	45,583	12,927	9,000	12,956	40,938
	1886	150,000	193,212	11,236	11,236	35,640	9,572	45,212	16,992	9,000	12,259	38,249
	1885	150,000	184,384	28,938	5,446	35,937	17,513	53,450	20,971	9,000	10,027	39,998

* Includes \$50,000 stock notes secured.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	In- cor- porated	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
PENNSYLVANIA—Continued.												
BIRMINGHAM, Pittsburgh.....1871. John P. Schneider, Pres., E. G. Scholze, Sec.	1889	\$200,000	\$258,419	\$23,559	\$34,860	\$25,315	\$13,853	\$39,168	\$6,568	\$12,000	\$10,267	\$28,835
	1888	200,000	218,522	21,257	27,265	22,449	13,733	36,182	8,935	12,000	9,429	30,364
	1887	200,000	242,284	24,448	17,836	24,402	18,623	38,031	18,623	12,000	11,016	41,639
	1886	200,000	246,723	27,946	18,777	31,053	12,655	45,708	18,659	12,000	11,142	41,801
	1885	200,000	242,889	31,864	11,085	38,480	13,045	51,525	26,821	12,000	13,840	52,661
BOATMANS FIRE AND MARINE, Pittsburgh.....1865. O. P. Scaife, Pres., H. H. Schenck, Sec.	1889	250,000	357,480	112,215	— 4,735	123,844	18,427	142,271	126,723	.....	47,021	173,744
	1888	250,000	392,365	156,688	— 14,323	187,303	19,792	207,095	149,152	.....	65,476	214,628
	1887	250,000	406,148	169,167	— 13,019	195,665	20,899	217,564	198,002	.....	69,602	267,604
	1886	250,000	445,135	190,614	4,521	226,118	21,060	247,178	153,806	15,000	79,401	248,297
	1885	250,000	434,261	147,608	36,653	195,740	21,820	217,560	119,119	.....	64,385	183,504
CASH, Pittsburgh.....1865. R. H. Kling, Pres., J. T. Johnston, Sec.	1888	100,000	177,231	10,332	66,899	8,022	11,479	19,501	3,838	8,080	6,620	18,538
	1887	100,000	175,618	8,410	67,208	8,002	9,958	17,960	3,078	7,970	6,429	17,477
	1886	100,000	174,155	11,426	62,799	10,128	9,625	19,753	5,604	7,950	6,783	20,337
	1885	100,000	172,287	12,872	60,859	9,581	11,936	21,517	4,590	8,000	6,719	19,309
CITIZENS, Pittsburgh.....1849 W. G. Johnston, Pres., J. R. Snively, Sec.	1889	500,000	728,574	208,394	20,180	270,331	31,894	302,165	179,457	.....	96,489	275,946
	1888	500,000	693,107	181,240	11,867	251,525	32,481	284,006	157,134	.....	99,559	296,693
	1887	500,000	667,543	179,075	— 11,532	235,579	35,402	270,981	197,975	15,000	95,156	308,131
	1886	500,000	704,788	201,200	3,498	270,704	32,220	304,933	151,899	30,000	108,328	290,227
	1885	500,000	684,164	178,504	5,660	226,661	32,536	259,197	116,999	15,000	97,400	229,399
CITY, Pittsburgh.....1870. M. Munnall, Pres., James Thelan, Sec.	1889	100,000	124,485	34,312	— 9,827	32,306	9,565	41,871	37,950	.....	14,094	52,044
	1888	100,000	132,132	51,879	— 19,747	45,275	7,813	53,088	53,013	.....	21,657	77,670
	1887	100,000	168,026	74,648	— 4,622	66,784	11,483	108,267	89,441	6,000	36,867	132,368
	1886	100,000	217,861	91,705	26,156	120,849	10,773	140,622	68,608	8,000	40,346	116,954
	1885	100,000	208,441	65,430	43,011	100,733	10,126	110,859	54,227	7,000	33,011	94,238
DELAWARE MUTUAL SAFETY, Philadelphia †..1835 T. C. Hand, Vice-Pres., H. Lyburn, Sec.	1889	360,000	1,452,694	* 101,356	79,129	421,469	59,372	480,841	282,284	a 76,666	114,665	473,615
	1888	360,000	1,495,866	* 939,972	195,994	499,165	60,620	486,785	260,276	a 72,519	111,151	443,946
	1887	360,000	1,551,462	* 948,245	243,217	470,158	55,579	525,737	276,698	a 220,058	112,747	609,993
	1886	360,000	1,709,407	* 979,693	360,804	428,796	61,385	490,181	201,312	a 188,175	102,439	491,026
	1885	360,000	1,694,654	* 968,461	366,193	385,993	60,901	446,894	179,997	a 195,257	89,935	465,189

* Includes outstanding scrip. † Capital increased to \$1,400,000 June, 1890; outstanding scrip converted into stock; company has abandoned mutual feature. a Includes payments to scrip-holders. — Impairment.

1880	FIRE ASSOCIATION, Philadelphia.....1817	773.119	1,568,072	224,861	1,792,933	1,024,124	200,000	535,522	1,759,646
1888	J. Lightfoot, Pres., E. C. Irvin, Vice-Pres., W. S. Winship, Sec.	800,007	1,612,444	217,697	1,830,141	1,119,280	200,000	531,815	1,851,035
1887		789,533	1,620,444	220,659	1,851,260	1,015,788	200,000	540,000	1,755,878
1886		780,360	1,568,596	211,470	1,780,066	956,889	200,000	511,849	1,668,738
1885		783,792	1,540,736	204,582	1,745,318	979,282	200,000	500,686	1,679,968
1889	FIRE INS. CO. OF THE COUNTY OF PHILA., Phila. 1832.	156,841	176,151	37,747	213,898	99,829	28,000	66,076	193,905
1888	James N. Stone, Pres., Charles R. Peck, Sec., Frank M. Chittenden, Asst. Sec.	154,869	167,217	42,435	203,652	99,206	24,000	57,904	181,110
1887		120,985	174,206	36,081	210,287	120,378	25,834	53,007	199,219
1886		114,231	165,152	35,366	200,518	107,367	23,958	51,019	182,544
1885		115,944	135,848	32,687	168,535	66,618	23,820	46,354	136,792
1889	FRANKLIN, Philadelphia.....1829.	970,024	463,520	143,866	607,416	311,352	100,148	226,464	637,958
1888	Jas. W. McAllister, Pres., E. T. Cresson, Sec.	964,312	481,298	142,346	623,644	262,212	90,035	238,779	590,026
1887		963,386	494,361	149,765	644,126	262,212	100,065	238,779	600,615
1886		967,848	498,166	142,441	640,607	246,817	99,968	229,154	575,939
1885		912,391	488,455	133,173	621,628	226,770	86,040	231,933	538,743
1889	GERMAN, Philadelphia *.....1871.	55,283	82,299	13,231	95,539	82,130	5,559	23,513	111,202
1888	F. O. Allen, Pres., E. S. Wynn, Sec.	80,857	84,650	12,241	97,571	52,217	5,354	22,517	80,087
1887		76,436	52,700	11,853	64,643	33,946	5,582	16,460	55,988
1886		76,650	41,828	15,743	57,571	19,706	5,639	15,614	40,989
1885		71,543	31,284	13,572	44,856	18,147	5,622	12,193	35,622
1889	GERMAN, Pittsburgh.....1862.	80,449	203,014	21,062	224,076	126,200	16,000	73,659	215,859
1888	C. Barchfield, Pres., F. L. Gross, Sec.	79,659	195,947	21,480	217,427	148,739	20,000	69,356	238,095
1887		82,166	225,003	20,866	245,869	145,519	24,000	73,953	243,472
1886		81,408	236,461	19,311	255,772	136,646	24,000	80,394	241,040
1885		64,100	250,829	19,235	270,064	159,177	24,000	86,224	209,401
1889	GERMAN-AMERICAN, Pittsburgh.....1873.	49,164	56,585	10,476	67,061	33,570	8,000	17,949	59,519
1888	G. H. Meyer, Pres., W. J. Patterson, Sec.	42,416	51,761	9,722	61,483	30,424	8,000	17,598	56,022
1887		37,784	49,456	9,357	58,813	25,822	8,000	15,813	49,695
1886		35,154	40,311	8,845	58,156	24,080	6,000	15,739	45,819
1885		29,324	40,979	8,384	49,363	25,022	6,000	11,418	42,450
1889	GIRARD FIRE AND MARINE, Philadelphia.....1853.	499,304	374,265	65,967	439,632	216,667	72,000	156,478	445,145
1888	A. S. Gillett, Pres., E. F. Merrill, Sec.	574,545	379,277	60,664	439,941	166,094	75,000	155,177	396,271
1887		610,444	360,145	59,625	419,770	133,043	72,000	161,666	366,669
1886		602,485	360,143	58,876	419,019	124,022	72,000	148,822	344,934
1885		546,522	330,124	61,903	391,027	140,852	69,000	140,957	350,869
1889	HUMBOLDT, Allegheny City.....1871.	12,404	24,075	7,939	31,464	7,226	6,000	10,182	23,408
1888	John A. Verner, Pres., A. H. Trimble, Sec.	6,330	24,296	6,709	31,065	11,761	4,000	10,109	25,870
1887		2,417	26,270	6,219	32,489	17,237	6,000	10,557	33,794
1886		2,622	26,530	7,585	34,121	14,366	4,000	12,001	30,367
1885		5,319	27,470	7,212	34,682	24,588	.....	11,695	36,283

* Reorganized April, 1890; charter permits company to do fire, lightning and wind storm business.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended 1889	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
PENNSYLVANIA—Continued.												
INS. CO. OF NORTH AMERICA, Philadelphia.....1794.	1889	3,000,000	8,594,978	3,355,664	2,239,314	3,086,574	406,781	4,393,355	2,650,219	450,000	1,215,412	4,355,631
Chas. Platt, Pres., Greville E. Fryer, Sec., Eu-	1888	3,000,000	8,527,194	3,078,811	2,448,383	3,488,986	403,801	3,892,787	2,222,048	450,000	1,075,558	3,747,616
gene L. Ellison, Asst. Sec.	1887	3,000,000	8,240,779	3,054,374	2,186,403	3,399,580	395,919	3,795,499	2,186,614	450,000	1,054,868	3,691,482
	1886	3,000,000	8,399,570	2,964,121	2,365,448	3,468,022	402,504	3,870,530	2,716,397	600,000	1,059,770	2,376,170
	1885	3,000,000	8,977,591	3,022,266	2,955,325	3,545,058	432,158	3,977,210	2,599,176	600,000	1,034,421	4,203,597
INS. CO. OF THE STATE OF PA., Phila.....1794.	1889	200,000	718,453	465,345	53,108	324,718	39,766	374,484	194,620	20,000	139,454	354,074
G. G. Crowell, Pres., A. B. Earle, Sec.	1888	200,000	674,013	373,777	100,266	307,207	34,085	341,292	187,819	20,000	132,006	339,825
	1887	200,000	645,935	295,887	150,048	254,286	27,873	282,159	177,198	20,000	96,089	293,287
	1886	200,000	633,639	245,498	188,141	195,113	22,229	217,422	121,830	20,000	79,322	221,442
	1885	200,000	626,864	226,599	200,335	187,139	22,203	215,342	124,593	20,110	76,001	220,674
JEFFERSON, Philadelphia.....1855.	1889	100,000	351,752	65,131	186,621	15,485	18,144	33,629	10,209	11,925	11,559	33,763
W. McDaniel, Pres., P. E. Coleman, Sec.	1888	100,000	349,255	64,228	184,972	16,473	19,548	36,021	6,181	12,123	11,930	30,234
	1887	100,000	339,066	60,713	178,353	17,441	17,286	34,727	2,668	11,826	10,260	24,754
	1886	100,000	327,754	58,901	168,853	19,500	18,609	38,109	9,412	12,110	10,368	31,590
	1885	100,000	319,107	55,404	163,793	15,698	18,154	33,852	3,395	11,964	9,749	25,108
LUMBERMENS, Philadelphia.....1873.	1889	250,000	797,627	285,854	261,773	94,066	43,214	138,180	55,461	20,000	35,315	110,976
Lewis Davis, Pres., Oliver H. Hill, Sec.	1888	250,000	762,599	260,908	242,601	88,209	38,693	126,842	49,127	15,000	32,228	96,356
	1887	250,000	715,937	257,062	207,975	89,429	37,229	126,718	46,662	15,000	32,177	93,839
	1886	250,000	675,543	236,587	186,956	83,840	32,816	116,650	46,038	15,000	32,120	93,228
	1885	250,000	667,085	223,794	153,291	78,521	31,787	110,368	49,037	15,000	31,778	95,755
MANUFACTURERS AND MERCHANTS, Pittsburgh.....1865.	1889	250,000	370,245	67,996	52,249	75,772	16,400	92,172	44,681	15,000	28,390	88,071
C. W. Batchelor, Pres., Wm. T. Adair, Sec.	1888	250,000	362,346	66,228	46,118	70,176	16,149	86,325	54,622	7,500	26,418	88,541
	1887	250,000	372,183	95,599	26,584	91,537	15,759	107,296	120,199	.....	33,340	159,539
	1886	250,000	419,264	140,573	22,751	150,740	170,309	170,309	100,731	.....	53,993	174,694
	1885	250,000	409,402	83,456	76,006	108,112	19,582	127,694	47,599	20,000	36,917	104,516
MECHANICS, Philadelphia.....1854.	1889	250,000	664,323	268,461	145,862	136,978	45,113	182,091	95,476	20,162	43,825	159,463
Chas. J. Gallagher, Pres., Simon J. Martin, Sec.	1888	250,000	628,905	238,045	139,564	128,045	28,785	166,314	79,627	19,937	52,585	152,149
	1887	250,000	617,253	244,038	123,155	120,728	28,785	158,513	93,953	20,091	40,487	153,631
	1886	250,000	606,044	233,937	122,107	118,927	25,907	144,834	58,735	19,735	36,104	114,359
	1885	250,000	597,204	214,666	102,598	105,305	24,054	129,359	67,221	19,999	37,773	119,393
MONONGAHELA, Pittsburgh.....1854.	1889	175,000	222,838	14,308	33,570	11,686	12,122	23,808	15,966	9,654	7,734	33,354
W. A. Caldwell, Pres., J. H. Clancy, Sec.	1888	175,000	231,459	14,073	42,386	13,563	12,836	26,399	11,184	538	8,592	26,314

NATIONAL, Allegheny City.....1866. H. M. Boyle, Pres., H. M. Schmitt, Sec.	1887 1886 1885	175,000 175,000 175,000	221,237 223,331 220,535	17,286 19,910 15,400	28,948 28,412 30,135	14,355 17,069 15,934	11,843 11,982 12,046	26,108 20,051 27,986	16,766 6,204 7,358	5,451 10,500 12,049	8,040 8,530 8,504	30,257 25,924 27,911
PENNSYLVANIA, Philadelphia.....1895. J. Devereux, Pres., John L. Thomson, S. C.	1889 1888 1887 1886 1885	100,000 100,000 100,000 100,000 100,000	204,872 196,014 190,957 185,244 175,096	34,286 30,924 32,853 28,185 24,666	70,586 66,090 58,104 57,059 50,430	31,308 28,414 31,582 28,966 26,210	10,627 11,601 9,314 9,107 9,315	41,935 40,015 40,806 38,073 35,595	10,877 11,231 14,845 8,316 8,332	8,000 8,000 8,000 8,000 8,000	14,708 14,591 12,566 11,534 12,393	33,585 33,759 35,411 28,050 28,695
PEOPLES, Pittsburgh.....1862. James Herdman, Pres., Wm. F. Gardner, Sec.	1889 1888 1887 1886 1885	200,000 200,000 200,000 200,000 200,000	305,595 318,077 322,461 336,861 393,998	128,985 113,517 104,531 100,047 96,313	— 4,560 17,930 36,814 27,685	181,868 187,182 144,083 164,151 151,083	17,583 17,109 18,305 18,797 19,457	199,441 204,201 162,368 182,948 170,540	145,828 144,756 122,803 168,357 119,314	6,000 6,000 12,000 12,000 12,000	64,303 60,110 51,704 53,777 49,500	216,131 210,866 190,597 174,134 160,814
PITTSBURGH, Pittsburgh.....1851. C. Arbuthnot, Pres., Hillis McKown, Sec.	1889 1888 1887 1886 1885	100,000 100,000 100,000 100,000 100,000	279,608 277,005 273,550 275,459 275,427	15,476 16,470 16,024 19,247 19,097	164,132 160,535 156,626 156,162 150,150	15,564 16,521 17,493 20,398 22,084	18,091 16,610 17,386 16,816 18,872	33,655 33,140 34,870 37,214 40,956	5,828 6,330 9,406 7,389 5,664	16,000 16,000 16,000 16,000 16,000	7,908 7,339 8,907 13,279 13,269	29,736 29,669 34,403 36,668 34,933
READING, Reading.....1867. W. A. Arnold, Pres., S. E. Ancona, Sec.	1889 1888 1887 1886 1885	250,000 250,000 250,000 250,000 250,000	554,052 503,840 466,648 444,373 417,239	168,092 128,366 86,622 74,525 74,993	135,960 125,543 130,016 119,848 92,946	198,205 147,539 95,022 70,158 76,876	26,984 28,590 23,454 27,031 24,011	225,189 176,129 118,476 103,189 100,987	105,639 81,416 59,029 37,397 51,161	19,995 20,185 19,990 20,204 19,829	64,247 47,738 30,464 26,482 27,123	189,381 149,339 110,383 89,992 98,113
RELIANCE, Philadelphia.....1841. Thos. C. Hill, Pres., Wm. Chubb, Sec.	1889 1888 1887 1886 1885	300,000 300,000 300,000 300,000 300,000	829,928 831,468 828,056 797,576 762,023	250,315 229,236 207,544 200,890 182,511	279,613 302,232 300,512 296,680 279,512	175,224 160,003 141,134 115,713 100,682	33,606 35,599 37,245 36,383 36,265	210,890 195,599 178,379 152,096 136,947	129,281 91,564 94,371 57,380 66,968	24,000 24,000 24,000 24,000 24,000	61,095 53,868 48,559 41,224 36,244	214,376 169,462 166,930 122,604 127,212
SECURITY TRUST COMPANY, Philadelphia *..... S. B. Huey, Pres., John W. Dulles, Sec.	1889	500,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
SPRING GARDEN, Philadelphia.....1835. Nelson F. Evans, Pres., Geo. B. Armitage, Sec.	1889 1888	400,000 400,000	1,279,588 1,297,925 1,288,252	560,325 524,716 517,562	313,263 335,209 370,090	257,026 258,788 242,107	54,405 59,414 60,783	311,431 312,202 302,950	108,266 163,652 133,273	64,000 64,000 64,000	102,764 88,538 87,402	365,030 310,190 284,735

* Reorganized in 1889; acts as broker and guarantees the assured against loss on policy; charter permits company to write insurance. — Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS	Year Terminated	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
PENNSYLVANIA—Continued.												
SPRING GARDEN, Philadelphia—Conf.	1886	\$400,000	1,274,492	\$453,370	\$411,122	\$157,754	\$55,927	\$224,711	\$84,182	\$64,000	\$66,194	\$212,376
	1885	400,000	1,222,586	434,251	388,335	133,450	69,330	196,790	50,623	64,000	60,712	175,335
SUN, Philadelphia*	1889	100,000	100,766	300	466	.....	7,321	7,321	94	.....	6,615	6,709
James Neill, Pres., B. A. Mitchell, Jr., Sec.	1887	100,000	109,095	800	8,295	.....	8,550	8,550	.....	.....	3,002	3,002
	1886	100,000	104,175	800	3,375	.....	10,017	10,017	880	.....	2,179	3,059
	1885	100,000	98,830	1,321	— 2,491	.....	7,018	7,018	3,275	.....	3,255	6,530
TEUTONIA, Allegheny City	1889	125,000	222,076	32,785	64,291	37,158	11,978	49,136	16,449	10,000	13,413	39,862
Henry Gerwig, Pres., C. W. Gerwig, Sec.	1888	125,000	210,768	26,353	59,445	29,024	11,595	40,589	12,011	10,000	11,160	33,171
	1887	125,000	203,089	25,279	52,810	22,478	11,577	34,055	1,900	7,500	9,868	19,298
	1886	125,000	189,339	19,129	45,210	21,114	10,577	31,691	8,581	7,500	9,465	23,546
	1885	125,000	183,136	20,093	38,043	18,797	9,785	28,582	5,040	7,500	8,956	21,496
TEUTONIA, Philadelphia	1889	200,000	265,233	37,880	27,353	22,117	10,609	32,746	12,872	8,000	12,579	33,451
E. Franssen, Pres., Thomas Chamberlin, Sec.	1888	200,000	260,009	37,803	26,205	22,566	10,008	32,574	8,934	8,000	11,982	26,916
	1887	200,000	262,359	42,070	20,289	27,872	9,906	37,778	14,204	8,000	12,919	35,123
	1886	200,000	262,278	36,966	25,312	23,167	8,713	33,880	5,721	8,000	14,163	27,884
	1885	200,000	251,740	31,637	20,103	17,445	10,754	28,109	10,176	9,000	11,114	30,290
UNION, Philadelphia	1889	250,000	530,559	265,846	14,713	381,262	25,187	406,449	346,402	139	149,256	495,797
C. S. Hollinshead, Pres., John M. Cowell, Sec.	1888	250,000	691,066	424,210	10,850	440,205	39,966	471,231	341,636	175	160,820	502,031
	1887	450,000	790,548	334,164	12,378	446,100	39,684	478,784	339,990	15,497	187,743	534,231
	1886	375,000	782,074	376,187	30,887	465,595	30,324	495,889	368,970	14	265,734	514,718
	1885	375,000	784,057	399,755	9,302	401,564	33,250	434,814	354,858	137	207,662	562,697
UNION, Pittsburgh	1889	100,000	145,100	17,801	27,389	15,497	9,811	25,308	5,123	6,150	9,245	20,518
Andrew W. Mellon, Pres., J. W. J. McLain, Sec.	1888	100,000	144,968	17,763	25,205	15,965	8,432	24,397	3,681	5,865	7,227	17,973
	1887	100,000	133,709	17,058	10,651	17,863	8,773	26,656	11,139	5,947	8,327	25,393
	1886	100,000	135,253	17,421	17,832	18,097	7,937	24,821	6,086	2,975	9,880	23,074
	1885	100,000	132,009	15,271	16,738	17,006	7,815	24,821	6,086	2,975	11,581	20,642
UNITED FIREMENS, Philadelphia	1889	300,000	1,072,352	693,790	78,622	222,317	44,793	267,000	157,264	18,000	85,250	260,514
J. L. Caven, Pres., Robert B. Beath, Sec.	1888	300,000	1,018,461	624,848	83,613	204,591	43,300	247,897	103,271	18,000	76,278	197,549
	1887	300,000	920,581	569,141	57,440	179,004	40,272	219,276	127,423	18,000	73,616	219,039
	1886	300,000	889,975	517,632	72,343	152,345	36,846	186,191	86,436	18,000	62,136	166,572
	1885	300,000	832,139	470,273	61,866	129,977	32,818	162,795	71,629	18,000	54,022	143,651

* Company transacting no new business. — Impairment.

WESTERN, Pittsburgh, ... 1849. A. Nimick, Pres., W. P. Herbert, Sec.	1889	300,000	431,383	108,354	23,009	149,223	20,405	169,628	118,383	18,000	45,596	181,979
	1888	300,000	445,939	116,548	29,391	166,349	19,897	186,246	136,428	.....	48,591	185,019
	1887	300,000	457,011	119,669	27,344	155,886	21,768	177,454	134,313	12,000	46,595	194,968
	1886	300,000	459,411	97,190	62,221	139,316	21,882	161,198	85,796	24,000	45,652	155,452
	1885	300,000	448,502	73,346	75,156	112,471	22,009	134,486	53,323	24,000	38,909	116,232
RHODE ISLAND.												
EQUITABLE FIRE AND MARINE, Providence t. . . 1859 F. W. Arnold, Pres., Jas. E. Tillinghast, Sec.	1889	300,000	566,945	191,059	75,886	252,532	26,271	278,803	159,064	23,645	92,747	276,356
	1888	300,000	568,643	165,382	102,954	228,366	24,799	253,165	142,289	21,242	83,860	247,391
	1887	300,000	560,681	147,156	112,985	215,271	23,844	239,115	119,681	24,654	78,232	222,597
	1886	300,000	547,711	140,031	107,686	214,594	20,361	203,954	119,382	20,846	75,195	215,873
	1885	300,000	520,649	141,611	79,009	212,326	21,411	233,737	112,609	17,516	76,410	206,535
MERCHANTS, Providence t. 1851. W. T. Barton, Pres., W. P. Goodwin, Sec.	1889	200,000	479,949	197,275	82,665	235,022	22,129	257,151	144,678	16,000	85,338	246,016
	1888	200,000	460,830	160,469	109,361	219,645	20,943	239,688	147,170	14,000	76,015	237,185
	1887	200,000	468,575	147,072	121,593	205,475	19,470	224,945	122,062	16,000	72,520	210,582
	1886	200,000	452,895	137,615	115,286	203,827	19,194	223,021	112,793	16,000	68,270	197,063
	1885	200,000	420,449	144,409	76,049	198,952	17,766	216,718	128,334	12,000	70,076	210,410
PROVIDENCE-WASHINGTON, Providence, ... 1799. J. H. DeWolf, Pres., J. B. Branch, Vice-Pres., Edward L. Watson, Sec.	1889	400,000	1,144,316	658,208	86,106	953,882	41,288	995,170	665,804	32,000	324,520	1,022,520
	1888	400,000	1,174,148	661,526	112,622	969,297	40,791	1,010,088	572,244	32,000	322,860	927,104
	1887	400,000	1,116,899	584,472	132,387	831,297	35,718	866,795	566,498	32,000	266,056	864,554
	1886	400,000	1,095,804	512,127	113,677	779,819	34,001	804,820	436,205	32,000	218,907	689,112
	1885	400,000	960,499	496,338	64,091	778,612	32,549	811,161	597,468	.....	237,900	745,368
RHODE ISLAND UNDERWRITERS ASS'N * 1873. Fred W. Arnold, Manager.	1889	500,000	1,046,885	388,334	158,551	487,554	48,400	535,954	394,642	39,645	178,085	522,372
	1888	500,000	1,038,473	326,958	212,415	448,011	44,842	492,853	289,459	35,242	159,875	484,576
	1887	500,000	1,028,656	294,228	234,428	426,746	43,314	464,060	241,743	46,654	159,732	433,149
	1886	500,000	1,000,666	277,646	222,960	416,391	39,555	457,946	232,085	36,846	143,465	412,936
	1885	500,000	941,089	286,020	155,069	411,278	39,177	450,455	240,943	29,516	146,486	416,945
SOUTH CAROLINA.												
CHARLESTON FIRE AND MARINE, Charleston t. 1890.	1890	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
SOUTH CAROLINA HOME, Columbia, ... 1889. James Woodrow, Pres., Allen Jones, Sec.	1889	50,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
SOUTH DAKOTA.												
DAKOTA FIRE AND MARINE, Mitchell 1881. Geo. Beed, Pres., Geo. A. Silsby, Sec.	1889	100,000	171,741	68,822	2,849	61,645	31,474	93,119	43,461	.....	42,128	85,589
	1888	100,000	168,361	44,411	23,950	68,945	23,224	92,229	30,856	.....	51,533	82,389
	1887	100,000	169,205	41,791	27,584	72,229	28,216	100,566	31,172	.....	55,009	76,201
	1886	100,000	163,599	59,345	39,629	52,698	52,698	15,565	15,565	40,000	29,349	84,914
	1885	100,000	200,611	59,498	41,113	69,956	56,812	126,768	39,378	.....	50,163	89,541
FARMERS NATIONAL, Plankinton 1888. C. S. Deering, Pres., Jos. Freudenfeld, Sec.	1889	100,000	111,100	15,759	— 4,659	26,497	10,759	37,247	12,313	7,963	21,893	42,169
	1888	100,000	120,636	12,257	8,379	34,073	336	34,409	1,795	.....	17,515	19,310

* Composed of the Equitable and Merchants insurance companies of Providence, † The Equitable F. and M. and Merchants insurance companies do a combined business under the style of the Rhode Island Underwriters Association. ‡ In process of organization. § Business of ten months. — Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended Jan 1	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
SOUTH DAKOTA—Continued.												
FIDELITY, Huron.....	1889	\$100,000	\$153,863	\$45,913	\$7,950	\$100,100	\$9,066	\$109,166	\$39,635	\$2,000	\$53,907	\$95,142
Alonso Wardall, Pres., C. E. Bryant, Sec.	1888	100,000	130,835	32,108	7,727	82,304	2,048	84,352	34,928	3,000	26,640	64,568
	1887	100,000	120,004	16,969	3,935	54,041	3,800	58,441	11,169	.....	27,268	38,437
WATERTOWN, Watertown.....												
A. C. Mallette, Pres., E. G. Fahnestock, Sec.	1886	100,000	126,123	25,593	600	39,938	5,816	45,754	21,838	6,000	15,793	43,631
	1888	100,000	135,076	20,307	14,769	43,235	5,756	48,991	14,506	6,000	25,697	46,807
	1887	100,000	128,566	15,517	13,049	39,805	5,708	45,573	4,535	.....	18,483	23,018
	1886	100,000	106,397	945	5,362	2,008	264	2,272	.....	.....	1,371	1,371
YANKTON, Yankton &c.....												
Newton Edmunds, Pres., E. A. Gilman, Sec.	1883	40,000	114,918	60,554	14,364	22,778	3,395	26,173	35,827	.....	18,516	154,343
	1888	40,000	134,508	43,271	49,237	37,149	1,995	38,744	16,012	.....	17,957	33,949
	1887	40,000	124,516	66,607	17,909	65,127	1,710	66,837	26,193	.....	24,055	50,648
	1886	40,000	145,890	49,286	56,604	97,397	2,280	99,477	17,928	8,500	41,666	67,674
	1885	31,500	101,918	25,138	45,280	56,394	2,912	59,306	10,614	1,500	24,753	36,867
TENNESSEE.												
BLUFF CITY, Memphis.....												
James C. Neely, Pres., W. H. Moore, Sec.	1871	150,000	160,756	9,676	*1,080	17,376	12,391	29,767	10,395	.....	7,773	18,168
	1888	150,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	150,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	150,000	173,635	9,107	14,528	17,027	27,922	44,949	5,995	15,000	.....	31,783
	1885	150,000	171,270	9,793	11,567	18,291	9,163	27,454	15,848	7,500	8,348	31,696
CITIZENS, Memphis.....												
T. B. Sims, Pres., W. H. Kenneday, Sec.	1886	100,000	.....	.....	(d)	.....	.....	.....	.....	.....	.....	.....
	1888	100,000	111,540	11,422	118	34,372	758	35,130	27,967	.....	8,361	36,328
	1887	100,000	112,738	6,360	6,358	31,839	815	32,654	24,392	.....	7,607	31,999
	1886	100,000	111,805	7,873	3,932	14,826	225	15,051	1,042	.....	2,968	4,010
EAST TENNESSEE, Knoxville.....												
H. W. Lynn, Pres., J. E. Hickman, Sec.	1885	150,000	182,497	28,392	4,105	26,593	9,183	35,776	20,904	.....	16,827	37,731
	1888	150,000	167,308	22,660	— 5,352	16,734	11,218	27,952	22,942	.....	11,429	34,371
	1887	150,000	160,193	7,745	2,448	36,706	157	36,863	45,659	.....	23,392	69,051
	1886	150,000	186,947	35,217	1,730	57,884	1,569	59,452	33,677	4,050	22,072	59,799
	1885	150,000	172,814	16,353	6,461	22,380	.....	22,380	827	.....	8,181	9,008
EQUITABLE, Nashville.....												
A. G. Adams, Pres., J. O. Treanor, Sec.	1869	150,000	209,282	49,368	9,914	69,912	14,616	84,528	25,408	12,000	29,053	66,461
	1888	150,000	191,270	34,480	6,850	50,486	13,472	63,959	28,147	6,000	21,740	55,887
	1887	150,000	191,260	36,105	5,095	41,887	12,717	54,604	33,324	12,000	17,478	62,802
	1886	150,000	203,416	36,949	16,467	38,408	12,233	51,641	16,633	12,000	15,993	44,536
	1885	150,000	197,263	32,210	15,046	38,056	10,358	48,914	14,354	12,000	15,322	41,656

* An examination of the company December, 1889, showed an impairment of \$133.
 a Insures against fire, lightning, tornadoes and cyclones. b Includes stock notes secured.
 c Assessment of twenty-five per cent levied upon capital stock January 20, 1890. d An examination of the company December, 1889, showed an impairment of \$10,311. e Subscribed capital \$100,000. — Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year ended	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disburse- ments.
TENNESSEE—Continued.												
PLANTERS FIRE AND MARINE, Memphis—Cont.....	1886	\$150,000	\$208,643	\$38,093	\$20,550	\$41,970	\$18,435	\$60,405	\$25,265	\$15,000	\$12,099	\$52,304
	1885	150,000	219,114	56,664	12,450	63,085	14,886	77,971	38,390	15,000	19,501	72,891
STATE, Nashville.....	1889	200,000	256,271	38,265	18,006	36,465	16,995	52,760	13,063	20,000	16,622	49,685
G. P. Thruston, Pres., D. R. Johnson, Sec.	1888	200,000	253,096	39,546	13,550	33,702	15,410	49,112	8,771	18,000	15,185	41,956
	1887	200,000	249,016	38,569	11,347	31,897	19,932	51,829	32,911	20,000	14,752	67,663
	1886	200,000	261,811	34,714	27,097	34,491	17,422	51,913	10,098	20,000	14,220	44,318
	1885	200,000	259,144	38,759	20,365	33,497	17,485	50,912	14,597	20,000	14,896	49,423
ALAMO, San Antonio.....	1889	125,000	131,146	8,628	†—2,482	9,105	2,017	11,182	1,179	.....	7,162	8,341
Sam Maverick, Pres., S. D. Scudder, Sec.												
EAST TEXAS, Tyler.....	1889	100,000	242,183	134,649	7,534	130,395	12,021	142,416	114,004	.....	51,023	165,027
J. H. Brown, Pres., T. R. Bonner, Sec.	1888	100,000	240,647	112,037	28,610	209,806	10,759	220,565	118,811	8,000	72,271	199,082
	1887	100,000	219,419	103,279	16,140	182,357	12,862	195,219	112,038	8,000	60,459	180,497
	1886	100,000	205,014	78,016	26,998	179,466	10,512	189,978	94,741	8,000	55,145	157,886
	1885	100,000	178,520	64,813	13,797	165,844	9,214	115,658	66,540	.....	31,220	97,760
FIRE ASSOCIATION OF TEXAS, Waco.....	1890	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
E. Rolan, Pres., C. C. Emery, Sec.												
TEXAS F. AND M., San Antonio.....	1889	120,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
UTAH.												
HOME, Salt Lake City.....	1880	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Heber J. Grant, Pres., Elias A. Smith, Sec.	1888	100,000	119,954	8,214	11,740	9,276	10,766	20,064	1,905	8,000	5,455	15,420
	1887	100,000	116,013	6,603	9,410	12,731	10,588	23,319	2,858	.....	4,448	7,306
VERMONT.												
NEW ENGLAND, Rutland.....	1889	125,000	157,153	30,981	1,172	34,065	1,689	35,754	12,823	1,050	12,001	25,874
L. W. Redington, Pres., J. R. Hoadley, Sec.	1888	125,000	156,942	31,402	540	23,643	1,182	24,825	13,261	.....	10,777	24,038
	1887	125,000	155,360	29,945	414	18,188	52,731	70,899	9,775	1,050	8,104	18,949
	1886	118,137	103,371	27,091	—42,257	14,327	681	15,068	9,401	.....	7,515	16,916
	1885	117,937	104,114	26,094	—39,917	8,706	15,385	24,091	16,142	.....	6,397	22,659
VIRGINIA.												
ALEXANDRIA, Alexandria.....	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Benoni Wheat, Pres., George Wise, Sec.	1888	49,256	68,593	11,625	7,712	.....	.....	.....	.....	.....	.....	.....
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	46,393	51,430	.....	.....	8,491	2,427	10,924	5,552	2,991	.....	10,412

* Includes three months in 1886.

† Impairment made good in full March 1, 1890.

‡ About to begin business.

§ Began business August 1, 1889.

— Impairment.

STATISTICS OF AMERICAN FIRE AND MARINE INSURANCE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAMES OF OFFICERS.	Year Began Business	Capital.	Total Assets Exclusive of Prem. Notes.	Total Liabilities Except Capital.	Net Surplus.	Cash Premiums Received.	Interest and Other Receipts.	Total Cash Income.	Paid for Losses.	Paid for Dividends.	Expenses Other than Losses and Dividends.	Total Disbursements.
WEST VIRGINIA—Continued.												
AMERICAN, Wheeling—Cont.	1887	100,000	116,224	7,580	8,644	30,894	600	31,514	20,458	.....	9,760	30,238
	1886	100,000	117,695	.....	.....	33,931	418	34,349	18,338	.....	.....	.....
	1885	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
CENTRAL, Parkersburg†	1890	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
FIRE AND MARINE, Wheeling.	1889	100,000	141,773	19,360	22,413	34,559	7,377	41,936	17,087	9,000	14,540	40,627
C. J. Rawling, Pres., C. H. Collier, Sec.	1888	100,000	133,766	14,049	19,717	30,308	7,108	37,416	13,356	10,000	11,819	35,175
	1887	100,000	129,061	15,800	13,261	26,596	7,548	34,074	15,348	8,000	10,125	33,473
	1886	100,000	127,862	15,500	12,362	23,877	6,580	30,456	10,017	10,000	8,091	29,008
	1885	100,000	128,533	14,036	14,497	22,388	18,702	41,090	16,435	5,000	8,127	29,562
FRANKLIN, Wheeling.	1889	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
J. N. Vance, Pres., J. P. Adams, Sec.	1888	100,000	129,486	.....	.....	65,000	4,500	69,500	50,000	.....	19,500	69,500
	1887	100,000	121,946	.....	.....	65,000	4,500	69,500	56,000	.....	13,500	69,500
	1886	100,000	131,599	7,147	24,382	64,264	4,130	68,394	48,712	.....	7,353	56,065
	1885	100,000	129,007	8,360	20,647	66,561	4,330	70,891	55,732	.....	8,339	64,071
GERMAN, Wheeling.	1889	100,000	218,166	73,574	44,592	72,419	10,004	82,423	43,977	10,000	25,233	79,210
Wm. F. Stiel, Pres., F. Riester, Sec.	1888	100,000	203,515	54,363	49,152	62,757	9,316	76,073	32,992	10,000	26,769	69,761
	1887	100,000	199,002	60,283	38,719	72,856	9,614	82,470	50,173	10,000	26,825	86,998
	1886	100,000	203,499	54,201	49,208	68,177	8,117	76,324	41,754	10,000	24,556	76,310
	1885	100,000	198,762	55,821	42,941	67,751	5,671	73,422	33,599	10,000	23,671	67,180
JEFFERSON, Wheeling.	1880	100,000	114,748	5,673	9,075	46,216	2,313	48,529	33,609	.....	5,220	38,829
Earl W. Oglebay, Pres., J. L. Stroeblein, Sec.	1888	100,000	113,798	3,535	10,263	49,961	1,157	51,118	40,238	.....	5,127	45,365
	1887	100,000	108,045	11,618	—	43,067	1,443	44,510	33,978	.....	4,473	38,451
	1886	100,000	110,323	5,300	3,963	39,880	1,661	41,541	29,843	.....	4,888	34,731
	1885	100,000	107,077	2,794	4,283	43,279	1,118	44,397	32,640	.....	8,316	40,956
PARKERSBURG, Parkersburg*	1889	100,000	119,610	5,786	13,824	23,685	538	24,223	3,205	.....	1,922	5,127
H. C. Jackson, Pres., R. J. A. Boreman, Sec.	1889	100,000	158,631	30,787	27,844	59,872	6,701	66,573	29,608	8,000	18,310	55,918
PEABODY, Wheeling.	1888	100,000	149,826	26,422	23,344	56,637	4,504	61,141	26,201	10,000	17,122	53,244
Alonso Loring, Pres., J. F. Paul, Sec.	1887	100,000	138,336	21,173	17,163	53,710	4,528	58,238	35,643	6,000	16,184	57,827

* Began business June 1, 1889.

† In process of organization.

‡ Includes stock notes secured.

— Impairment.

1886	STANDARD, Wheeling.....1884.	100,000	149,444	25,784	23,660	50,476	5,488	55,964	31,864	8,000	15,578	55,542
1885	Wm. Ellingham, Pres.	100,000	149,472	26,935	22,337	51,865	6,013	57,878	30,704	8,000	15,187	53,951
1889	1884.	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1887	1884.	100,000	105,084	11,474	6,390	74,435	2,707	77,142	71,299	.....	7,209	78,598
1887	1884.	100,000	136,656	25,250	11,446	51,144	1,190	52,334	49,022	.....	5,833	49,245
1886	1884.	100,000	110,537	5,628	4,009	37,664	1,480	39,083	31,183	.....	4,161	35,844
1885	1884.	100,000	107,944	2,597	5,997	45,876	712	40,588	27,882	.....	12,979	40,861
1889	1885.	100,000	116,022	15,862	160	48,004	1,397	49,401	27,430	.....	16,800	44,230
1888	1885.	100,000	115,994	13,422	2,572	43,472	1,234	44,706	25,421	.....	15,170	40,591
1887	1885.	100,000	114,434	11,226	3,208	40,626	1,500	42,126	27,527	.....	14,360	41,887
1886	1885.	100,000	130,952	18,600	8,236	42,560	1,497	44,057	26,800	.....	14,750	41,550
1885	1885.	100,000	125,800	16,770	9,030	44,432	825	45,257	13,867	.....	4,795	18,032
1889	1870.	200,000	544,167	292,158	52,009	355,185	28,699	383,884	255,786	14,000	143,258	413,044
1888	1870.	200,000	581,386	336,889	44,496	409,177	27,759	436,936	228,650	14,000	158,769	401,419
1887	1870.	200,000	538,844	286,417	52,427	348,317	27,820	376,137	223,170	8,120	127,125	358,415
1886	1870.	200,000	593,325	260,485	62,840	371,118	25,887	393,006	181,498	15,924	114,348	311,770
1885	1870.	200,000	475,839	192,446	83,393	227,393	24,589	251,892	122,116	15,960	78,385	216,401
1889	1852.	200,000	1,621,604	499,060	922,544	518,868	102,723	621,591	267,800	50,099	219,592	537,421
1888	1852.	200,000	1,535,067	473,449	861,618	494,327	73,230	567,557	254,054	49,935	199,395	593,384
1887	1852.	200,000	1,464,168	459,484	804,684	516,202	74,404	590,606	283,803	40,099	202,095	525,997
1886	1852.	200,000	1,401,320	456,214	745,106	510,761	59,569	570,330	245,085	39,874	204,036	488,995
1885	1852.	200,000	1,314,019	462,370	711,643	476,544	57,519	534,063	219,175	19,962	189,077	428,214
1889	1869.	600,000	1,504,799	566,596	944,205	552,369	64,960	617,399	298,959	66,000	213,059	578,018
1888	1869.	600,000	1,461,828	517,743	344,083	479,416	61,986	541,402	269,695	48,000	175,413	493,108
1887	1869.	600,000	1,389,860	515,176	274,684	524,973	55,879	580,852	269,715	60,000	193,706	523,511
1886	1869.	600,000	1,349,722	481,595	268,217	503,849	55,961	559,810	230,915	60,000	189,564	480,478
1885	1869.	600,000	1,263,753	421,530	242,223	485,753	51,399	537,152	259,994	60,000	179,548	499,542
1890	1890.	100,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Includes stock notes secured.

FOREIGN FIRE COMPANIES DOING BUSINESS IN THE UNITED STATES.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAME OF PRINCIPAL AMERICAN MANAGER.		Year Ending December 31.	STATEMENT OF THE UNITED STATES BRANCH.							STATEMENT OF HOME OFFICE.	
			Total Assets in the United States.	Total Liabilities.	Surplus Over all Liabilities.	Cash Premiums Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disbursements.	Capital Paid up.	Total Assets, Including all Departments.
ATLAS, London †.....1808. H. M. Newhall & Co., Gen. Agents, San Francisco, Cal.		1889	.....	.....	.....	\$86,246	.....	\$71,736	.....	\$720,000	\$9,777,798
		1888	.....	.....	.....	69,199	.....	35,692	.....	720,000	9,419,226
		1887	.....	.....	.....	44,765	.....	23,450	.....	720,000	2,317,924
		1886	.....	.....	.....	37,918	.....	33,431	\$14,086	\$47,517	1,708,168
		1885	.....	.....	.....	15,875	.....	551	5,318	720,000	1,654,336
BRITISH AMERICA ASSURANCE COMPANY, Toronto.....1833. John Morison, Gov., W. H. Banks, Asst. Sec., Toronto.		1889	\$866,128	\$458,742	\$407,386	607,891	\$635,327	409,614	180,876	500,000	1,174,139
		1888	841,475	481,184	360,292	582,551	609,366	423,223	157,299	500,000	1,182,163
		1887	803,773	426,108	377,665	584,785	612,657	430,663	171,466	500,000	1,190,912
		1886	808,770	420,372	388,398	615,011	641,854	428,376	199,530	500,000	1,182,163
		1885	802,444	435,811	366,633	619,666	646,950	404,836	196,257	500,000	1,133,614
CALEDONIAN, Edinburgh †.....1805. Henry W. Brown, Manager, Philadelphia.		1889	.....	.....	.....	82,993	.....	93,744	.....	450,000	1,993,619
		1888	.....	.....	.....	68,430	.....	28,675	.....	450,000	1,932,664
		1887	.....	.....	.....	60,677	.....	22,515	.....	450,000	1,888,481
		1886	.....	.....	.....	19,510	.....	19,189	.....	450,000	1,778,087
		1885	.....	.....	.....	.....	.....	.....	.....	450,000	1,703,726
CITY OF LONDON FIRE (Limited), London.....1881. John C. Faigle, Manager, Boston.		1889	714,702	388,173	326,529	502,668	524,968	447,109	184,550	1,000,000	1,711,298
		1888	754,274	422,618	331,656	549,570	567,591	334,595	201,151	1,000,000	1,832,912
		1887	728,972	413,854	315,117	571,311	591,949	495,635	204,012	1,000,000	1,832,912
		1886	746,186	404,356	341,830	556,164	578,749	355,374	196,482	1,000,000	.....
		1885	691,517	376,971	314,546	517,306	537,222	411,120	202,660	1,000,000	1,731,338
COMMERCIAL UNION ASSUR. Co. (Limited), London.....1861. C. Sewall, Manager, W. T. Kaufman and A. H. Wray, Asst. Managers, N. Y.		1889	2,890,988	1,881,200	1,009,788	2,390,554	2,466,464	1,722,866	785,597	1,250,000	.....
		1888	2,807,874	1,869,353	938,521	2,287,616	2,354,766	1,402,520	734,129	1,250,000	13,689,277
		1887	2,716,026	1,795,670	930,356	2,148,797	2,222,071	1,169,982	698,719	1,250,000	12,856,134
		1886	2,596,314	1,598,937	997,377	1,954,595	2,032,581	1,127,855	641,887	1,250,000	.....
		1885	2,409,783	1,490,234	919,549	1,838,069	1,968,976	1,172,109	630,399	1,250,000	12,021,803
ECONOMIC FIRE OFFICE (Limited), London.....1886. Gutte & Frank, General Agents, San Francisco, Cal.....		1889	.....	.....	.....	14,992	.....	9,524	.....	357,500	506,688
		1888	.....	.....	.....	12,607	.....	4,184	.....	357,500	460,201
		1887	.....	.....	.....	4,687	.....	20	.....	357,500	408,534

NOTE.—Companies doing business only on the Pacific Coast have no deposit or assets of any kind in this country.

* Includes \$50,000 in the Galveston configuration.

† Company will regularly enter the territory east of the Rockies under above management.

‡ Does business on the Pacific Coast.

§ Lives business only on the Pacific Coast.

¶ Business of six months.

* Fire department only.

GENERAL ASSUR. Co., London Catton, Bell & Co., General Agents, San Francisco, Cal.	1889	.....	.....	.....	.....	12,705	.....	3,979	.....	.....	866,820	250,000	5,733,480
GUARDIAN FIRE AND LIFE ASSUR. Co., London .....:1821. H. E. Bowers, Manager, N. W. Meserole, Asst. Manager, New York.	1889 1888 1887 1886 1885	1,521,021 1,492,214 1,391,924 1,357,479 1,335,074	756,669 679,609 598,559 572,162 498,015	764,352 812,605 793,365 726,158 837,059	843,293 830,351 707,031 726,158 679,866	895,533 875,178 743,852 702,658 697,875	485,579 422,487 405,999 382,752 344,478	381,241 354,203 284,208 265,398 245,644	.....	.....	866,820 776,790 690,287 649,150 590,122	5,000,000 5,000,000 5,000,000 5,000,000 5,000,000	21,839,759 21,911,716 21,053,444 20,017,222 18,951,686
HAMBURG-BREMEN, Hamburg.....:1854. F. O. Affeld, Manager, H. C. Buchenberger, Associate Manager, New York.	1889 1888 1887 1886 1885	1,152,580 1,144,268 1,139,604 1,119,622 1,093,594	765,474 726,731 684,952 609,798 567,832	387,106 417,537 444,652 509,894 455,762	949,419 935,473 848,331 796,836 779,524	991,678 831,126 801,126 838,108 816,621	657,086 615,760 535,444 405,040 454,304	337,461 322,376 282,593 282,254 259,000	994,547 938,483 815,837 687,294 713,304	300,000 300,000 300,000 300,000 300,000	994,547 938,483 815,837 687,294 713,304	300,000 300,000 300,000 300,000 300,000	1,611,838 1,565,779 1,579,616 1,492,862 1,317,377
HAMBURG-MAGDEBURG, Hamburg.....:1876. Guthe & Frank, General Agents, San Francisco, Cal.	1889 1888 1887 1886 1885	..... ..... ..... ..... .....	..... ..... ..... ..... .....	..... ..... ..... ..... .....	72,769 65,510 60,751 45,264 .....	..... ..... ..... ..... .....	94,163 28,539 31,792 7,992 .....	..... ..... ..... ..... .....	..... ..... ..... ..... .....	625,000 625,000 625,000 625,000 625,000	..... ..... ..... ..... .....	625,000 625,000 625,000 625,000 625,000	776,994 773,890 742,827 695,968 676,943
HELVETIA SWISS FIRE, St. Gall.....:1858. H. W. Syz, General Agent, San Francisco, Cal.	1889 1888 1887 1886 1885	..... ..... ..... ..... .....	..... ..... ..... ..... .....	..... ..... ..... ..... .....	100,070 97,840 67,597 54,212 .....	..... ..... ..... ..... .....	35,318 20,081 12,342 23,652 .....	..... ..... ..... ..... .....	..... ..... ..... ..... .....	400,000 400,000 400,000 400,000 400,000	..... ..... ..... ..... .....	400,000 400,000 400,000 400,000 400,000	1,564,491 1,428,082 1,327,311 1,236,313 1,131,865
IMPERIAL, London.....:1803. Resident Managers: John C. Paige, Boston; C. M. Peck, New York; D. C. Osmun, Chicago; George D. Dornin, San Francisco; J. J. Courtney, Sec.	1889 1888 1887 1886 1885	1,617,038 1,613,505 1,593,322 1,580,566 1,589,991	888,190 853,935 824,733 820,073 756,829	728,848 759,570 756,599 800,433 833,162	1,087,912 1,017,415 1,024,023 1,011,815 1,022,651	1,135,910 1,058,791 1,071,347 1,066,768 1,087,086	704,429 617,167 670,588 641,362 642,012	389,114 359,222 345,107 343,941 346,083	1,093,543 976,389 1,015,605 985,903 988,095	3,500,000 3,500,000 3,500,000 3,500,000 3,500,000	1,093,543 976,389 1,015,605 985,903 988,095	3,500,000 3,500,000 3,500,000 3,500,000 3,500,000	10,044,636 10,044,636 9,831,585 9,658,479 9,581,953
LANCASHIRE, Manchester.....:1852. E. Litchfield, M'gr., G. Pritchard, Asst M'gr., N. Y.	1889 1888 1887 1886 1885	1,880,682 1,706,412 1,642,105 1,498,187 1,513,228	1,124,073 1,025,457 970,251 879,033 845,026	756,609 680,955 671,944 619,154 668,202	1,454,982 1,319,028 1,236,994 1,175,887 1,178,144	1,521,760 1,386,686 1,299,001 1,229,383 1,231,649	996,809 867,993 909,762 705,216 724,249	566,210 451,791 413,548 390,178 371,956	1,503,019 1,349,184 1,323,330 1,093,594 1,096,205	1,364,930 1,364,930 1,364,930 1,364,930 1,364,930	1,503,019 1,349,184 1,323,330 1,093,594 1,096,205	1,364,930 1,364,930 1,364,930 1,364,930 1,364,930	8,094,014 7,858,125 7,454,218 7,288,453 7,576,735
LION FIRE, London.....:1879. M. Bennett, Jr., Manager, J. H. Brewster, Asst. Manager, Hartford.	1889 1888 1887 1886 1885	783,244 388,222 301,812 803,283 704,435	388,245 388,222 338,654 304,998 285,154	394,999 416,331 421,409 498,240 479,281	416,331 434,716 421,409 386,764 370,075	441,740 460,409 445,730 410,457 394,160	326,649 274,123 267,322 235,420 261,901	136,881 139,107 131,565 127,843 133,893	463,530 413,420 392,897 362,763 395,104	560,069 560,069 560,069 560,069 560,069	..... ..... ..... ..... .....	560,069 560,069 560,069 560,069 560,069	1,276,708 1,213,595 1,253,528 1,253,528 1,276,708
LIVERPOOL AND LONDON AND GLOBE, Liverpool.....:1836. H. W. Eaton, Resident Manager, G. W. Hoyt, Deputy Manager, New York.	1889 1888 1887	7,337,156 6,963,812 6,793,576	4,298,248 3,000,597 3,752,238	3,038,908 3,041,338 3,041,338	4,273,372 3,868,174 3,868,174	4,516,668 4,114,103 4,114,103	2,803,933 2,348,571 2,452,859	1,999,038 1,205,798 1,182,262	4,102,971 3,554,569 3,635,121	1,228,000 1,228,000 1,228,000	4,102,971 3,554,569 3,635,121	1,228,000 1,228,000 1,228,000	44,982,492 49,976,673

* Fire department only. * Does business only on the Pacific Coast.

FOREIGN COMPANIES DOING BUSINESS IN THE UNITED STATES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAME OF PRINCIPAL AMERICAN MANAGER.	Year Ending at December 31.	STATEMENT OF THE UNITED STATES BRANCH.							STATEMENT OF HOME OFFICE.		
		Total Assets in the United States.	Total Liabilities.	Surplus over all Liabilities.	Cash Premiums Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disbursements.	Capital Paid up.	Total Assets, Including all Departments.
LONDON AND LIVERPOOL AND GLOBE, Liverpool—Cont. 1836.	1886	6,639,781	3,615,107	3,024,674	3,686,553	3,931,476	2,048,793	1,121,466	3,170,229	1,228,200	40,973,945
	1885	5,924,011	3,334,908	2,589,103	3,555,506	3,775,585	2,035,133	1,084,900	3,120,033	1,228,200	41,494,083
LONDON AND LANCASHIRE, Liverpool.....1861.	1889	2,104,080	1,311,736	792,344	1,553,944	1,631,467	1,022,217	505,987	1,528,204	926,000	12,651,052
Jeffrey Beavan, Manager, New York.	1888	2,019,691	1,190,964	828,727	1,482,638	1,544,090	680,327	500,302	1,180,629	926,000	11,766,795
	1887	1,615,641	824,799	790,842	1,004,314	1,046,619	582,393	339,730	922,123	926,000	3,518,167
	1886	1,430,064	808,153	621,911	995,264	1,049,270	533,885	327,930	981,815	926,000	3,174,891
	1885	1,432,466	754,917	677,549	998,285	1,053,100	591,058	336,285	927,343	926,000	3,576,735
LONDON ASSURANCE CORPORATION, London.....1720.	1889	1,661,054	748,647	912,407	868,056	922,733	576,926	315,344	822,270	2,241,375	18,216,787
George H. Marks, Manager, New York.	1888	1,593,044	686,435	906,609	839,562	890,387	511,343	292,631	803,974	2,241,375	17,662,610
	1887	1,543,995	621,302	922,693	706,763	755,888	468,275	242,161	710,436	2,241,375	47,984,360
	1886	1,524,144	580,010	943,534	702,680	757,184	371,461	237,802	609,263	2,241,375	.....
	1885	1,412,480	571,779	840,701	685,279	735,129	439,566	232,446	672,012	2,241,375	47,755,282
MAGDEBURG, Magdeburg.....1844.	1889	.....	.....	.....	20,445	.....	6,594	.....	.....	750,000	4,033,037
Gutte & Frank, Managers, San Francisco, Cal.	1888	.....	.....	.....	19,473	.....	11,806	.....	.....	750,000	3,826,577
	1887	.....	.....	.....	18,855	.....	13,927	.....	.....	750,000	3,523,566
	1886	.....	.....	.....	4,701	.....	.....	.....	.....	750,000	3,479,320
	1885	.....	.....	.....	.....	.....	.....	.....	.....	750,000	3,005,617
MANCHESTER, Manchester*.....1824.	1889	.....	.....	.....	122,438	.....	122,381	.....	.....	500,000	1,168,196
T. W. Griffith, Manager, Newark, N. J.	1888	.....	.....	.....	113,464	.....	59,371	.....	.....	500,000	1,174,955
	1887	.....	.....	.....	88,780	.....	35,854	.....	.....	500,000	1,230,826
	1886	.....	.....	.....	57,685	.....	32,254	.....	.....	500,000	1,324,067
	1885	.....	.....	.....	.....	.....	.....	.....	.....	500,000	1,382,522
NATIONAL ASSURANCE Co., Dublin.....1822.	1889	.....	.....	.....	91,489	.....	67,964	.....	.....	500,000	2,879,690
H. M. Newhall & Co., Gen. Agents, San Francisco, Cal.	1888	.....	.....	.....	81,132	.....	30,927	.....	.....	500,000	2,739,673
	1887	.....	.....	.....	59,503	.....	22,094	.....	.....	500,000	1,433,481
	1886	.....	.....	.....	55,947	.....	19,666	.....	.....	500,000	2,806,097
	1885	.....	.....	.....	63,148	.....	14,860	.....	.....	500,000	1,364,544
NEW ZEALAND F. AND M., Auckland.....1859.	1889	.....	.....	.....	151,461	.....	100,050	.....	.....	1,000,000	2,605,149
Hugh Craig, Manager, San Francisco, Cal.	1888	.....	.....	.....	128,625	.....	40,104	.....	.....	1,000,000	2,714,181

Note.—Companies doing business only on the Pacific Coast have no deposit or assets of any kind in this country. * Does business only on the Pacific Coast.
 * Does business in New Jersey, Louisiana and on the Pacific Coast. † Includes both departments. ‡ Fire department only.

1887	1889	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447	2448	2449	2450	2451	2452	2453	2454	2455	2456	2457	2458	2459	2460	2461	2462	2463	2464	2465	2466	2467	2468	2469	2470	2471	2472	2473	2474	2475	2476	2477	2478	2479	2480	2481	2482	2483	2484	2485	2486	2487	2488	2489	2490	2491	2492	2493	2494	2495	2496	2497	2498	2499	2500	2501	2502	2503	2504	2505	2506	2507	2508	2509	2510	2511	2512	2513	2514	2515	2516	2517	2518	2519	2520	2521	2522	2523	2524	2525	2526	2527	2528	2529	2530	2531	2532	2533	2534	2535	2536	2537	2538	2539	2540	2541	2542	2543	2544	2545	2546	2547	2548	2549	2550	2551	2552	2553	2554	2555	2556	2557	2558	2559	2560	2561	2562	2563	2564	2565	2566	2567	2568	2569	2570	2571	2572	2573	2574	2575	2576	2577	2578	2579	2580	2581	2582	2583	2584	2585	2586	2587	2588	2589	2590	2591	2592	2593	2594	2595	2596	2597	2598	2599	2600	2601	2602	2603	2604	2605	2606	2607	2608	2609	2610	2611	2612	2613	2614	2615	2616	2617	2618	2619	2620	2621	2622	2623	2624	2625	2626	2627	2628	2629	2630	2631	2632	2633	2634	2635	2636	2637	2638	2639	2640	2641	2642	2643	2644	2645	2646	2647	2648	2649	2650	2651	2652	2653	2654	2655	2656	2657	2658	2659	2660	2661	2662	2663	2664	2665	2666	2667	2668	2669	2670	2671	2672	2673	2674	2675	2676	2677	2678	2679	2680	2681	2682	2683	2684	2685	2686	2687	2688	2689	2690	2691	2692	2693	2694	2695	2696	2697	2698	2699	2700	2701	2702	2703	2704	2705	2706	2707	2708	2709	2710	2711	2712	2713	2714	2715	2716	2717	2718	2719	2720	2721	2722	2723	2724	2725	2726	2727	2728	2729	2730	2731	2732	2733	2734	2735	2736	2737	2738	2739	2740	2741	2742	2743	2744	2745	2746	2747	2748	2749	2750	2751	2752	2753	2754	2755	2756	2757	2758	2759	2760	2761	2762	2763	2764	2765	2766	2767	2768	2769	2770	2771	2772	2773	2774	2775	2776	2777	2778	2779	2780	2781	2782	2783	2784	2785	2786	2787	2788	2789	2790	2791	2792	2793	2794	2795	2796	2797	2798	2799	2800	2801	2802	2803	2804	2805	2806	2807	2808	2809	2810	2811	2812	2813	2814	2815	2816	2817	2818	2819	2820	2821	2822	2823	2824	2825	2826	2827	2828	2829	2830	2831	2832	2833	2834	2835	2836	2837	2838	2839	2840	2841	2842	2843	2844	2845	2846	2847	2848	2849	2850	2851	2852	2853	2854	2855	2856	2857	2858	2859	2860	2861	2862	2863	2864	2865	2866	2867	2868	2869	2870	2871	2872	2873	2874	2875	2876	2877	2878	2879	2880	2881	2882	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† Includes \$8,073 not included in management expenses. a Fire department only. c Does business only on the Pacific Coast.

FOREIGN COMPANIES DOING BUSINESS IN THE UNITED STATES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAME OF PRINCIPAL AMERICAN MANAGER.	Year Ending at:	STATEMENT OF THE UNITED STATES BRANCH.							STATEMENT OF HOME OFFICE.		
		Total Assets in the United States.	Total Liabilities.	Surplus over all Liabilities.	Cash Premiums Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disbursements.	Capital Paid up.	Total Assets Including all Departments.
ROYAL, Liverpool. E. F. Beddall, Manager, W. W. Henshaw, Ass't Manager, New York.	1889	5,406,736	3,356,742	2,049,994	3,079,212	3,276,740	1,735,924	1,035,917	2,771,841	1,447,725	33,567,410
	1888	5,233,694	3,035,721	2,197,973	2,854,853	3,039,084	1,572,201	955,684	2,527,978	1,447,725	31,649,315
	1887	4,845,195	2,732,930	2,112,265	2,492,748	2,690,941	1,554,657	810,312	2,364,069	1,447,725	31,531,100
	1886	4,830,132	2,500,580	2,399,555	2,453,085	2,645,297	1,417,568	781,642	2,199,210	1,447,725	31,429,955
	1885	4,712,899	2,377,471	2,335,428	2,453,217	2,625,239	1,434,063	777,442	2,211,505	1,447,725	31,428,955
SCANIA, Malmo, Sweden. Bernard Dercksen, Gen. Agt., San Francisco.	1889	.....	.....	.....	39,443	.....	38,042	.....	.....	320,000	469,173
	1888	.....	.....	.....	.....	.....	.....	.....	.....	320,000	707,645
SCOTTISH UNION & NATIONAL, Edinburgh & London. 1824. M. Bennett, Jr., Manager, Jas. H. Brewster, Ass't Manager, Hartford.	1889	1,673,759	530,880	1,142,879	502,876	564,327	354,033	150,508	504,541	1,500,000	18,306,495
	1888	1,525,911	514,461	1,011,450	473,023	526,820	253,784	141,867	395,651	1,412,855	18,057,099
	1887	1,421,749	466,517	955,232	498,315	546,255	249,873	158,670	408,543	1,412,855	17,426,708
	1886	1,324,050	401,762	930,288	414,646	458,268	212,818	123,083	336,800	1,412,855	17,426,708
	1885	1,153,219	281,768	871,451	374,744	416,559	243,635	108,173	351,808	1,412,855	17,426,708
SUN FIRE OFFICE, London. J. J. Guile, Manager, New York, N. Y.	1889	1,956,331	1,138,721	817,610	1,211,377	1,284,169	795,101	417,395	1,212,406	.....	.....
	1888	1,926,203	1,034,533	891,670	1,102,064	1,161,071	647,089	365,079	1,012,768	.....	8,432,197
	1887	1,811,043	954,421	856,622	970,059	1,040,256	718,095	319,419	1,037,514	.....	.....
	1886	1,666,681	1,117,475	549,206	1,076,640	1,135,078	715,618	414,562	1,130,180	.....	.....
	1885	1,712,361	1,184,211	528,150	1,161,758	1,223,879	799,387	463,392	1,262,779	.....	1,712,361
SOUTH BRITISH FIRE AND MARINE, Auckland * Alex. S. Murray, Manager, San Francisco.	1889	.....	.....	.....	121,120	.....	111,069	.....	.....	646,280	1,434,790
	1888	.....	.....	.....	106,922	.....	68,835	.....	.....	646,280	1,525,910
	1887	.....	.....	.....	107,926	.....	39,220	.....	.....	646,280	1,431,217
	1886	.....	.....	.....	28,015	.....	30,417	.....	.....	.....	3,120,760
	1885	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,202,387
STRAITS FIRE, Singapore. George Marcus & Co., Gen. Agts., San Francisco, Cal.	1889	.....	.....	.....	8,253	.....	3,053	.....	.....	400,000	550,751
	1888	.....	.....	.....	10,187	.....	5,473	.....	.....	400,000	593,986
	1887	.....	.....	.....	10,012	.....	1,577	.....	.....	400,000	477,933
SVEA, Gothenburg. Muecke & Co., Gen. Agts., San Francisco, Cal.	1889	.....	.....	.....	60,564	.....	45,073	.....	.....	533,333	4,167,558
	1888	.....	.....	.....	20,800	.....	20,800	.....	.....	533,333	3,820,018
	1887	.....	.....	.....	24,318	.....	20,539	.....	.....	533,333	3,669,794
	1886	.....	.....	.....	48,226	.....	65,148	.....	.....	533,333	3,536,367
	1885	.....	.....	.....	47,724	.....	20,655	.....	.....	277,760	1,547,759

NOTE.—Companies doing business only on the Pacific Coast have no deposit or assets of any kind in this country.

* Company has a special deposit of \$123,400 in U. S. bonds with California F. I. and Trust Co. a Fire department only. c Does business only on the Pacific Coast.

1880	TRANSATLANTIC, Hamburg	517,407	170,745	337,662	263,140	270,555	148,347	105,212	253,559	300,000	2,711,558
1881	E. Herbers, Manager, Harro lhuen, Assistant Manager, New York.	518,353	152,679	365,674	222,352	233,692	142,222	84,884	227,046	300,000	1,311,809
1882		500,847	153,544	347,303	205,743	200,850	141,222	77,387	218,617	300,000	1,241,389
1883		501,856	157,098	344,758	215,826	233,449	139,881	78,614	217,895	300,000	1,251,296
1884		484,355	175,456	308,899	250,704	264,792	147,807	88,154	235,961	300,000	1,194,662
1885		.....	.....	.....	11,140	.....	3,355	.....	.....	900,000	.....
1886	UNION ASSURANCE SOCIETY, London & Gen. Agents, San Francisco.	1,099,426	685,104	414,322	997,866	1,096,410	724,232	327,049	1,051,281	500,000	1,817,960
1887	UNITED FIRE REINSURANCE CO. (Limited), Manchester.	1,058,396	716,160	342,239	1,228,114	1,259,659	1,014,392	315,233	1,399,625	500,000	.....
1888	William Wood, Manager, New York.	1,188,794	778,455	410,339	1,233,182	1,264,444	995,066	393,076	1,268,142	500,000	.....
1889		1,060,164	630,144	430,020	1,131,481	1,163,307	595,247	310,601	995,848	500,000	1,488,264
1890		792,522	462,923	329,599	822,279	847,579	593,406	238,735	832,141	500,000	1,347,651
1891	WESTERN ASSURANCE CO., Toronto.	1,051,616	607,840	433,776	1,240,506	1,273,749	918,130	373,445	1,291,575	500,000	1,457,255
1892	J. J. Kenny, Managing Dir., C. C. Foster, Sec., Toronto.	1,001,345	611,299	450,046	1,146,997	1,177,472	795,489	344,518	1,140,007	500,000	1,472,864
1893		1,099,232	612,204	427,028	1,096,353	1,125,790	727,461	358,487	1,085,948	500,000	1,442,915
1894		960,821	535,140	425,672	924,017	953,431	580,230	393,093	892,332	500,000	1,337,666
1895		915,435	515,018	400,407	995,101	931,744	690,390	297,495	996,885	400,000	1,201,422

NOTE.—Companies doing business only on the Pacific Coast have no deposit or assets of any kind in this country. *e* Does business only on the Pacific Coast.

FOREIGN MARINE COMPANIES DOING BUSINESS IN THE UNITED STATES.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAME OF PRINCIPAL AMERICAN MANAGER.	Year Ending December 31.	STATEMENT OF THE UNITED STATES BRANCH.								STATEMENT OF HOME OFFICE.	
		Total Assets in the United States.	Total Liabilities	Surplus Over all Liabilities	Cash Premiums Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disburse- ments.	Capital Paid up.	Total Assets.
BRITISH AND FOREIGN MARINE (Limited), Liverpool..... Louis A. Wight, Manager, New York.	1889	1,295,922	\$297,436	\$998,486	\$923,040	\$940,203	\$312,356	\$391,949	\$704,395	1,000,000	5,089,821
GENERAL MARINE, Dresden..... J. Bertschmann, Manager, New York.	1889	200,200	3,016	197,184	53,997	53,997	14,287	5,919	20,206	.....	.....
INDemnITY MUTUAL ASSURANCE, London..... Henry Wrecks, Manager, New York.	1889	225,084	18,880	206,204	21,124	21,995	12,174	3,468	15,642	1,005,000	4,298,781

FOREIGN MARINE COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY, AND NAME OF PRINCIPAL AMERICAN MANAGER.	Year Ending 31 December	STATEMENT OF THE UNITED STATES BRANCH.							STATEMENT OF HOME OFFICE.		
		Total Assets in the United States.	Total Liabilities	Surplus over all Liabilities	Cash Premiums Received.	Total Income.	Paid for Losses.	Expenses Other than Losses.	Total Disburse- ments.	Capital Paid up.	Total Assets.
LONDON ASSURANCE CORPORATION, London..... C. L. Despard, Manager, New York.	1889	\$274,989	\$53,922	\$221,067	\$54,758	\$57,921	\$22,428	\$12,397	\$34,825	2,241,375	18,216,787
MANHEIM, Mannheim..... Hugo Menzel, Manager, New York.	1889	357,611	66,840	290,771	192,506	192,506	123,937	37,557	161,494	500,000	1,449,395
MARINE (Limited), London..... Percy Chubb, Manager, New York.	1889	624,401	133,552	490,849	280,132	280,132	100,062	61,910	161,972	900,000	5,485,065
SEA (Limited), Liverpool..... Percy Chubb, Manager, New York.	1889	328,002	131,044	196,958	258,164	266,164	153,892	48,622	202,514	500,000	2,473,592
STANDARD (Limited), Liverpool..... John D. Barrett, Manager, New York.	1889	212,386	24,120	188,266	94,572	103,858	41,462	19,874	61,336	500,000	1,311,638
SWITZERLAND, Zurich..... Jacob Bertschmann, Manager, New York.	1889	165,698	6,148	159,550	239,417	239,417	164,961	23,314	188,275	.....	.....
THAMES AND MERSEY (Limited),..... A. J. Macdonald, Manager, New York.	1889	615,985	56,298	559,687	228,130	245,880	144,122	46,873	190,995	1,000,000	6,000,466
UNION (Limited), Liverpool..... W. R. T. Jones & Jas. A. Whitlock, Mgrs., New York.	1889	452,965	69,484	383,481	356,172	379,479	86,959	60,828	147,787	711,200	2,576,354
UNIVERSAL (Limited), London..... James Lawson, Manager, New York.	1889	288,415	82,025	206,390	140,958	183,711	64,481	22,962	87,443	500,000	2,190,944

The following additional foreign marine companies are doing business on the Pacific Coast, but not elsewhere in this country :

ALLIANCE MARINE, London.	* INTERNATIONAL MARINE, Liverpool.	† RHEINISH WESTPHALIAN LLOYDS, M.
AUSTRALIAN GENERAL, Sydney.	LONDON AND PROVINCIAL, London.	Gladbeck.
CANTON, Hong Kong.	L'UNIVERSO, Milan.	STRAITS MARINE, Singapore.
CHINA TRADERS, Hong Kong.	MADDEBURG GENERAL, Madgeburg.	TRANSATLANTIC MARINE, Berlin.
FEDERAL, Zurich.	MAN ON, Hong Kong.	UNION, Christchurch.
FONCIERE, Paris.		UNION, Hong Kong.
FRANCO-HUNGARIAN, Budapesth.		YANGTZE, Shanghai.

* Also does business in Louisiana.

† Company does business on Gulf Coast only.

AMERICAN MUTUAL COMPANIES.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	In- sured and paid	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
CONNECTICUT.												
DANBURY MUTUAL, Danbury..... 1850.	1889	\$22,761	\$11,272	\$624	\$33,409	\$22,137	\$542	\$1,024	.....	.....	\$392	\$392
F. S. Wildman, Pres., G. B. Benjamin, Sec.	1888	22,119	11,102	626	32,595	21,493	411	1,127	.....	.....	329	338
	1887	21,330	10,827	670	31,487	20,660	275	1,407	.....	.....	437	437
	1886	22,935	10,502	3,095	30,342	19,840	548	1,702	.....	.....	339	339
	1885	21,572	10,305	3,037	28,840	18,535	474	1,522	1,769	.....	323	2,092
HARTFORD COUNTY MUTUAL, Hartford..... 1831.	1889	432,531	249,575	67,953	591,280	364,578	40,215	62,770	26,801	.....	17,998	44,799
W. E. Sugden, Pres., Wm. A. Erving, Sec.	1888	407,822	249,575	66,108	591,280	341,714	21,205	61,915	15,582	.....	17,875	33,457
	1887	384,689	249,428	66,153	567,964	318,536	42,040	62,948	22,630	.....	17,517	40,147
	1886	366,109	249,421	67,445	548,085	298,664	41,649	60,949	20,577	.....	17,056	27,613
	1885	335,251	243,288	66,317	512,222	268,934	41,780	59,357	21,735	.....	16,940	27,675
LITCHFIELD MUTUAL, Litchfield..... 1833.	1889	104,822	.....	9,334	.....	95,558	5,127	9,413	3,435	.....	2,226	5,661
Abijah Catlin, Pres., H. W. Wessells, Sec.	1888	99,965	.....	9,611	.....	90,354	4,766	9,074	3,718	.....	2,201	5,919
	1887	98,592	.....	8,770	.....	89,722	5,330	9,600	1,929	.....	2,360	4,289
	1886	93,862	.....	9,263	.....	84,599	5,679	9,821	6,825	.....	2,302	9,127
	1885	93,011	.....	9,036	.....	83,975	5,247	9,014	4,466	.....	2,090	6,556
MIDDLESEX MUTUAL, Middletown..... 1836.	1889	654,738	.....	130,719	.....	524,019	62,569	97,649	31,091	.....	29,531	66,622
O. Vincent Coffin, Pres., C. W. Harris, Sec.	1888	613,761	.....	128,958	.....	484,803	59,473	93,185	33,174	.....	28,260	61,434
	1887	588,218	.....	127,276	.....	460,942	60,360	91,496	32,723	.....	24,424	57,147
	1886	566,650	.....	122,236	.....	444,414	63,327	82,268	25,183	.....	23,426	59,609
	1885	518,042	3,681,621	119,497	4,080,165	398,544	57,787	84,544	36,397	.....	25,792	62,099
NEW LONDON COUNTY MUTUAL, Norwich..... 1840.	1889	91,614	.....	14,071	.....	77,543	10,747	15,013	6,731	.....	4,888	11,619
E. F. Parker, Pres., J. F. Williams, Sec.	1888	83,976	.....	14,362	.....	69,594	7,612	11,348	8,873	.....	4,200	13,073
	1887	84,144	.....	11,375	.....	72,769	7,526	11,461	3,886	.....	3,801	7,777
	1886	79,542	.....	9,950	.....	69,592	7,073	10,539	6,017	.....	3,887	9,924
	1885	76,718	.....	8,733	.....	67,985	5,149	8,142	2,067	.....	3,538	5,665
STATE MUTUAL, Hartford..... 1867.	1889	49,599	40,590	10,330	79,798	39,269	7,698	10,226	4,080	.....	5,385	9,465
Ralph Gillett, Pres., Isaac Cross, Jr., Sec.	1888	46,831	41,741	10,635	77,937	36,166	8,247	10,726	3,238	.....	5,433	8,671
	1887	44,316	42,994	10,943	76,367	33,373	9,276	11,284	2,214	.....	5,187	7,401
	1886	41,232	42,519	10,941	72,810	30,291	9,009	11,061	3,027	.....	6,722	9,749
	1885	39,936	43,831	11,198	72,569	28,738	9,444	11,457	8,334	.....	5,180	13,514
TOLLAND COUNTY MUTUAL, Tolland..... 1828.	1889	73,698	178,752	47,713	204,677	25,925	24,153	27,625	19,765	.....	8,858	28,623
Lucius S. Fuller, Pres., Ed. E. Fuller, Sec.	1888	75,237	207,162	43,909	238,490	31,328	23,175	27,938	27,738	.....	15,764	43,502

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ended 1900	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
CONNECTICUT—Continued.												
TOLLAND COUNTY MUTUAL, Tolland— <i>Cont.</i>	1887	\$8,001	\$246,087	\$44,626	\$283,462	\$37,375	\$27,001	\$31,844	\$15,965	.....	\$8,604	\$24,569
	1886	83,459	290,237	41,022	332,674	42,437	26,259	30,202	20,668	.....	9,861	30,469
	1885	83,426	322,248	44,268	361,406	39,158	26,413	29,923	31,169	.....	9,013	40,182
WINDHAM COUNTY MUTUAL, Brooklyn.....1886.	1889	58,744	263,242	26,324	295,662	32,420	12,829	15,422	14,093	.....	4,199	18,202
David Greenslit, Pres., John Palmer, Sec.	1887	62,464	297,284	30,208	329,450	32,166	14,094	16,010	12,204	.....	4,737	17,031
	1886	63,134	267,001	26,700	293,435	36,134	13,106	16,557	11,395	.....	5,496	16,861
	1885	62,378	269,896	27,534	304,866	34,844	13,249	15,576	10,795	.....	4,668	15,463
	1884	60,986	262,169	26,497	296,658	34,489	13,597	15,817	9,051	.....	4,294	13,345
DELAWARE.												
CANTWELL MUTUAL, Odessa.....1849.	1889	26,114	60,215	(1)	86,329	26,114	671	1,758	200	396	379	975
John C. Corbit, Pres., Joseph G. Browns, Sec.	1888	25,223	59,671	(1)	84,894	25,223	983	2,258	551	473	974	1,998
	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1886	26,023	63,793	722	89,694	25,991	2,279	4,235	.....	680	3,778	4,458
FARMERS MUTUAL, Wilmington.....1839.	1889	246,404	900,281	28,268	1,118,417	218,136	44,177	55,863	32,718	7,301	11,499	51,518
Christian Fabiger, Pres., Wm. A. La Motte, Sec.	1888	244,117	916,779	27,961	1,132,935	216,156	45,203	55,181	19,785	18,146	9,075	47,006
	1887	235,147	917,819	7,334	1,145,732	227,013	45,245	55,084	30,107	20,335	9,485	68,926
	1886	266,866	899,756	33,252	1,127,370	227,614	45,671	57,118	41,526	14,627	18,413	74,566
	1885	243,261	892,353	20,207	1,135,614	241,234	45,440	56,501	16,278	6,627	22,766	46,671
KENT COUNTY MUTUAL, Dover.....1847.	1889	66,103	649,369	9,500	795,972	56,663	32,123	36,011	24,034	12,284	8,625	44,943
James Ponder, Pres., Wm. Denney, Sec.	1888	71,371	654,810	12,085	714,096	59,286	32,012	36,142	14,819	15,262	7,784	37,865
	1887	74,204	652,557	8,297	717,924	65,367	34,883	39,247	32,393	19,752	8,104	60,159
	1886	95,985	689,901	17,698	768,248	78,347	42,676	48,275	27,382	18,063	6,953	52,398
	1885	92,665	701,146	12,170	.....	92,665	42,294	48,966	28,982	22,368	10,923	62,273
NEW CASTLE COUNTY MUTUAL, Wilmington, 1850.	1889	122,916	359,107	(1)	482,093	122,916	17,106	24,302	4,591	5,663	4,607	14,861
Wm. Canby, Pres., M. M. Cleaver, Sec.	1888	121,585	351,120	5,768	466,937	115,817	17,161	23,093	5,960	6,079	4,065	20,293
	1887	112,666	344,660	4,838	452,448	107,788	16,755	22,137	10,432	6,079	4,014	20,525
	1886	110,149	330,768	4,179	436,738	105,670	16,102	22,079	7,521	4,279	4,353	16,153
	1885	100,317	.....	52,487	.....	47,830	15,268	20,242	804	6,514	10,164	17,482
DISTRICT OF COLUMBIA.												
MUTUAL, Washington.....1855.	1889	274,775	2,029,589	274,775	.....	.....	.....	98,931	5,734	13,383	79,814	98,931
J. B. Wilson, Pres., J. Wesley Boteler, Sec.	1888	267,794	1,931,180	267,794	.....	.....	.....	95,799	1,219	9,559	82,070	92,848
	1887	272,956	1,817,294	272,956	.....	.....	.....	73,024	2,856	.....	70,467	73,343
	1886	233,566	1,724,370	233,566	.....	.....	.....	.....	.....	.....	.....	.....

† Reserve for unearned premiums not provided for.

GEORGIA.		1889	4,670	25,769	(†)	.....	5,172	5,488	408	348	2,368	3,124
MANUFACTURERS MUTUAL, Augusta,.....1887.		1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
James P. Verdery, Pres., T. H. H. Stanford, Sec.		1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
SOUTHERN MUTUAL, Athens,.....1849		1889	967,768	.....	.....	.....	.....	.....	.....	.....	.....	.....
Y. L. G. Harris, Pres., Stevens Thomas, Sec.		1888	1,013,045	.....	.....	.....	.....	.....	.....	.....	.....	.....
1887		1887	1,014,530	.....	.....	.....	.....	.....	.....	.....	.....	.....
1886		1886	1,017,247	.....	.....	.....	.....	.....	.....	.....	.....	.....
1885		1885	965,214	.....	.....	.....	.....	.....	.....	.....	.....	.....
ILLINOIS.		1889	23,704	101,093	10,719	114,888	5,097	5,890	1,880	57	1,003	2,940
ADDISON FARMERS MUTUAL, Addison,.....1855.		1888	20,799	101,841	(†)	122,640	4,097	4,699	3,259	12	981	4,252
Francis Stoehle, Pres., Otto A. Fischer, Sec.		1887	20,152	106,130	(†)	126,282	3,990	4,647	2,904	12	860	3,166
1886		1886	18,259	93,085	12,048	100,196	4,407	4,924	2,884	.....	747	3,571
1885		1885	18,490	93,141	(†)	111,697	7,019	7,649	4,076	.....	907	4,983
ASSOCIATED MANUFACT. MUT., Moline * §.....1889.		1889	10,228	54,939	10,208	54,959	11,311	11,311	130	624	2,708	3,462
Wm. C. Bennett, Pres., H. C. Cleveland, Sec.		1890	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
CHICAGO MUTUAL, Chicago d.....1890.		1890	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
COMMONWEALTH MUTUAL, Decatur,.....1883.		1889	41,171	156,564	38,202	159,533	53,399	54,573	38,002	.....	11,644	49,646
Jas. W. Haworth, Pres., John A. Barnes, Sec.		1888	27,012	249,591	21,117	255,486	5,895	64,789	69,916	.....	17,494	87,410
1887		1887	47,173	234,858	41,986	260,045	89,880	84,720	58,589	.....	28,080	86,609
1886		1886	40,307	239,452	44,807	234,952	84,648	89,412	59,517	.....	29,550	89,067
1885		1885	37,003	190,154	5,418	221,739	71,767	74,846	23,225	.....	25,347	48,572
CONSOLIDATED, Chicago b.....1857.		1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
M. A. Donahue, Pres., C. E. Rollins, Sec.		1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
ILLINOIS MANUFACTURERS MUTUAL, Rockford. 1890.		1890	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
P. A. Peterson, Pres., F. G. Hogland, Sec.		1890	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
ILLINOIS MUTUAL, Alton c d.....1879.		1889	68,824	249,445	65,415	252,854	85,984	86,293	57,416	.....	32,610	90,086
Marcus H. Topping, Pres., H. G. McPike, Sec.		1888	72,491	278,959	46,605	298,875	92,677	100,067	65,074	.....	38,573	114,247
1887		1887	73,214	258,759	53,216	278,757	92,677	93,833	75,677	.....	38,354	114,031
1886		1886	80,594	243,333	46,907	277,020	100,357	101,095	53,225	.....	36,442	89,667
1885		1885	68,257	224,612	5,773	283,096	76,115	76,592	30,531	.....	24,261	54,792
LUMBERMENS MUTUAL, Chicago f.....1889.		1889	16,492	126,693	18,968	124,217	30,701	30,748	8,234	.....	15,134	23,368
M. T. Grease, Pres., T. E. Gilpin, Sec.		1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MANUFACTURERS MUTUAL, Batavia g.....1889.		1889	12,118	47,202	15,265	44,055	40,207	40,207	18,171	784	12,564	31,519
W. M. Van Nortwick, Pres., G. T. Farmer, Sec.		1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

a business May 20, 1889. † Includes outstanding scrip. ‡ Reserve for unearned premiums not provided for. § The Mercantile Mutual of Providence, R. I., and the
 refection of Hyde Park and the Associated Manufacturers of Moline, Ill., constitute "The Associated Factory Mutual Insurance Companies, West."
 Littlefield, secretary for incorporators. ¶ Incorporated in 1857 as the Farmers Fire Insurance Company of Freeport; reorganized in 1888.
 ned a writ of *error* *ad* *scire facere* on the officers of this company, summoning them to appear and show cause why the company's charter should not be annulled. † The sheriff has
 the company made by the Insurance Department, after filing its annual statement, showed: Assets, \$33,388; deposit notes, \$152,102; liabilities, \$85,803; surplus, including
 posit notes, \$19,885; cash impairment, \$32,217. — Impairment.
 Organized in February, 1889. † Begun business February, 1889.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ended	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
ILLINOIS—Continued.												
MANUFACTURERS & MERCH. MUT., Rockford, 1881.												
Henry W. Price, Pres., Geo. S. Roper, Sec.	1889	\$67,111	\$221,271	\$33,736	\$554,646	\$33,375	\$63,899	\$65,837	\$33,171	\$11,109	\$22,390	\$66,600
	1887	65,395	197,641	49,177	220,849	23,268	66,186	67,986	28,553	2,242	24,554	55,349
	1888	49,221	142,682	39,614	152,269	9,607	65,521	65,893	30,834	5,297	18,444	54,575
	1886	37,322	180,693	36,585	181,430	737	58,985	60,557	27,740	3,347	15,780	46,876
	1885	23,972	161,997	1,575	184,394	22,397	63,804	63,804	37,650	.....	27,368	64,958
METROPOLITAN MUTUAL, Chicago * 1890.	1890	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MILLERS MUT. FIRE INS. ASS'N OF ILL., Alton, 1877.	1880	41,109	286,265	12,291	315,083	28,818	42,595	43,509	28,854	.....	7,342	36,196
D. R. Sparks, Pres., A. R. McKinney, Sec.	1888	33,659	239,135	270,403	270,403	31,268	30,075	30,838	27,036	.....	6,293	33,399
	1887	26,841	189,913	(1)	216,754	26,841	27,813	28,644	14,850	.....	4,288	19,138
	1886	18,840	108,894	1,972	123,762	14,868	17,544	18,147	19,454	.....	2,364	21,818
	1885	22,902	102,706	1,702	123,906	21,200	11,478	12,048	8,662	.....	1,233	9,895
MILLERS NATIONAL, Chicago, 1865.	1880	378,964	1,210,974	194,131	1,455,807	244,833	195,759	203,673	135,187	.....	47,775	182,962
C. H. Seybt, Pres., W. L. Barnum, Sec.	1888	322,962	1,123,377	61,706	1,304,693	241,256	205,430	216,801	119,147	.....	44,613	163,760
	1887	236,542	1,033,130	69,490	1,206,182	173,052	185,418	194,309	144,340	.....	40,104	184,444
	1886	225,144	935,984	138,574	1,122,551	186,570	164,822	171,610	99,535	.....	30,928	130,463
	1885	179,093	820,634	47,798	951,999	131,295	153,836	161,201	116,564	.....	25,582	142,146
MISS. VALLEY MANUF. MUTUAL, Rock Island, 1880.	1880	87,918	296,940	85,283	299,575	2,635	185,185	187,200	116,320	36,245	32,419	184,984
J. S. Keator, Pres., Wm. B. Ferguson, Sec.	1888	81,235	326,032	75,940	344,327	16,295	192,022	197,278	115,807	36,249	35,441	187,497
	1887	81,785	341,593	71,676	351,692	10,109	142,416	145,054	89,193	16,592	29,905	135,260
	1886	63,412	356,543	75,777	354,178	12,365	116,788	119,065	86,243	.....	20,672	115,915
	1885	90,211	321,154	10,575	400,790	79,636	61,260	107,395	47,942	.....	25,980	73,922
MUTUAL, Chicago, 1869.	1880	150,083	335,226	160,101	325,208	10,018	196,134	200,821	154,231	12,568	76,638	243,437
Silas W. Gardiner, Pres., Wm. E. Smith, Sec.	1888	141,822	430,641	125,410	407,113	16,472	199,366	203,779	106,699	9,423	66,397	182,499
	1887	119,916	462,754	98,165	484,905	21,751	199,859	203,779	81,452	16,671	40,717	138,840
	1886	55,856	382,588	57,497	380,947	1,641	114,839	116,699	69,822	6,376	32,791	106,008
	1885	67,091	221,058	6,834	221,315	60,257	92,152	92,728	33,719	.....	28,060	61,779
MUTUAL UNION, Moline, 1886.	1880	47,733	202,543	52,744	197,532	5,011	90,270	90,937	53,164	.....	27,622	80,806
Chas. H. Deere, Pres., H. C. Cleaveland, Sec.	1888	34,262	158,377	36,296	156,344	2,033	92,779	93,384	50,031	13,125	22,318	85,474
	1887	25,262	123,462	23,074	125,050	2,188	58,470	58,870	34,436	.....	21,022	55,468
	1886	17,486	72,499	12,880	77,105	4,606	18,477	18,477	347	.....	5,984	6,331

* In process of organization. † Reserve for unearned premiums not provided for. ‡ Includes payments to scripholders. — Impairment.

NORTHWESTERN MUTUAL, Rock Island.....1886. Hy. A. Ainsworth, Pres., W. B. Ferguson, Sec.	1889 40,858 33,355 24,919 22,972	1886 160,700 145,141 129,138 87,548	1887 26,143 15,313 14,562 11,212	1888 175,415 103,483 139,495 99,308	1889 14,715 17,942 10,357 11,700	1890 45,719 40,656 32,036 22,424	1891 46,704 41,755 32,145 22,435	1892 23,882 19,132 10,388 7,183	1893 9,472 9,073 3,820	1894 6,010 5,198 4,539 4,181	1895 30,097 33,397 18,747 11,364
OAKLAND MUTUAL F. & M., Evanston *.....1890.	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900
PACIFIC MUTUAL, Alton.....1887. M. H. Topping, Pres., H. G. McPike, Sec.	1889 20,014 19,964 18,391	1887 87,149 84,531 70,683	1888 13,411 11,840 4,722	1889 94,652 102,655 84,352	1890 7,593 18,124 13,669	1891 19,570 20,213 14,976	1892 19,651 20,894 15,066	1893 5,123 11,974 2,714	1894	1895 4,233 5,947 2,110	1896 9,356 17,921 4,824
PROTECTION MUTUAL, Chicago.....1887. Geo. W. Powell, Pres., C. E. Worthington, Sec.	1889 23,637 18,568 11,224	1887 71,579 138,169 56,685	1888 18,725 18,406 10,545	1889 76,491 138,331 57,364	1890 4,912 162 679	1891 35,843 27,558 18,968	1892 36,431 28,778 19,656	1893 6,662 3,011 1,699	1894 8,306 4,084	1895 17,656 14,896 8,125	1896 32,624 21,991 9,824
STATE MUTUAL FIRE INS. ASS'N, Hyde Park c.1889 J. C. Miller, Pres., W. A. Lowell, Sec.	1889 22,456	1890 58,110	1891 13,835	1892 66,731	1893 8,621	1894 15,369	1895 15,369	1896 1,613	1897	1898 2,248	1899 3,861
WESTERN MANUFACTURERS MUT., Chicago..1869. P. A. Montgomery, Pres., G. D. Fair, Sec.	1889 133,495 135,733 98,191 106,271 92,685	1869 404,574 320,576 102,207 286,595 322,332	1870 62,842 73,116 64,195 62,553 19,473	1871 475,227 383,192 226,203 333,223 395,544	1872 70,653 62,617 33,996 43,718 73,212	1873 117,587 128,340 119,373 123,070 124,267	1874 123,445 133,070 124,363 127,091 129,448	1875 73,821 43,499 91,372 38,969 61,593	1876 25,273 10,768 16,851 16,610 14,583	1877 34,835 36,543 30,342 38,869 34,062	1878 133,929 50,830 138,565 14,448 108,238
CENTRAL MUTUAL, Fort Wayne c.....1889. D. N. Foster, Pres., P. A. Randall, Sec.	1889 20,654	1890 50,656	1891 18,218	1892 53,092	1893 2,436	1894 23,629	1895 23,737	1896 2,248	1897	1898 11,745	1899 13,987
GERMAN MUTUAL, Indianapolis.....1854. Adolph Seidensticker, Pres., Lorenz Schmidt, Sec.	1889 129,823	1890 255,933	1891 (1)	1892 385,756	1893 129,823	1894 25,412	1895 33,918	1896 8,822	1897 2,574	1898 8,076	1899 19,472
INDIANAPOLIS MANF. MUTUAL, Indianapolis..1890. C. L. Cutter, Pres., F. E. Perry, Sec.	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899
ANCHOR MUTUAL, Creston A.....1889.	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899
CITIZENS MUTUAL, Waterloo c.....1887. B. R. Sherman, Pres., J. H. Kuhns, Sec.	1889 18,470 10,495 5,172	1887 123,936 40,093 30,147	1888 1,578 3,591 455	1889 136,698 48,599 34,864	1890 12,762 2,596 4,717	1891 39,656 22,131 13,817	1892 40,666 22,131 13,817	1893 22,278 8,681 1,535	1894 787	1895 22,776 13,102 9,220	1896 45,841 21,783 10,755
IOWA STATE, Keokuk.....1855. Smith Hamill, Pres., Howard Tucker, Sec.	1889 42,881 48,283	1855 455,572 432,513	1856 1,600 3,000	1857 496,853 477,796	1858 41,281 45,283	1859 72,535 71,504	1860 74,411 73,058	1861 34,212 31,380	1862 217	1863 33,504 32,992	1864 67,923 64,372

* In process of organization. † An examination of the company made by the Insurance Department, after filing its annual statement, showed: Assets, \$19,814; deposit notes, \$70,131; liabilities, \$19,799; surplus, including deposit notes, \$70,854; net cash surplus, \$22. ‡ Reserve for unearned premiums not provided for. § Includes payments to scrip-holders. ¶ Begun business September 1, 1887. † Begun business June 6, 1887. ‡ Begun business October 7, 1889. § Includes outstanding scrip. ¶ Insurance on flour mills only. † Guarantee fund, \$100,000. ‡ Organized as the Hotel Owners Mutual. † Insures against fire, lightning and tornadoes. ‡ Guarantee fund, \$50,000.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ended Dec. 31	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
IOWA—Continued.												
IOWA STATE, Keokuk—Cont.	1887	\$42,781	\$431,135	\$5,967	\$67,949	\$6,814	\$75,961	\$77,348	\$34,651	.....	\$40,098	\$74,749
	1886	41,121	356,432	4,592	392,901	36,599	56,508	58,102	32,341	.....	39,420	71,701
	1885	43,657	376,179	211,862	207,974	-168,205	58,747	60,495	25,124	.....	35,750	60,874
MERCHANTS AND BANKERS MUT., Des Moines & 1885.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
E. T. Carpenter, Pres., M. H. Kirkman, Sec.	1888	38,426	156,104	9,200	185,330	29,226	15,252	15,252	6,899	.....	6,579	13,358
	1887	37,288	116,266	4,372	149,122	32,916	10,697	17,147	11,485	.....	4,046	16,131
	1886	2,651	84,425	3,400	83,676	— 749	4,986	5,480	1,314	.....	3,978	5,292
MERCH. & MAN. MUT. FIRE ASS'N, Clinton & 1887.	1889	26,082	86,245	1,952	110,375	24,130	36,130	36,325	16,571	1,753	12,249	30,573
L. B. Wadleigh, Pres., D. L. Ryder, Sec.	1888	23,708	57,082	2,448	78,342	21,260	20,085	31,838	2,497	.....	9,439	11,936
	1887	13,818	60,349	(1)	74,167	13,818	7,031	17,031	.....	.....	.....	3,213
MUTUAL ARTISANS FIRE, Muscatine & 1889.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
John Mahin, Pres., M. A. Brann, Sec.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MUTUAL GUARANTY, Clinton & 1888.	1889	38,973	180,064	11,043	207,994	27,930	.....	.....	.....	.....	.....	.....
Schiller Hosford, Pres., J. W. Lithgow, Sec.	1888	22,948	60,278	1,727	81,499	21,221	24,681	24,681	4,185	.....	10,179	14,364
ORCHARD CITY MUTUAL, Burlington. 1889.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
W. D. Gilbert, Pres., Wm. K. Smith, Sec.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
RELIANCE MUTUAL, Dubuque. 1885.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
W. H. Day, Pres., D. A. Henderson, Sec.	1888	20,557	143,258	15,882	157,933	14,675	53,430	53,687	49,008	.....	18,684	58,692
	1887	23,145	109,221	12,209	186,157	10,930	49,796	50,206	35,298	.....	15,004	50,302
	1886	35,559	166,704	11,492	164,771	4,067	67,152	67,372	35,347	.....	16,182	51,599
	1885	21,867	53,990	30,303	45,554	- 8,436	23,301	21,767	.....	.....	5,221	5,221
SWEDISH MUTUAL, Burlington. 1889.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
KANSAS.												
KANSAS FARMERS, Abilene * & 1882.	1889	48,298	28,947	19,845	57,400	28,453	24,818	29,675	8,758	2,827	15,200	26,794
J. E. Bonebrake, Pres., W. A. Burbank, Sec.	1888	54,903	65,429	20,578	99,844	34,415	2,868	21,855	10,268	1,451	11,688	23,407
	1887	50,250	18,710	21,519	47,450	28,740	2,563	27,651	9,846	1,799	15,421	26,996
	1886	45,401	20,697	17,538	48,590	27,803	2,121	30,226	5,801	.....	34,578	40,379
	1885	25,768	45,969	13,736	25,768	12,032	7,941	20,788	5,646	257	16,767	22,690

* First class. † Includes premium notes. ‡ Reserve for unearned premiums not provided for. § Guarantee fund, \$50,000. ¶ Includes \$40,000 guarantee fund unpaid.

KENTUCKY.		LOUISIANA.		MAINE.		MARYLAND.	
MANUFACTURERS MUTUAL, Louisville †.....1889.	1890	.....	.....	.....	.....	.....	.....
Walter P. Dickerson, Sec. and Gen. Man.		15,622	45,676	16,683	44,615	12,554	13,061
MUT. FIRE INS. CO. OF KY., Newport & Covington. †	1889	20,681	30,605	13,116	38,170	5,322	3,174
1888.—Chas. J. Helm, Pres., Alex. Gilmour, Sec.	1888						
INTER-STATE FIRE ASS'N, New Orleans &.....1889.	1889	7,725	120,500	.....	128,225	8,478	4,703
Breedlove Smith, Pres., R. L. Emery, Sec.							
BANGOR, Bangor.....1859.	1889	18,396	89,376	4,336	103,436	16,190	5,767
W. P. Hubbard, Pres., J. H. Boyd, Sec.	1888	21,770	91,635	.....	.....	17,900	8,337
1887.....	1887	21,171	90,986	.....	.....	18,468	8,216
1886.....	1886	21,994	85,728	.....	.....	17,766	9,459
1885.....	1885	.....	.....	.....	.....	15,120	9,933
SACO, Saco.....	1889	58,916	5,990	(†)	64,206	1,144	1,825
Henry J. Rice, Pres., M. H. Kelly, Sec.	1888	54,480	5,276	(†)	57,756	1,413	1,648
1887.....	1887	49,998	5,506	(†)	55,514	1,501	1,501
1886.....	1886	47,931	5,609	(†)	53,540	1,583	1,583
1885.....	1885	45,222	5,609	(†)	53,540	1,435	1,543
BALTIMORE EQUITABLE SOCIETY, Baltimore*.....1794.	1889	1,861,940	.....	598,348	.....	92,836	19,538
F. A. Crook, Treas., Hugh B. Jones, Sec.	1888	1,766,600	.....	585,485	.....	33,374	12,841
1887.....	1887	1,674,071	.....	580,304	.....	32,359	12,841
1886.....	1886	1,719,799	.....	598,294	.....	35,699	12,841
1885.....	1885	1,609,806	.....	581,672	.....	37,080	12,841
MUTUAL OF BALTIMORE CITY, Baltimore.....1886.	1889	16,766	107,260	8,154	115,972	22,112	6,446
Frank Singluff, Pres., W. H. Purcell, Sec.	1888	8,142	115,439	860	115,721	30,547	8,674
1887.....	1887	19,579	115,915	12,204	123,200	30,724	8,674
1886.....	1886	11,894	116,393	.....	128,217	44,186	9,218
MUTUAL OF BALTIMORE COUNTY, Baltimore.....1850.	1889	40,787	417,257	46,454	411,590	19,867	28,204
T. H. Mathews, Pres., Francis Shriver, Sec.	1888	43,673	467,471	36,408	474,736	20,242	25,052
1887.....	1887	49,191	568,432	39,034	578,589	23,454	27,500
1886.....	1886	44,722	590,130	20,318	614,534	24,404	28,025
1885.....	1885	44,662	593,666	16,218	622,110	22,406	28,025
MUTUAL OF CARROLL COUNTY, Westminster.....1869.	1889	25,140	187,231	3,733	208,638	9,396	4,501
J. W. Hering, Pres., R. Manning, Sec.	1888	21,480	177,874	132	199,222	8,422	8,886
1887.....	1887	22,085	166,244	.....	188,349	10,910	1,536
1886.....	1886	22,781	156,836	280	179,337	4,831	3,305
1885.....	1885	21,540	140,143	375	161,308	5,532	4,425

* Does business on the cash plan. † The Manufacturers Mutual and the Mutual Fire Ins Co. of Kentucky operate jointly as "The Associated Factory Mutuals South," with headquarters at Louisville, W. P. Dickerson, Manager. ‡ Reserve for unearned premiums not provided for. § Includes amount returned to policyholders. a Authorized to begin business January 31, 1890. b Guaranty fund, \$10,000. c Includes payments to scrip-holders. d Mutual company with stock subscribers and guarantee fund notes; cash premiums. e Guarantees fund notes. f Includes \$3,310 invested in bonds. g Includes \$2,075 invested in bonds. h Impairment.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ended 12/31	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
MARYLAND—Continued.												
MUTUAL OF FREDERICK CO., Frederick City...1844. Charles E. Trail, Pres., G. W. Clamer, Sec.	1889	\$31,529	\$227,508	\$21,322	\$237,715	\$10,207	\$4,566	\$5,960	\$2,687	.....	\$2,730	\$5,417.
	1888	50,208	242,933	15,704	277,437	34,594	5,058	7,616	3,958	.....	2,634	6,592
	1887	52,294	282,657	11,025	323,926	41,269	15,766	17,460	4,439	\$10,469	2,140	17,054
	1886	44,965	284,643	3,337	326,270	41,697	16,795	19,360	4,451	15,236	2,081	21,568
	1885	46,988	286,019	837	334,170	46,151	16,978	19,233	4,251	15,177	1,634	18,140
MUTUAL IN HARFORD CO., Bel-Air.....1844. J. C. Walsh, Pres., Geo. R. Cairnes, Sec.	1889	59,548	412,936	4,973	458,511	45,575	18,595	20,699	16,546	.....	2,275	18,821
	1888	51,925	397,672	570	449,027	51,355	18,449	19,155	11,105	.....	2,489	19,594
	1887	44,932	388,423	4,615	427,840	39,417	17,243	17,854	10,608	.....	2,283	12,891
	1886	49,723	380,206	6,775	398,201	33,048	15,631	16,110	1,511	.....	1,903	3,414
	1885	26,905	361,604	4,100	384,499	22,865	15,175	15,531	15,146	.....	1,886	17,032
MUTUAL OF KENT CO., Chestertown.....1847. Wm. N. E. Wickes, Pres., N. G. Westcott, Sec.	1889	116,483	172,000	53,885	234,598	62,598	6,864	12,325	2,484	2,305	516	5,395
	1888	104,020	168,310	6,261	266,069	97,759	6,629	13,028	10,452	3,949	1,866	16,267
	1887	107,930	170,600	6,939	270,601	100,091	7,426	12,215	14,833	5,781	1,940	22,554
	1886	115,742	166,271	4,278	277,735	111,464	7,309	15,015	1,349	10,467	1,869	13,685
	1885	114,283	166,533	10,212	270,604	104,071	7,494	17,157	3,091	1,910	1,930	6,931
MUTUAL OF MONTGOMERY CO., Sandy Spring..1848. Jos. T. Moore, Pres., Rob't R. Moore, Sec.	1889	102,906	1,399,263	8,814	1,493,355	94,092	62,158	99,396	50,486	.....	* 40,809	91,295
	1888	93,569	1,391,801	4,241	1,391,219	89,418	59,006	69,366	68,286	.....	7,724	76,010
	1887	115,224	1,229,259	4,175	1,349,308	111,049	46,890	51,807	53,831	.....	6,806	60,637
	1886	123,687	1,191,641	4,864	1,310,463	118,822	45,679	50,456	37,731	.....	6,595	43,409
	1885	118,273	1,149,289	4,084	1,263,477	14,188	43,393	48,070	31,279	.....	12,130	43,409
MUTUAL OF SOMERSET & WORCESTER CO.'s, P. Anne..1867. L. L. Waters, Pres., W. J. Brittingham, Sec.	1889	15,985	99,344	2,350	112,979	13,635	4,999	5,691	2,792	34	1,195	4,021
	1888	14,683	98,684	1,700	111,667	12,983	4,991	5,442	6,864	23	1,126	8,013
	1887	15,308	89,170	.....	104,476	15,908	5,279	6,590	4,024	261	1,477	5,762
	1886	19,459	92,974	6,497	105,936	12,962	3,760	4,672	6,577	3	1,275	7,795
	1885	18,141	89,413	1,800	105,754	16,341	4,492	5,321	1,128	.....	1,155	2,283
MUTUAL OF WASHINGTON CO., Hagerstown...1846. M. S. Barber, Pres., Wm. H. Armstrong, Sec.	1889	87,478	40,015	4,869	122,684	82,669	3,879	7,262	994	2,144	1,315	4,453
	1888	83,281	40,124	1,336	122,069	81,945	3,752	8,165	1,753	1,871	1,316	4,970
	1887	80,247	37,627	1,190	116,684	79,957	4,021	7,156	2,227	2,008	1,443	5,678
	1886	74,010	38,424	1,327	111,107	72,683	4,025	7,932	186	1,827	1,391	3,404
	1885	73,158	37,914	1,113	109,959	72,045	3,434	6,913	.....	2,092	1,311	3,493

* Includes \$1,028 paid for investments.

MASSACHUSETTS.														
1886	ABINGTON MUTUAL, Abington.....	1856.	1886	98,879	112,679	57,150	154,408	41,799	49,573	54,677	19,273	10,651	15,605	45,599
1887	Henry B. Pierce, Pres., Carlos P. Faunce, Sec.		1887	86,520	.....	47,917	.....	41,612	33,590	45,911	8,599	7,445	13,438	99,473
1888			1888	71,110	.....	38,045	213,833	33,074	33,519	45,911	6,190	6,667	13,438	29,255
1886			1886	57,523	189,510	32,018	215,017	25,507	27,440	30,726	16,367	5,086	8,117	20,570
1885			1885	57,977	103,357	27,498	193,836	39,479	23,103	35,697	6,782	4,515	6,345	17,642
1889	ARKWRIGHT MUTUAL, Boston	1860.	1889	446,795	.....	218,493	.....	218,304	434,019	451,882	112,882	317,030	28,587	438,499
1888	W. Higginson, Pres., E. H. Sprague, Sec.		1888	420,022	205,436	206,940	.....	233,152	410,769	428,995	64,447	314,139	28,470	495,056
1887			1887	416,683	1,933,275	104,487	2,155,471	222,106	380,925	368,086	43,319	288,149	25,447	356,915
1886			1886	385,964	1,862,027	189,400	2,058,501	106,474	371,522	388,807	75,734	290,605	33,723	390,062
1885			1885	390,486	1,726,233	173,268	1,943,451	217,218	343,100	355,382	27,041	276,944	23,311	327,296
1889	ATTLEBOROUGH MUTUAL, Attleborough.....	1844.	1889	221,586	20,221	6,096	36,771	16,550	1,869	2,071	1,021	.....	429	1,450
1888	Joseph W. Capron, Pres., E. R. Read, Sec.		1888	221,806	19,909	5,083	37,632	17,173	1,842	2,753	707	.....	454	1,161
1887			1887	20,940	19,389	4,847	35,492	16,102	2,276	3,540	1,941	.....	519	1,460
1886			1886	20,863	39,485	4,935	55,413	15,928	2,479	3,346	281	.....	486	767
1889	BARNSTABLE CO. MUTUAL, Yarmouthport	1833.	1889	110,070	315,993	52,705	373,268	57,365	31,750	36,628	2,150	21,669	5,686	29,595
1888	Joseph R. Hall, Pres., Frank Thacher, Sec.		1888	105,589	393,757	50,672	328,674	54,917	24,819	29,779	3,068	17,593	4,907	29,595
1887			1887	90,249	296,956	49,538	348,370	51,414	24,426	30,052	5,088	16,337	4,907	29,595
1886			1886	90,061	282,976	47,201	331,836	51,860	23,595	28,136	6,602	15,292	4,864	29,595
1885			1885	95,986	262,490	45,281	313,195	50,705	31,591	35,668	1,716	22,422	5,994	30,132
1889	BERKSHIRE MUTUAL, Pittsfield.....	1835.	1889	90,965	86,154	43,693	143,426	57,272	20,088	24,589	4,580	8,814	5,901	19,295
1888	J. L. Peck, Pres., J. M. Stevenson, Sec.		1888	94,743	81,808	42,036	134,515	52,707	18,761	23,201	5,694	7,920	5,126	18,040
1887			1887	90,249	77,668	38,954	128,903	51,295	15,831	20,002	4,531	5,940	4,389	14,866
1886			1886	85,365	222,029	37,371	270,023	47,994	16,832	20,904	8,087	6,072	5,048	19,207
1885			1885	81,342	212,130	35,483	257,989	45,859	18,321	22,219	3,779	6,611	4,848	15,238
1889	BOSTON MANUFACTURERS MUTUAL, Boston.....	1850.	1889	681,323	3,765,310	377,852	4,668,781	393,471	758,316	786,457	250,456	546,746	55,369	852,571
1888	E. Atkinson, Pres., W. B. Whiting, Sec.		1888	740,076	3,743,891	375,993	4,106,984	393,153	749,913	792,055	153,957	541,748	51,662	740,467
1887			1887	699,228	3,531,617	354,417	3,876,803	344,811	716,260	741,612	195,253	486,001	48,100	630,414
1886			1886	610,130	3,222,186	327,062	3,905,254	383,068	641,330	668,756	166,181	508,924	48,336	723,414
1885			1885	663,027	3,072,157	308,330	3,426,854	354,697	606,912	661,223	94,699	445,881	45,790	586,310
1889	CAMBRIDGE MUTUAL, Cambridgeport.....	1833.	1889	218,426	151,717	82,956	287,187	135,470	42,057	59,709	8,050	17,871	15,296	41,847
1888	Josiah W. Cook, Pres., Alfred L. Barbour, Sec.		1888	208,652	138,022	74,374	272,486	134,276	39,358	48,549	9,865	15,347	13,445	38,657
1887			1887	193,350	124,276	62,546	255,086	130,804	40,745	49,118	4,754	15,368	13,393	33,300
1886			1886	178,677	111,145	56,497	233,324	122,179	32,007	42,033	6,991	12,731	11,821	31,603
1885			1885	166,560	97,870	49,383	215,047	117,177	33,292	40,844	1,828	10,641	11,276	23,745
1889	CHINA MUTUAL (Marine), Boston.....	1846.	1889	422,199	198,876	65,437	331,900	—	310,044	380,172	345,378	56,704	72,841	474,923
1888	E. A. Poole, Pres., W. H. Lord, Sec.		1888	420,022	197,966	67,769	351,678	—	395,700	458,304	393,514	50,754	70,349	554,617
1887			1887	500,159	185,957	73,157	45,451	—	373,941	373,941	282,874	58,778	58,778	497,463
1886			1886	502,018	197,540	79,838	—	—	241,131	391,000	230,757	135,866	44,215	400,782
1885			1885	554,155	205,062	85,571	93,354	—	240,739	395,355	238,826	127,722	44,856	411,404

l Includes outstanding scrip. **c** Paid for redemption of and interest on scrip. **—** Impairment.

*** Includes outstanding scrip.**

c Paid for redemption of and interest on scrip.

ant.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ended Dec 31	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
MASSACHUSETTS—Continued.												
CITIZENS MUTUAL, Boston.....1846. H. C. Bigelow, Pres., J. W. Peabody, Sec.	1889	\$229,221	\$318,838	\$161,359	\$486,700	\$167,862	\$67,447	\$83,400	\$13,562	\$34,080	\$21,437	\$69,079
	1888	331,213	312,378	158,057	485,534	173,156	82,200	98,375	14,945	42,321	24,352	81,618
	1887	314,097	305,005	155,086	464,016	159,011	74,201	89,598	14,967	34,600	22,460	76,027
	1886	266,751	596,880	148,384	739,247	148,367	59,968	74,004	9,488	26,815	19,604	55,907
	1885	280,669	588,186	147,333	721,462	133,276	60,661	73,887	11,354	26,883	19,673	56,110
COTTON AND WOOLEN MANUF'S MUT., Boston.1875. Chas A. Stevers, Pres., B. F. Taft, Sec.	1889	138,891	893,694	89,866	942,719	49,025	179,273	188,588	78,131	76,952	19,932	175,015
	1888	124,936	.....	90,227	.....	34,709	152,815	160,007	42,133	76,085	17,913	136,131
	1887	103,005	674,066	67,737	709,334	35,268	134,813	142,195	61,494	71,659	15,879	149,022
	1886	116,244	639,468	71,461	684,251	44,783	122,444	127,948	24,179	68,714	13,915	106,868
	1885	95,723	469,073	59,044	595,752	36,679	93,815	96,695	13,453	38,045	11,831	63,329
DEDHAM MUTUAL, Dedham.....1837. Geo. B. Faunce, Pres., E. Howe, Jr., Sec.	1889	115,062	45,219	25,296	134,985	89,766	15,448	21,083	3,369	5,484	5,061	13,914
	1888	108,865	41,097	22,850	127,112	86,015	14,696	21,109	3,124	5,071	4,678	12,873
	1887	105,062	76,721	20,625	161,158	84,437	13,351	18,701	5,108	4,600	4,409	14,216
	1886	100,163	70,628	20,315	150,476	79,848	11,493	16,999	6,867	3,933	3,955	14,785
	1885	97,795	65,934	19,365	144,364	78,430	10,638	15,767	887	3,521	3,638	8,046
DORCHESTER MUTUAL, Boston.....1855. Thos. F. Temple, Pres., W. D. C. Curtis, Sec.	1889	330,012	304,736	152,368	482,380	177,644	87,199	100,914	44,834	24,707	25,334	94,875
	1888	315,420	285,172	142,586	458,006	172,834	87,525	102,218	39,936	21,362	25,064	77,362
	1887	292,795	255,075	130,088	417,782	162,707	79,675	102,916	36,262	25,215	28,433	89,910
	1886	275,866	238,124	111,287	386,603	164,479	82,833	95,449	31,247	21,655	22,224	75,126
	1885	245,063	189,999	96,824	338,220	148,221	66,395	77,003	15,622	16,877	19,296	51,795
ELECTRIC MUTUAL, Boston *.....1890. S. E. Barton, Pres.	1890	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
ESSEX MUTUAL, Salem.....1829. David Moore, Pres., Chas. S. Nichols, Sec.	1889	59,885	15,970	8,733	67,122	51,152	3,172	6,571	82	2,215	1,271	3,568
	1888	56,943	15,875	8,682	64,136	48,261	4,080	7,136	88	3,002	1,238	4,328
	1887	53,187	46,336	8,252	91,211	44,875	3,722	6,814	285	2,471	1,211	3,967
	1886	50,888	45,144	8,073	87,959	42,815	2,868	5,652	228	2,070	1,025	3,323
	1885	48,157	45,054	7,993	85,308	40,254	2,353	4,863	79	1,140	1,006	2,225
FALL RIVER MANUFACTURERS MUT., Fall River.1870. Thomas J. Borden, Pres., Chas. S. Waring, Sec.	1889	237,921	1,202,577	120,710	1,319,788	117,211	243,840	253,287	65,574	167,754	15,510	248,838
	1888	232,954	1,168,294	111,393	1,290,955	121,661	222,409	233,103	36,817	170,437	14,374	221,678
	1887	222,262	1,043,407	105,139	1,160,530	117,123	206,868	215,890	26,623	154,252	11,315	192,190

* Began business May 15, 1890.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ended March 31	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- bit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
MASSACHUSETTS—Continued.												
LOWELL MUTUAL, Lowell—Cont.												
1886.....	1886	\$81,633	\$71,732	\$17,933	\$135,432	\$63,700	\$10,438	\$14,843	\$779	\$3,999	\$5,335	\$10,113
1885.....	1885	78,642	67,082	16,771	128,953	61,871	9,666	13,437	602	3,954	5,017	9,573
LYNN MUTUAL, Lynn												
1880.....	1880	68,934	47,669	12,024	104,579	56,910	6,017	9,830	5,147	5,567	3,042	13,756
1888.....	1888	72,804	45,577	11,578	106,863	61,266	4,407	8,399	1,407	2,659	3,007	5,866
1887.....	1887	71,982	88,642	11,210	149,414	60,772	4,658	8,280	1,102	2,550	2,858	5,550
1886.....	1886	71,261	84,181	11,124	143,868	56,077	22,132	20,751	203	2,219	2,754	5,176
1885.....	1885	66,933	79,777	10,857	135,854	56,077	4,612	7,739	648	2,676	2,450	5,774
MASSACHUSETTS MUTUAL, Boston												
1872.....	1880	347,969	160,816	84,034	424,751	265,935	32,078	48,284	7,668	20,175	19,773	47,496
1888.....	1888	351,191	155,387	81,574	425,004	269,617	60,934	84,965	13,074	26,468	21,607	61,149
1887.....	1887	328,766	.....	76,183	.....	252,583	30,156	45,396	5,534	19,634	20,755	45,023
1886.....	1886	331,352	.....	72,430	.....	258,922	28,514	44,446	8,081	19,018	20,084	47,183
1885.....	1885	336,217	.....	74,889	.....	261,528	26,318	46,689	8,134	19,431	19,859	47,424
MERCHANTS AND FARMERS MUT'L, Worcester												
1846.....	1880	297,371	.....	177,119	.....	120,252	86,576	100,849	44,411	30,641	24,976	100,028
1888.....	1888	295,645	306,548	159,589	442,604	136,056	87,664	102,153	44,062	29,632	24,253	97,047
1887.....	1887	287,156	89,037	144,306	231,887	122,850	87,343	100,965	38,394	20,534	24,324	93,162
1886.....	1886	278,728	270,864	135,432	414,160	143,266	84,502	95,997	25,524	20,231	23,393	78,148
1885.....	1885	257,995	251,095	127,047	381,953	130,858	82,319	92,941	23,966	27,994	27,086	78,910
MERRIMACK MUTUAL, Andover												
1828.....	1880	335,407	349,528	185,201	499,734	150,206	79,673	96,930	38,419	31,319	19,924	89,662
1888.....	1888	399,395	333,962	177,125	486,202	152,220	84,250	100,056	19,940	34,447	20,747	73,134
1887.....	1887	301,263	351,787	160,007	455,257	121,283	85,361	100,364	31,951	33,286	20,361	85,592
1886.....	1886	293,720	293,315	152,131	434,913	121,598	77,220	91,000	23,463	19,310	19,310	71,318
1885.....	1885	274,662	422,186	138,562	578,286	136,100	71,167	84,129	23,835	25,151	16,953	65,939
MIDDLESEX MUTUAL, Concord												
1826.....	1880	595,652	.....	293,043	.....	322,609	103,141	124,771	37,221	50,476	26,133	113,840
1888.....	1888	518,493	379,952	100,093	708,332	328,380	108,693	131,184	15,470	52,085	26,934	95,089
1887.....	1887	491,363	351,767	175,893	667,257	315,470	92,776	115,549	20,022	41,709	23,861	94,662
1886.....	1886	476,936	326,050	163,025	639,961	313,911	77,994	90,024	18,846	35,912	22,382	77,140
1885.....	1885	459,537	310,193	155,352	605,378	295,185	70,364	88,097	18,810	35,557	20,777	75,144
MILFORD MUTUAL, Milford												
1851.....	1880	19,238	17,424	11,675	24,987	7,563	6,414	7,199	2,450	247	1,714	4,411
1888.....	1888	17,179	15,137	6,615	22,701	7,564	4,949	5,662	1,049	1,166	1,311	3,586
1887.....	1887	15,286	40,265	6,768	48,753	8,488	4,422	4,953	25	1,009	1,087	8,121
1886.....	1886	12,674	34,363	5,808	41,229	6,866	4,097	4,205	507	747	1,176	2,430

‡ Has a guaranty capital of \$200,000. § Includes dividends of \$14,000 on guaranty capital.

MILL-OWNERS MUTUAL, Boston.....1873. R. W. Toppan, Pres., W. H. H. Whiting, Sec.	1880 1881 1882 1883 1884 1885 1886 1887 1888 1889	195,755 180,648 175,470 171,751 161,560 149,723 141,664 139,827 142,610 133,370	1,362,458 1,175,843 1,127,140 1,090,505 963,690 890,212 827,357 786,907 725,341 624,534	136,795 118,217 113,350 121,995 105,674 32,597 32,166 31,830 31,385 31,745	1,421,418 1,238,374 1,169,066 1,140,261 1,049,576 246,428 236,855 234,904 236,505 226,160	58,960 62,431 61,920 49,756 55,886 117,216 109,498 107,997 111,224 101,626	277,387 276,139 221,847 191,151 191,743 11,242 15,883 12,970 17,713 12,559	286,021 243,918 228,760 225,299 197,706 17,800 17,449 19,397 17,713 18,912	96,978 61,912 49,639 49,639 35,946 1,399 310 4,557 1,633 1,306	153,683 157,490 154,811 146,366 124,702 8,093 12,183 9,636 7,807 7,950	22,760 18,518 16,688 17,088 17,155 4,764 3,960 3,730 3,526 3,694	273,421 237,926 221,138 212,911 177,803 14,096 16,453 17,093 12,966 12,950
MUTUAL FIRE ASSURANCE, Springfield.....1827. W. C. Sturtevant, Pres., F. R. Young, Sec.	1880 1881 1882 1883 1884 1885 1886 1887 1888 1889	149,723 141,664 139,827 142,610 133,370 66,650 57,539 53,909 50,165 46,472	190,212 127,357 126,907 125,341 124,534 14,778 13,955 40,841 38,787 37,816	32,597 32,166 31,830 31,385 31,745 8,069 8,094 7,313 7,049 7,005	246,428 236,855 234,904 236,505 226,160 67,359 63,390 64,437 45,596 43,116	117,216 109,498 107,997 111,224 101,626 52,581 49,435 45,596 4,867 5,258	11,242 15,883 12,970 17,713 12,559 5,612 5,847 3,056 4,867 2,164	17,800 17,449 19,397 17,713 18,912 8,823 9,021 5,914 7,596 4,603	1,399 310 4,557 1,633 1,306 1,242 106 282 184 722	8,093 12,183 9,636 7,807 7,950 2,211 2,594 9,977 1,964 1,602	4,764 3,960 3,730 3,526 3,694 2,238 1,953 1,868 1,568 1,486	14,096 16,453 17,093 12,966 12,950 5,691 6,653 3,067 3,716 3,182
MUTUAL FIRE INS. CO., Salem.....1838. Charles S. Nichols, Pres., S. A. Potter, Sec.	1880 1881 1882 1883 1884 1885 1886 1887 1888 1889	66,650 57,539 53,909 50,165 46,472 52,206 56,365 59,957 49,155 47,838	14,778 13,955 40,841 38,787 37,816 12,206 11,076 28,900 29,391 30,275	8,069 8,094 7,313 7,049 7,005 6,577 5,803 5,031 5,048 5,057	67,359 63,390 64,437 45,596 43,116 64,835 61,638 76,846 73,498 73,056	52,581 49,435 45,596 4,867 5,258 52,629 50,562 47,926 44,107 42,781	5,612 5,847 3,056 4,867 2,164 2,022 26,246 28,562 28,401 27,429	8,823 9,021 5,914 7,596 4,603 2,420 3,027 2,833 1,572 3,232	1,242 106 282 184 722 121 2,657 505 3 265	2,211 2,594 9,977 1,964 1,602 573 488 318 451 462	2,238 1,953 1,868 1,568 1,486 1,209 1,141 811 936 919	5,691 6,653 3,067 3,716 3,182 2,066 2,077 2,184 2,065 2,095
MUTUAL PROTECTION, Boston.....1861. A. Stone, Pres., G. H. Pendegast, Sec.	1880 1881 1882 1883 1884 1885 1886 1887 1888 1889	52,206 56,365 59,957 49,155 47,838 31,413 30,423 33,158 32,893 31,834	12,206 11,076 28,900 29,391 30,275 69,686 69,052 69,666	6,577 5,803 5,031 5,048 5,057 4,391 4,377 4,596 4,492 4,405	64,835 61,638 76,846 73,498 73,056 97,614 98,027 96,751	52,629 50,562 47,926 44,107 42,781 27,022 26,246 28,562 28,401	2,022 26,246 28,562 28,401 27,429 958 1,200 1,091 1,572 1,468	2,420 3,027 2,833 1,572 3,232 2,420 3,027 2,833 1,572 3,232	121 2,657 505 3 265	573 488 318 451 462	585 562 553 558 480	1,655 2,077 2,184 2,065 2,095
NEWBURYPORT MUTUAL, Newburyport.....1829. Amos Noyes, Pres., C. J. Brockway, Sec.	1880 1881 1882 1883 1884 1885 1886 1887 1888 1889	31,413 30,423 33,158 32,893 31,834 438,280 425,207 419,323 402,660 380,119	 69,686 69,052 69,666 240,379 233,131 230,888 225,877 442,353	4,391 4,377 4,596 4,492 4,405 127,498 123,954 120,750 116,945 114,228	 97,614 98,027 96,751 551,161 534,374 529,401 511,552 708,244	27,022 26,246 28,562 28,401 27,429 310,782 301,453 298,573 285,675 265,891	958 1,200 1,091 1,572 1,468 53,772 66,621 57,581 43,590 40,776	2,420 3,027 2,833 1,572 3,232 78,958 84,865 80,910 65,054 61,651	121 2,657 505 3 265 17,112 16,885 20,497 9,204 17,173	949 1,058 1,126 1,504 1,280 28,304 32,309 29,596 21,696 19,496	585 562 553 558 480 15,067 18,466 15,100 11,954 12,060	1,655 2,077 2,184 2,065 2,095 60,483 67,660 65,123 42,883 48,799
PAPER MILL MUTUAL, Boston.....1886. R. W. Toppan, Pres., W. H. H. Whiting, Sec.	1880 1881 1882 1883 1884 1885 1886 1887 1888 1889	34,131 20,716 15,949 586,210 575,829 552,482 515,258 500,052	159,721 124,469 86,159 456,512 443,346 428,499 411,565	16,041 12,491 8,034 237,183 230,451 221,231 211,649	177,811 171,694 88,054 795,229 705,377 722,566 699,788	18,020 8,225 7,895 338,717 322,031 204,027 288,903	31,746 25,935 17,413 125,582 126,136 124,462 119,220	32,281 26,267 27,524 150,680 157,660 152,313 142,900	246 18,143 40 54,682 43,317 41,088 21,654	15,852 125,582 126,136 124,462 119,220	3,078 3,515 1,640 19,176 21,648 1,680	19,176 21,648 1,680 148,238 127,910 115,574 104,671
QUINCY MUTUAL, Quincy.....1851. Chas. A. Howland, Pres., W. H. Fay, Sec.	1880 1881 1882 1883 1884 1885 1886 1887 1888 1889	586,210 575,829 552,482 515,258 500,052	456,512 443,346 428,499 411,565	237,183 230,451 221,231 211,649	795,229 705,377 722,566 699,788	338,717 322,031 204,027 288,903	125,582 126,136 124,462 119,220	150,680 157,660 152,313 142,900	54,682 43,317 41,088 21,654	54,682 43,317 41,088 21,654	38,714 41,240 40,551 39,860 36,314	148,238 127,910 115,574 104,671

* Began business April 1, 1887.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Organized	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
MASSACHUSETTS—Continued.												
RUBBER MANUFACTURERS, Boston.....1885.	1889	\$116,688	\$375,804	\$37,843	\$454,649	\$78,845	\$73,994	\$80,089	\$44,924	\$33,286	\$9,418	\$87,668
E. S. Converse, Pres., B. F. Taft, Sec.	1888	181,242	323,200	41,985	398,547	75,257	64,658	71,466	5,366	25,970	9,094	40,430
	1887	98,206	282,273	25,903	324,576	66,303	51,655	56,804	18,871	22,456	7,190	48,517
	1886	81,296	253,649	24,209	310,736	57,087	46,934	49,087	106	9,493	5,183	14,782
	1885	46,710	310,405	24,709	332,495	22,001	48,065	49,067	.....	.....	4,220	4,220
SOUTH DANVERS MUTUAL, Peabody.....1889.	1889	66,717	.....	12,592	.....	54,125	2,892	5,874	775	2,682	1,333	4,790
Wm. P. Clark, Pres., Geo. M. Foster, Sec.	1888	65,979	69,863	12,444	123,398	53,535	2,958	6,118	840	2,625	1,285	4,750
	1887	64,274	69,339	12,291	121,322	51,983	2,820	6,000	360	2,698	886	3,944
	1886	62,554	69,058	12,145	119,466	50,408	2,998	6,043	1,825	2,970	878	5,673
	1885	62,697	69,342	12,047	119,992	50,650	4,227	7,183	1,135	4,165	840	6,140
TRADERS AND MECHANICS MUTUAL, Lowell...1848.	1889	600,255	425,468	213,602	812,121	386,653	116,075	145,834	37,825	47,559	32,545	117,999
Levi Sprague, Pres., E. M. Tucke, Sec.	1888	565,208	394,858	197,429	792,637	367,779	113,820	143,206	41,002	40,816	33,116	114,934
	1887	537,622	356,108	176,054	715,676	359,568	109,591	137,218	34,116	35,089	30,017	99,822
	1886	491,837	313,130	156,565	648,402	335,272	85,822	112,403	17,607	32,901	25,122	75,690
	1885	455,225	292,177	146,940	600,462	308,285	77,365	100,072	11,912	26,996	22,208	61,116
WORCESTER MANUFACTURERS MUT., Worcester, '55.	1889	241,115	999,782	109,585	1,137,312	137,530	202,057	214,479	36,444	163,644	12,632	212,720
Geo. M. Rice, Pres., S. R. Barton, Sec.	1888	244,035	902,665	97,510	1,109,190	146,525	192,450	207,276	25,877	150,499	10,994	187,370
	1887	227,428	913,659	92,736	1,048,351	134,592	181,140	192,635	32,263	129,720	10,762	172,745
	1886	213,930	863,111	91,152	1,015,889	122,778	178,452	189,322	52,338	140,023	10,476	202,837
	1885	229,445	866,567	86,027	1,009,985	143,418	171,491	183,046	31,668	136,396	10,234	178,268
WORCESTER MUTUAL, Worcester.....1893.	1889	633,663	509,378	266,205	876,836	367,458	121,567	151,899	40,607	67,817	33,064	141,488
John A. Fayerweather, Pres., R. F. Upham, Sec.	1888	622,557	495,779	259,646	858,690	362,911	127,544	159,862	29,536	75,068	31,778	137,402
	1887	596,293	484,721	243,560	837,454	359,733	116,981	148,673	35,968	67,342	31,907	135,217
	1886	579,845	474,757	240,879	813,724	338,967	103,514	131,954	25,637	59,112	29,468	114,227
	1885	562,368	472,110	237,745	796,733	324,623	98,149	125,213	38,851	55,096	29,468	123,445
MICHIGAN.												
DETROIT MANUFACTURERS MUT., Detroit.....1887.	1889	26,443	166,312	13,046	179,709	13,397	53,173	53,543	22,089	2,038	17,889	42,016
N. G. Williams, Pres., Andrew P. Coulter, Sec.	1888	14,172	147,790	4,059	157,833	10,113	32,475	32,941	18,353	1,410	11,699	31,462
	*1887	13,170	98,986	6,276	105,886	6,894	19,727	19,794	693	.....	8,172	8,865
MICHIGAN MILLERS MUTUAL, Lansing.....1881.	1889	51,840	104,608	16,658	139,790	35,182	48,042	49,311	17,153	.....	7,204	24,357
Geo. W. Jenks, Pres., A. T. Davis, Sec.	1888	23,810	73,596	7,933	89,493	15,877	26,393	32,162	26,331	.....	4,334	30,665
	1887	21,761	58,785	7,000	73,566	14,761	20,393	20,916	7,676	.....	2,475	9,581

* Organized March 17, 1887.

‡ Includes amount returned to policyholders.

— Impairment.

MINNESOTA.					
1886 1885	10,883 8,181	32,587 29,906	2,000 3,500	41,470 34,587	8,883 4,681
1889 1888 1888	J. H. Greenrod, Pres., N. P. John, Sec.				
1889 1888 1887 1886	MILLERS AND MANUF. MUT., Minneapolis.....1881. E. R. Barber, Pres., C. B. Shove, Sec.	104,761 99,167 88,828 85,804	300,875 266,704 246,051 242,666	111,405 98,692 80,173 14,218	294,231 267,179 254,706 324,192
1889 1888 1887 1886	MINNEAPOLIS MUTUAL.....1885. B. F. Nelson, Pres., C. H. Spencer, Sec.	78,722 59,086 55,908 53,027	344,552 201,287 188,610 160,215	108,911 64,312 48,771 7,151	314,363 195,061 188,610 206,691
1889 1888 1887 1886	MINNESOTA FIRE ASS'N, Minneapolis * 1881. E. R. Barber, Pres., C. B. Shove, Sec.	173,807 177,919 126,513	66,669 36,595	128,317 118,616 122,099	112,249 35,868
1890	PINE TREE MUTUAL, Winona t.....1890. E. S. Youmans, Pres., Chas. B. Boothe, Sec.	.....	.....	.....	.....
1889	SECURITY MUTUAL, Minneapolis.....1888. J. T. Wyman, Pres., C. H. Spencer, Sec.	12,682	68,433	8,126	72,989
1890	WOODWORKERS MUTUAL, Winona t.....1890. E. S. Youmans, Pres., C. B. Boothe, Sec.	.....	.....	.....	.....
MISSOURI.					
1889 1888 1887 1886 1885	FRANKLIN, St. Louis 1859. Henry Meier, Pres., Emile Heintz, Sec.	19,871 19,119 18,078 21,603 25,406	373,420 304,862 353,447 342,762 328,588	8,491 7,809 10,842 8,756 8,932	384,800 376,172 360,683 355,609 345,082
1889 1888 1887 1886 1885	GERMAN MUTUAL, St. Louis.....1868. A. Reimber, Pres., W. K. Walther, Sec.	59,615 59,913 8,412 12,624 1,311	48,821 7,285 163,272 142,344 136,954	6,997 495 6,181 6,384 6,559	101,439 57,703 165,593 148,584 131,706
1889 1888 1887 1886 1885	HERMANN MUTUAL, Hermann.....1860. W. C. Boing, Pres., H. Schlieder, Sec.	15,439 11,901 10,291 9,876 7,804	66 2,088 3,992 5,757 6,938	..... ..... ..... ..... .....	15,535 14,049 14,393 15,633 14,742

* Reorganized Aug. 1, 1887; formerly Minnesota Farmers Mutual.
† Degan business June, 1890, with \$100,000 guaranty fund.
‡ Includes amount returned to policyholders.

* Reorganized Aug. 1, 1887; formerly Minnesota Farmers Mutual. † Began business June, 1890, with \$100,000 guaranty fund.

* Reorganized Aug. 1, 1887; formerly Minnesota Farmers Mutual. † Began business June, 1890, with

* Reorganized Aug. 1, 1887; formerly Minnesota Farmers Mutual.

* Reorganized Aug. 1, 1887; formerly Mir.

*** Reorganized At**

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION AND NAMES OF OFFICERS.	Year begun in Mo.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
MISSOURI—Continued.												
HOPE MUTUAL, St. Louis.....1857. Frank Carter, Pres., Henry Schmitt, Sec.	1859	\$22,853	\$288,752	\$4,670	\$306,935	\$18,183	\$25,675	\$29,230	\$4,117	.....	\$11,267	\$15,384
	1888	8,798	288,752	4,659	292,849	4,139	10,223	14,141	6,603	.....	.....	17,421
	1887	12,281	275,062	6,551	280,602	5,630	9,677	13,674	6,944	.....	11,182	18,126
	1886	10,010	258,710	4,212	271,114	12,398	24,347	27,737	5,107	.....	10,514	15,621
	1885	4,568	260,335	3,331	261,572	1,237	8,398	11,409	5,593	.....	9,471	14,974
JEFFERSON, St. Louis.....1861. H. Eisenhardt, Pres., C. R. Fritsch, Sec.	1889	53,775	289,422	23,487	319,710	30,288	28,469	39,448	13,755	.....	22,011	35,766
	1888	108,010	218,046	25,745	268,311	80,265	30,993	34,783	3,558	.....	26,701	30,259
	1887	93,202	134,343	23,777	205,768	71,425	28,594	32,791	6,104	.....	13,302	19,466
	1886	86,229	61,745	23,683	124,291	62,546	45,290	47,097	1,841	.....	9,820	11,661
	1885	54,361	408,104	25,782	436,683	26,579	28,682	33,230	11,734	.....	22,547	34,281
LACLEDE MUTUAL F. AND M., St. Louis.....1860. R. W. Powell, Pres., J. C. Bury, Sec.	1889	30,343	239,884	3,042	267,185	27,301	8,043	9,594	3,079	.....	9,178	12,257
	1888	32,226	243,114	2,900	273,440	30,326	17,571	18,661	3,138	.....	10,072	13,210
	1887	27,368	254,504	2,555	279,317	24,813	6,932	8,193	2,931	.....	10,610	13,541
	1886	33,526	245,921	3,004	279,383	30,462	19,038	20,868	4,669	.....	10,663	15,322
	1885	20,983	252,108	2,884	276,207	24,099	7,105	8,304	4,814	.....	10,489	15,393
ST. CHARLES MUTUAL, St. Charles.....1860. J. P. Hoehn, Pres., H. J. Schoenelch, Sec.	1889	86,845	188,999	1,799	277,045	88,046	6,012	12,956	3,285	.....	4,819	8,104
	1888	82,406	176,167	1,471	259,102	83,025	5,398	10,425	1,882	.....	3,400	5,282
	1887	77,989	169,030	2,738	244,281	75,251	3,671	10,500	157	.....	11,532	11,689
	1886	72,478	156,643	1,174	227,977	71,304	3,571	9,430	3,547	.....	4,041	7,588
	1885	70,631	152,790	1,202	222,219	69,429	2,712	8,343	2,214	.....	3,633	5,847
ST. LOUIS MUTUAL, St. Louis.....1851. G. H. Elbrecht, Pres., J. J. Sutter, Sec.	1889	11,286	730,280	2,913	738,653	8,373	13,204	14,079	25,329	.....	16,176	41,595
	1888	38,784	713,858	6,591	746,028	32,100	49,137	50,591	16,685	.....	16,970	33,615
	1887	22,503	782,578	5,683	799,398	16,820	25,708	26,719	21,754	.....	16,883	38,697
	1886	34,011	795,443	5,083	824,971	29,528	10,080	12,933	18,933	.....	16,905	35,836
	1885	58,355	766,264	2,839	821,786	55,516	9,986	13,004	21,717	.....	15,368	37,095
WASHINGTON MUTUAL, St. Louis.....1857. Philip Graner, Pres., Louis J. Behrens, Sec.	1889	59,082	358,232	8,570	408,744	50,512	18,902	21,023	11,157	.....	12,146	23,393
	1888	61,282	348,592	7,099	422,775	54,183	38,485	20,488	7,354	.....	12,286	26,640
	1887	40,851	344,709	6,832	398,728	34,019	17,315	20,488	13,832	.....	12,103	25,935
	1886	46,173	340,689	6,549	382,312	41,624	15,791	18,037	10,540	.....	12,453	22,995
	1885	52,225	321,156	6,781	366,600	45,444	15,971	17,906	6,875	.....	12,328	19,203

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year of Report	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
NEW JERSEY—Continued.												
CUMBERLAND MUTUAL, Bridgeton.....1844.	1889	\$97,649	1,011,206	† \$500	1,038,335	\$97,199	\$16,886	\$7,119	\$5,146	.....	\$3,019	\$8,165
David P. Elmer, Pres., Chas. S. Fithian, Sec.	1888	18,644	1,167,546	† 650	1,185,540	17,994	13,817	14,069	18,172	.....	2,773	20,945
	1887	25,554	1,399,127	† 4,600	1,420,081	20,954	13,861	14,543	15,600	.....	3,034	18,634
	1886	20,959	1,587,225	(†)	1,617,184	20,959	13,668	14,341	7,880	.....	2,901	10,781
	1885	26,361	1,843,278	† 2,900	1,866,739	23,461	12,971	13,768	20,997	.....	3,090	24,087
ESSEX COUNTY MUTUAL, Bloomfield.....1844.	1889	16,707	59,764	(†)	76,471	16,707	4,857	6,016	1,822	.....	2,404	4,226
Jos. K. Oakes, Pres., Thos. C. Dodd, Sec.	1888	15,354	66,804	(†)	82,158	15,354	4,861	5,698	3,783	.....	2,578	6,901
	1887	15,876	71,804	† 1,500	86,180	14,376	4,949	5,543	515	.....	2,467	2,982
FARMERS MUTUAL, Salem.....1851.	1889	30,313	214,726	† 2,000	243,049	28,313	6,025	7,587	3,836	.....	996	4,832
Alpheus Bildersback, Pres., Jonathan B. Grier, Sec.	1888	27,430	223,669	(†)	251,099	27,430	6,051	7,235	5,132	.....	979	6,111
	1887	26,197	236,451	† 95	262,623	26,172	5,466	7,494	1,253	.....	882	2,135
	1886	21,675	256,722	(†)	278,397	21,675	4,956	5,797	2,310	.....	863	3,203
	1885	18,707	267,102	† 556	285,253	18,151	4,863	5,586	1,935	.....	945	2,886
MERCER COUNTY MUTUAL, Pennington.....1844.	1889	30,713	578,008	† 4,718	604,003	25,995	14,301	15,701	15,701	.....	5,955	21,315
Enoch H. Drake, Pres., W. B. Curtis, Sec.	1888	35,190	578,358	† 15	613,333	35,175	14,299	19,114	9,640	.....	2,710	12,350
	1887	31,864	588,053	† 4,920	615,011	26,958	16,308	21,501	21,111	.....	2,752	23,863
	1886	37,901	581,200	† 50	619,051	37,851	16,054	23,578	21,792	.....	2,667	24,459
	1885	49,727	590,200	† 6,050	633,877	43,677	15,099	26,216	14,962	.....	2,423	17,385
MORRIS COUNTY MUTUAL, Morristown.....1849.	1889	22,639	40,592	† 21	63,210	22,618	3,749	4,405	410	531	2,861	3,802
J. H. Van Doren, Pres., Guy Minton, Sec.	1888	21,941	41,003	† 61	63,483	21,880	4,030	4,683	3,496	955	1,243	5,504
	1887	21,044	43,569	† 11	64,622	21,033	2,617	3,720	156	366	1,116	1,638
	1886	19,256	43,343	† 50	61,549	19,206	2,974	3,482	42	316	1,370	1,728
	1885	17,197	43,357	† 300	60,254	16,897	2,934	3,324	915	860	928	2,703
NEW BRUNSWICK MUTUAL, New Brunswick.....1846.	1889	61,809	20,528	† 42	82,115	61,767	1,777	5,008	35	.....	1,610	1,645
_____, Pres., Ayers D. Inslee, Sec.	1888	59,252	21,357	† 42	80,567	59,210	2,413	5,868	1,015	.....	1,590	2,605
	1887	56,837	23,911	† 42	80,706	56,795	2,348	4,352	723	.....	1,672	2,295
	1886	54,700	25,035	† 42	79,693	54,658	2,005	5,208	1,743	.....	1,688	3,431
	1885	53,825	26,976	† 42	80,759	53,783	3,208	5,440	2,030	.....	1,648	3,678
NEW JERSEY ASSOCIATION, Crosswicks.....1838.	1889	21,507	.....	† 85	.....	21,422	.....	856	.....	3	1,312	1,315
A. Satterthwaite, Pres., S. T. Vanarsdale, Sec.	1888	21,478	.....	† 97	.....	21,381	.....	1,050	.....	29	105	134
	1887	20,319	.....	† 85	.....	20,234	.....	969	.....	.....	247	247

† No provision for reserve.

[illegible]

* Paid to scripholders. † No provision for reserve. ‡ Includes outstanding scrip. § Examined May, 1890; declared to be insolvent. Formerly the Orange County Mutual of Gothen, N. Y. --- Impairment.

† No provision for reserve.

† Includes outstanding scrip.
of Goshen, N. Y.

Examined May, 1906.
— Impairment.

o: declared to be insolvent,

Formerly the Orange County Mutual

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year of Incorporation	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
NEW YORK—Continued.												
MUTUAL, New York.....1882.	1889	1,208,085	266,104	1,934,120	630,969	364,865	913,101	979,900	669,865	272,718	176,690	1,119,213
P. B. Armstrong, Pres., O. R. Myers, Vice-Pres., J. C. Haite, Sec.	1888	1,488,165	260,215	1,815,078	933,392	673,087	659,363	709,864	423,434	117,794	113,751	654,909
	1887	1,264,504	287,428	1,687,266	871,666	584,238	628,322	661,945	274,999	33,526	90,202	398,767
	1886	1,010,847	288,881	1,628,758	670,970	382,089	543,051	571,814	26,468	22,600	81,672	346,307
	1885	778,631	299,103	1,529,496	548,238	249,135	418,426	411,334	130,015	22,600	91,472	244,087
MUTUAL FIRE INS. CO. OF ALBANY.....1836.	1889	145,935	333,200	10,221	468,914	135,714	8,780	16,694	2,367	.....	7,180	9,547
George Cuyler, Pres., G. N. Cuyler, Sec.	1888	141,873	328,341	10,442	479,772	131,431	9,167	13,343	3,598	.....	7,128	10,726
	1887	137,486	368,541	10,418	495,609	127,058	8,380	14,674	3,949	.....	6,783	10,772
	1886	133,869	379,117	12,001	500,985	121,868	9,108	13,866	1,960	.....	7,274	9,234
	1885	125,759	376,699	12,045	490,423	113,724	9,770	14,553	1,476	.....	9,206	10,682
NEW YORK MUTUAL (Marine), New York.....1851.	1889	581,826	14,460	1,597,749	8,616	— 5,853	240,783	280,155	238,417	26,882	36,577	301,876
T. B. Bleeker, Jr., Pres., Edward Laroque, Sec.	1888	612,496	14,280	1,589,591	37,215	22,935	259,603	290,799	216,083	28,696	42,266	287,045
	1887	588,766	15,334	1,824,933	19,967	4,733	264,651	235,734	180,577	43,097	40,329	264,003
	1886	709,504	14,810	1,882,405	41,915	27,099	235,316	204,659	188,944	33,590	41,165	263,699
	1885	704,120	13,291	1,691,393	26,018	12,797	219,341	254,007	188,156	32,590	45,350	266,096
RICHMOND COUNTY MUTUAL, Richmond.....1836.	1889	37,627	131,842	1,385	168,084	36,242	2,621	3,817	195	.....	2,031	2,226
R. Lord, Pres., C. Metcalfe, Sec.	1888	35,852	134,228	1,416	168,674	34,436	2,684	3,786	756	.....	1,980	2,736
	1887	33,088	135,064	2,811	166,241	31,177	2,736	4,091	510	.....	2,192	2,702
	1886	32,694	131,323	2,696	161,521	30,198	2,610	3,981	4,000	.....	2,120	2,702
	1885	35,240	132,704	2,733	165,211	32,597	2,652	4,110	877	.....	2,288	3,165
SUFFOLK COUNTY MUTUAL, Southold.....1836.	1889	43,576	290,572	3,135	331,013	40,441	5,676	7,781	5,675	.....	2,901	8,576
Jonathan B. Terry, Pres. S. F. Overton, Sec.	1888	43,576	285,232	3,080	325,658	40,426	5,333	7,045	1,917	.....	2,837	4,754
	1887	41,016	248,808	3,160	286,664	37,856	5,320	7,387	1,535	.....	2,531	4,066
	1886	36,462	266,479	4,000	288,941	32,462	6,189	7,955	5,875	.....	2,316	8,191
	1885	36,491	258,468	5,919	288,980	30,572	5,919	7,560	5,768	.....	2,211	7,919
UNITED STATES LLOYDS, New York.....1872.	1889	790,274	.....	220,653	.....	569,621	536,847	599,097	433,821	52,223	52,534	538,588
	1888	766,998	.....	194,255	.....	572,743	590,776	569,605	375,566	50,000	83,690	519,216
	1887	731,254	.....	205,599	.....	525,655	911,203	933,187	346,048	.....	8,742	499,790
	1886	700,278	.....	128,854	.....	571,424	468,674	497,574	76,556	100,000	76,556	463,062
	1885	768,322	.....	116,455	.....	651,867	448,590	499,818	169,856	100,000	90,382	360,238

* Paid to scrip-holders. † Includes \$400,000 joint stock capital paid up. ‡ Includes outstanding scrip.
 ‡ Includes \$1,370 paid to scrip-holders. § Includes \$32,183 paid to scrip-holders. ¶ Includes \$169 paid to scrip-holders.
 † Includes \$400,000 joint stock capital paid up. ‡ Includes outstanding scrip.
 ‡ Includes \$1,370 paid to scrip-holders. § Includes \$32,183 paid to scrip-holders. ¶ Includes \$169 paid to scrip-holders.
 * Guarantee capital, which is included also in surplus, exclusive of net cash;
 † Dividend scrip issued in 1883, 1884, 1885 and 1886 redeemed in cash
 — Insolvency.

OHIO.		1889	22,246	146,093	7,175	161,094	15,071																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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— Impairment.

Began business February 15, 1890. *b* Organized 1851, reorganized 1888.

* Includes \$77 interest to scripholders.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year begun business	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabil- ities.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
OHIO—Continued.												
OHIO FARMERS, Leroy*.....1848.	1889	1,340,857	220,152	1,155,572	\$405,437	\$185,285	\$695,866	\$762,100	\$473,615	.....	\$204,199	\$677,814
Jas. C. Johnson, Pres., A. H. Hawley, Sec.	1888	1,285,010	191,317	1,051,217	495,110	233,793	597,610	646,942	414,727	.....	178,968	593,695
	1887	1,183,631	231,567	1,013,859	401,339	169,772	573,495	636,996	408,178	.....	162,413	570,591
	1886	1,128,260	219,139	925,617	421,782	202,643	510,812	569,531	353,476	.....	141,128	486,604
	1885	1,059,317	202,853	825,051	437,119	234,266	393,652	446,864	266,056	.....	110,153	406,209
OHIO MANUFACTURERS MUTUAL, Columbus†.1877.	1889	15,050	151,351	15,866	150,535	— 816	29,578	29,578	18,923	.....	9,482	28,405
W. E. Guerin, Pres., W. F. Bloom, Sec.	1888	8,623	49,067	12,417	45,273	— 3,794	49,524	46,640	26,228	3,989	11,300	41,517
	1887	12,731	77,533	22,339	67,925	— 9,668	26,066	26,117	13,351	1,615	9,989	24,955
	1886	11,310	93,250	14,654	89,906	— 3,344	28,506	28,595	20,420	2,579	8,797	31,796
	1885	15,398	128,176	18,500	125,074	— 3,102	29,313	31,070	13,663	1,334	9,002	23,999
OHIO MILLERS MUT., Canton.....1886.	1889	34,004	148,066	24,597	157,473	9,407	33,841	34,331	4,041	1,169	11,243	16,453
J. W. Hahn, Pres., John F. Clark, Sec.	1888	15,635	166,300	16,477	105,458	— 842	24,865	25,099	13,541	.....	6,655	20,196
	1887	11,998	92,889	11,631	93,256	307	21,677	21,994	15,616	861	7,999	24,476
	1886	16,183	80,563	10,070	86,676	6,113	17,005	17,005	.....	.....	3,957	3,957
OHIO MUTUAL, Salem.....1876.	1889	18,823	769,789	26,824	761,778	— 8,011	57,442	57,493	41,236	536	14,772	56,544
Farman Gee, Pres., J. R. Vernon, Sec.	1888	18,470	845,636	28,887	836,017	— 6,617	60,293	60,399	48,705	435	14,945	64,085
	1887	20,709	836,705	29,357	836,017	— 8,588	57,984	58,030	39,621	150	13,918	53,689
	1886	16,138	851,552	25,498	824,192	— 9,360	55,383	55,464	40,902	.....	15,242	56,144
	1885	16,231	811,319	29,910	797,640	— 13,679	48,882	48,899	33,468	.....	14,600	48,008
PHOENIX MUTUAL, Cincinnati.....1875.	1889	26,792	186,513	27,767	185,538	— 975	52,505	53,029	36,627	3,766	12,639	53,032
E. C. Goshorn, Pres., Wm. A. Hall, Sec.	1888	40,062	267,344	31,906	279,130	8,756	62,706	63,049	47,171	3,468	14,738	65,347
	1887	42,264	368,890	28,202	322,898	14,002	54,755	53,196	31,628	.....	19,135	50,763
	1886	29,804	348,175	31,748	356,231	8,056	55,235	56,338	32,522	.....	18,725	51,247
	1885	19,798	330,150	16,431	333,517	3,967	41,636	41,636	17,785	.....	19,491	37,276
RETAIL DRUGGISTS' INS. ASSN. Cincinnati.....1890.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
A. W. Bain, Pres., John Weyer, Sec.	1889	72,312	1,422,490	26,959	1,467,833	45,343	72,410	75,045	46,477	348	23,332	70,157
RICHLAND COUNTY MUTUAL, Mansfield.....1851.	1888	69,100	1,459,057	26,156	1,502,001	42,944	74,670	76,982	54,466	499	24,356	70,231
J. H. Cook, Pres., R. Smith, Sec.	1887	72,561	1,431,726	26,559	1,527,728	46,002	71,311	73,284	45,775	250	22,728	68,733
	1886	66,207	1,457,544	26,013	1,497,738	40,194	71,179	73,418	41,274	336	23,720	65,330
	1885	58,119	1,508,561	26,677	1,540,003	31,442	72,594	74,040	51,192	144	23,691	75,297

* Does business on the cash plan.

† Began business December 1, 1886.

‡ Formerly Capital City Mutual.

— Impairment.

1889	22,016	‡ 249,028	8,507	262,537	13,599	.....	40,806	.....	.....	.....	.....	27,789
SENECA COUNTY MUTUAL, Tiffin &.....1850 Wm. Lang, Pres., J. P. Childs, Sec.	60,257	272,350	34,794	299,813	27,463	19,159	21,320	9,308	2,566	11,906	.....	23,780
SUN MUTUAL, Cincinnati.....1862 C. C. Jacobs, Pres., Jos. Lohmann, Sec.	58,782	260,402	34,131	285,053	24,651	14,632	17,883	14,605	2,433	8,170	.....	25,208
1887	85,863	250,635	29,579	286,919	36,284	12,654	20,332	20,332	2,140	8,939	.....	40,411
1886	100,602	242,530	32,639	277,763	67,763	17,049	18,892	6,995	2,020	8,217	.....	17,232
1885	90,350	229,926	26,130	294,146	64,220	15,353	19,502	1,422	2,096	6,982	.....	10,500
1889	37,417	161,173	36,870	161,790	547	93,989	94,492	43,050	7,949	38,386	.....	89,385
1888	28,741	156,613	23,256	162,098	5,485	32,537	33,130	4,522	.....	12,097	.....	16,619
1889	19,166	*133,904	17,911	135,159	1,255	35,635	37,155	12,480	2,957	15,599	.....	30,946
1888	13,037	117,984	12,816	138,205	221	30,421	30,871	17,735	.....	16,395	.....	30,946
1887	15,938	124,616	16,412	124,142	— 474	43,601	43,626	20,562	.....	12,120	.....	32,682
1889	1,959	4,026	.....	5,985	1,959	3,278	3,287	1,090	71	1,820	.....	2,921
1889	310,115	()	65,731	.....	244,384	1,386	15,890	4,374	5,604	1,823	.....	11,801
1888	395,383	()	68,158	.....	237,225	2,402	16,736	525	5,175	1,823	.....	11,801
1887	295,134	()	66,425	.....	228,709	2,113	16,987	791	4,444	1,868	.....	7,103
1886	286,797	()	67,270	.....	219,527	2,093	16,076	3,019	4,844	2,158	.....	10,021
1885	274,838	()	67,327	.....	207,511	2,395	16,076	600	7,295	1,939	.....	9,834
1889	25,794	78,858	()	104,652	25,794	2,613	5,596	2,469	.....	2,160	.....	5,629
1888	25,848	87,115	()	112,963	25,848	2,028	4,152	30	.....	2,127	.....	8,157
1887	23,453	95,215	()	118,698	23,453	2,961	5,897	422	.....	2,325	.....	7,747
1886	21,480	90,777	()	112,257	21,480	2,973	4,741	23	.....	2,600	.....	6,683
1885	19,346	100,285	()	119,631	19,346	3,086	4,323	1,413	.....	1,444	.....	2,857
1889	2,276	210,500	.....	212,776	2,276	.....	.....	.....	.....	.....	.....	.....
1890	59,347	263,202	† 18,750	313,799	59,597	16,238	19,005	11,015	501	17,227	.....	28,743
1888	55,473	277,909	† 16,654	316,728	38,819	16,114	28,391	8,706	694	7,842	.....	17,242
1887	53,737	303,611	† 19,457	337,891	34,280	19,027	32,887	33,532	513	3,862	.....	37,043
1886	65,849	320,331	† 27,409	368,771	48,440	17,943	26,333	17,943	.....	3,786	.....	21,729
1885	65,336	337,349	† 9,493	393,192	55,843	20,986	30,593	17,658	531	11,228	.....	29,417
1889	85,405	.....	18,276	.....	67,129	26,013	36,546	36,843	.....	12,035	.....	48,878
1888	61,846	.....	10,161	.....	51,685	20,850	22,636	11,053	.....	9,426	.....	20,479
1887	58,145	.....	( )	.....	58,145	6,033	30,933	.....	.....	1,685	.....	1,685
1889	124,167	.....	† 80,264	.....	43,903	18,943	27,480	3,276	19,349	670	.....	23,225
1888	120,063	.....	† 78,670	.....	41,393	16,378	22,884	3,746	15,868	589	.....	20,203

* Includes contingent liability. † No provision for reserve. ‡ All policies in force subject to assessment for losses. § Includes money loaned.

§ Organized under special charter; does not report to insurance department. c Began business Oct. 17, 1887. d Incorporated April 17, 1891, statement as of June 11.

§ Incorporated March 8, 1890. — Impairment.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year beg. and end.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
PENNSYLVANIA—Continued.												
FARMERS, Bethlehem.—Cont.....	1887	\$116,353	.....	\$77,733	.....	\$36,818	\$7,490	\$25,088	\$210	\$16,263	\$3,241	\$19,714
	1886	111,630	.....	† 79,535	.....	33,897	16,727	24,433	3,823	15,499	1,604	21,016
	1885	107,228	.....	† 75,795	.....	31,593	13,570	19,374	88	13,582	681	14,351
FARMERS, York †.....1853.	1886	564,475	.....	321,449	.....	243,026	339,953	356,410	200,511	.....	119,355	319,866
G. E. Hersh, Pres., David Strickler, Sec.	1887	526,966	.....	289,100	.....	237,866	297,501	323,572	188,711	.....	107,718	296,499
	1886	504,883	.....	286,646	.....	218,237	289,146	314,329	194,754	.....	102,160	296,914
	1885	490,038	.....	279,516	.....	210,522	286,920	313,592	197,406	.....	102,597	299,973
	1884	479,025	.....	259,116	.....	219,909	276,151	295,868	168,546	.....	91,761	260,307
FIRE INS. CO. OF NORTHAMPTON CO., Easton..1830	1886	179,319	(§)	134,866	.....	44,493	33,046	41,335	6,706	30,310	2,867	39,883
Samuel Drinkhouse, Pres., G. W. Stout, Sec.	1887	177,040	(§)	132,000	.....	45,040	34,583	41,874	29,116	29,116	2,875	36,593
	1886	174,442	(§)	132,212	.....	42,230	34,812	42,923	4,180	29,534	2,484	36,198
	1885	169,511	(§)	128,913	.....	40,598	31,068	42,967	400	26,877	2,587	29,864
	1884	162,518	(§)	128,928	.....	33,590	31,914	41,379	4,861	28,732	2,373	35,966
FRANKFORD MUTUAL, Philadelphia.....1843	1886	128,777	39,360	27,573	140,564	101,204	3,393	11,751	1,032	716	3,130	4,878
E. G. Lee, Pres., H. St. Clair Thorn, Sec.	1887	121,641	40,762	27,553	134,850	94,088	5,430	12,050	90	408	2,755	3,253
	1886	113,076	42,410	27,341	128,145	85,735	5,337	11,374	130	400	2,625	3,155
	1885	104,912	42,746	27,053	120,605	77,859	5,274	11,793	104	557	2,591	3,352
	1884	99,628	43,382	26,616	114,394	71,012	4,267	10,168	164	442	2,904	3,510
IRON CITY MUTUAL, Pittsburgh.....1880.	1886	2,587	(§)	† 220	.....	2,367	1,853	1,853	.....	25	1,490	1,515
Timothy O'Leary, Jr., Pres., W. O. Covode, Sec.	1889	21,953	(§)	(†)	.....	21,953	2,585	3,382	746	25	1,646	2,417
JORDAN MUTUAL, Allentown.....1870.	1888	20,987	(§)	(†)	.....	20,987	2,224	2,896	78	45	1,216	1,339
B. F. Jacoby, Pres., Lewis P. Hecker, Sec.	1887	19,410	(§)	(†)	.....	19,410	2,553	3,287	39	22	1,140	1,201
	1886	17,940	(§)	(†)	.....	17,940	2,423	2,952	197	39	1,131	1,367
	1885	16,269	(§)	(†)	.....	16,269	1,922	2,387	455	38	1,007	1,500
KEYSTONE MUTUAL, Philadelphia.....1884.	1889	43,664	* 393,653	† 137	347,180	43,597	60,731	62,816	26,320	3,707	29,202	59,229
John T. Bailey, Pres., E. A. Downes, Sec.	1888	38,868	* 295,310	† 7,535	236,043	31,333	42,225	43,743	6,326	24,322	4,989	35,077
	1887	36,007	(§)	(†)	.....	29,907	31,123	31,868	1,641	1,768	14,490	17,869
	1886	15,822	(§)	† 210	.....	15,612	18,101	18,220	7	5,096	5,231	8,334
KITTANNING MUTUAL, Kittanning.....1853.	1889	29,226	204,793	† 21,785	212,244	7,451	17,976	17,976	9,010	.....	8,352	17,362
Wm. Brown, Pres., George G. Titzell, Sec.	1888	30,383	232,127	† 20,746	241,764	9,637	21,493	21,493	12,563	.....	9,160	21,723

* Members' liability to assessment.

† No provision for reserve.

‡ Does business on the cash plan.

§ All policies in force subject to assessment for losses.

MUTUAL COMPANIES—Continued

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year Beg. Bus.	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabilities.	Surplus, Including Deposit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policyholders.	Other Expenses.	Total Disbursements.
PENNSYLVANIA—Continued.												
PENNSYLVANIA MILLERS MUT., Huntington.....1887.	1889	\$16,292	\$73,370	(1)	\$89,662	\$16,292	\$11,378	\$11,749	\$5,000	\$742	\$2,038	\$7,780
B. F. Isenberg, Pres., J. M. Maguire, Sec.	1888	12,353	55,395	(1)	67,628	12,353	11,582	11,864	5,000	295	1,388	6,613
PEOPLES MUTUAL, Harrisburg.....1889.	*1889	9,833	6,540	2,016	14,357	7,817	3,966	4,245	566	14	3,014	3,594
Theo. L. Willets, Pres., Christian Hess, Sec.												
PHILADELPHIA CONTRIBUTIONSHIP, Phila.....1752.	1889	3,572,906	.....	462,415	.....	3,110,491	3,443	144,877	33,224	12,701	23,446	69,371
Alex. Biddle, Chairman, Jas. S. Smith, Sec.	1888	3,593,726	.....	459,774	.....	3,043,952	11,218	170,909	32,413	15,547	26,704	74,724
	1887	3,336,281	.....	464,955	.....	2,871,326	12,562	172,272	6,422	13,995	23,626	44,043
	1886	3,231,661	.....	468,586	.....	2,763,075	2,888	134,268	30,620	9,126	22,628	62,374
	1885	3,089,702	.....	465,366	.....	2,624,336	6,090	145,601	31,195	11,731	24,773	67,599
PHILADELPHIA MANUF'RS M., Philadelphia.....1880.	1889	61,914	†296,050	†800	357,164	61,114	61,917	64,332	1,821	3,521	54,000	59,342
George Wood, Pres., J. L. Laughlin, Sec.	1888	32,642	†176,915	†21	209,556	32,621	36,377	37,850	21,365	12,540	4,236	38,141
	1887	30,768	†124,816	†22	155,562	30,746	25,904	27,395	6,523	1,104	20,625	28,252
	1886	32,322	†122,786	†640	152,468	31,682	26,595	28,037	3,367	17,599	2,664	23,690
	1885	27,966	†114,029	(1)	141,995	27,966	22,407	23,633	1,461	11,406	3,385	16,272
STRELTON MUTUAL, Steelton.....1889.	*1889	1,186	638	435	1,389	751	16	401	.....	.....	392	392
A. B. Dunkle, Pres., Geo. E. Coulson, Sec.												
SUSQUEHANNA MUTUAL, Harrisburg.....1873	1889	34,854	158,998	27,385	166,467	7,469	10,306	12,340	3,298	171	6,085	9,554
H. H. Bechtel, Pres., B. K. Huntzinger, Sec.	1888	28,826	469,662	26,590	471,868	2,236	9,535	12,849	7,545	154	4,884	12,583
	1887	28,353	544,276	25,199	547,430	3,154	8,317	10,209	4,809	67	6,272	11,148
	1886	29,739	583,606	27,450	583,606	2,289	10,335	15,049	9,847	93	5,204	15,144
	1885	38,222	645,152	30,383	653,050	7,899	19,133	23,061	19,394	672	6,687	26,753
WASHINGTON CO. MUTUAL, Washington.....1873	1889	44,399	185,190	(1)	229,589	44,399	1,708	6,010	1,522	.....	1,646	3,168
A. Murdock, Pres., L. M. Marsh, Sec.	1888	41,607	184,866	(1)	226,473	41,607	1,974	6,090	396	88	1,744	2,228
	1887	37,300	193,262	(1)	230,562	37,300	2,018	6,938	3,076	20	1,938	5,034
	1886	35,260	190,412	(1)	225,672	35,260	1,992	6,949	3,812	30	1,572	5,414
	1885	34,785	170,310	(1)	205,095	34,785	4,647	6,627	2,368	25	1,616	4,009
YORK COUNTY MUTUAL, York.....1843.	1889	47,794	16,521	†480	63,835	47,314	2,419	4,593	.....	24	1,593	1,597
Jacob Stair, Pres., S. H. Forry, Sec.	1888	43,277	16,842	†515	59,604	42,762	1,591	3,595	420	11	1,315	1,746
	1887	42,918	17,892	†540	60,270	42,378	2,344	4,309	260	16	1,464	1,740
	1886	41,754	17,374	†535	58,593	41,219	2,213	3,048	178	14	1,422	1,634
	1885	39,275	17,252	†550	55,977	38,795	1,949	3,868	30	71	948	1,049

* Incorporated April 18, 1889.

† No provision for reserve.

‡ Members' liability to assessment.

§ Incorporated November 11, 1889.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ended	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabil- ities.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
RHODE ISLAND—Continued.												
MERCANTILE MUTUAL, Providence * 1884.												
H. T. Grant, Jr., Pres., Alfred U. Eddy, Sec.	1880	\$48,097	\$356,517	\$35,651	\$368,663	\$12,446	\$70,350	\$72,458	\$39,151	\$24,434	\$10,177	\$73,762
	1888	50,331	310,123	44,637	315,817	5,664	61,122	62,759	12,013	21,558	8,565	42,734
	1887	28,663	262,927	27,220	263,731	1,434	52,006	53,094	27,493	17,971	7,002	52,596
	1886	28,057	212,496	26,055	214,498	2,002	41,451	42,143	19,709	11,043	6,191	37,003
	1885	22,000	132,707	14,007	140,680	7,973	26,559	26,882	1,865	3,416	5,107	10,388
MERCHANTS MUTUAL, Providence..... 1874.												
John Eddy, Pres., W. F. Worch, Sec.	1889	122,312	621,834	74,526	689,620	67,786	124,867	131,273	44,550	79,565	10,550	134,665
	1888	149,253	576,021	59,912	665,362	89,341	114,893	121,886	21,530	81,424	10,132	113,086
	1887	111,709	530,006	55,336	616,379	86,373	104,080	109,588	11,898	60,905	9,373	82,176
	1886	115,318	513,280	59,670	568,948	55,648	102,591	107,272	36,534	65,549	8,474	110,557
	1885	117,689	462,251	52,248	527,692	65,441	91,415	95,793	11,689	60,116	8,074	79,879
PAWTUCKET MUTUAL, Providence..... 1848.												
Robt. Sherman, Pres., Isaac Shove, Sec.	1889	224,071	854,370	92,187	986,254	131,864	39,683	51,902	26,097	12,423	12,027	50,487
	1888	225,891	836,894	86,541	976,154	139,350	39,971	48,715	6,364	10,734	11,908	29,026
	1886	201,354	832,765	84,328	949,811	117,026	35,616	44,255	5,803	10,043	9,159	25,005
	1885	184,532	785,624	78,562	891,594	105,970	32,898	40,487	13,405	8,541	8,595	30,451
PROVIDENCE MUTUAL, Providence..... 1800.												
H. R. Barker, Pres., H. C. Watris, Sec.	1889	220,025	1,231,339	90,674	1,360,690	129,351	44,857	54,802	4,387	13,661	13,004	31,952
	1888	191,074	1,296,600	83,811	1,403,863	107,263	35,711	45,121	10,486	10,589	12,662	33,943
	1887	180,372	1,300,000	79,491	1,400,881	100,881	31,895	40,874	4,443	8,462	11,662	24,997
	1886	164,036	1,340,811	75,398	1,499,449	88,638	33,685	43,680	7,611	7,315	11,098	25,904
	1885	147,044	1,223,718	67,364	1,393,398	79,680	49,744	56,902	11,754	7,743	11,151	30,648
RHODE ISLAND MUTUAL, Providence..... 1818.												
Geo. C. Nightingale, Pres., A. H. White, Sec.	1889	222,617	1,013,151	106,175	1,199,593	186,442	202,630	216,147	11,223	169,983	17,826	199,022
	1888	223,654	965,788	101,377	1,148,065	182,277	193,158	204,261	27,187	141,767	14,433	183,407
	1886	203,730	973,107	103,489	1,132,988	159,881	194,621	207,074	29,288	151,217	14,306	214,811
	1885	276,521	928,223	103,904	1,100,840	172,617	185,645	196,221	29,773	156,592	14,600	200,995
STATE MUTUAL, Providence..... 1855.												
Robt. B. Chapman, Pres., Charles H. Chap- man, Sec.	1889	535,631	2,459,317	238,636	2,726,312	266,995	498,721	536,802	125,122	341,628	40,845	507,595
	1888	518,299	2,234,055	232,528	2,520,426	285,771	449,768	473,124	91,153	321,853	33,064	446,070
	1887	493,817	2,062,416	215,053	2,341,180	278,764	411,271	430,704	43,229	292,817	31,855	367,901
	1886	427,863	2,044,811	195,595	2,277,149	232,338	389,419	408,584	117,775	266,875	24,077	409,327
	1885	427,148	1,868,405	193,421	2,035,132	226,727	344,346	360,993	49,009	243,447	21,999	314,385

* This company and the Associated Manufacturers, Moline, Ill., constitute "The Associated Factory Mutual Insurance Companies, West."

UNION MUTUAL, Providence. Edwin Burrows, Pres., J. T. A. Eddy, Sec.	1886 1888 1887 1886 1885	170,452 166,624 160,269 151,400 142,422	693,300 607,931 639,768 1,229,307	72,372 69,907 67,018 64,280 61,532	 790,026 701,182 726,888 1,311,197	98,080 96,717 93,951 87,120 80,890	21,506 25,358 20,832 20,891 20,265	32,193 33,912 27,802 27,235 26,576	1,463 1,454 1,457 1,649 1,166	15,400 16,309 11,828 12,166 13,413	6,401 6,354 5,282 4,674 4,365	23,354 24,117 18,567 19,489 18,944
WHAT CHEER MUTUAL, Providence. L. T. Downes, Pres., D. M. Downes, Sec.	1889 1888 1887 1886 1885	189,614 173,680 146,363 133,040	2,038,759 1,850,740 1,723,831 1,499,883	106,159 96,694 102,094 84,728	2,122,214 1,927,726 1,768,100 1,548,195	83,455 76,986 78,621 48,312	209,544 193,197 178,621 152,572	216,924 199,010 183,089 156,544	 34,100 31,261 43,724 28,959	148,536 126,615 115,021 88,821	 15,942 30,549 36,053 14,847	198,578 194,425 194,798 132,627
CAROLINA MUTUAL, Charleston. A. Siemmermann, Pres., H. Klatte, Sec.	1889 1888	69,009 63,286	..... .....	59,799 56,269	..... .....	10,110 7,017	..... .....	49,490 59,408	 17,803	 6,001	 4,236	22,957 28,040
HIBERNIAN MUTUAL, Charleston. E. F. Sweegan, Pres., M. F. Kennedy, Sec. and Treas.	1889 1888 1887	17,507 12,814 9,425	..... ..... .....	..... ..... .....	..... ..... .....	..... ..... .....	..... ..... .....	4,305 2,582 3,462	840	426	895 449 343	2,161 343
SOUTH DAKOTA. FARMERS MUT. PROTECTIVE ASS'N, Plankinton. Jas. P. Ward, Pres., Jos. Freudenfeld, Sec.	*1889 *1888 *1887 *1886	43,409 40,629 49,792 36,142	..... ..... ..... .....	21,595 18,727 44,666 638	21,814 21,902 5,006 35,504	..... ..... ..... .....	122,275 133,163 183,629 94,348	 202,213 238,474 142,162	58,491 82,194 144,775 72,779	..... ..... ..... .....	51,527 95,522 86,556 51,075	110,018 177,716 231,331 123,854
VERMONT. UNION MUTUAL, Montpelier. W. G. Ferrin, Pres., J. H. Senter, Sec.	1889 1888	5,518 17,678	368,075 359,501	..... .....	373,593 363,990	5,518 4,429	..... .....	19,466 19,959	11,304 14,142	1,354 414	5,718 4,656	18,376 19,212
VERMONT MUTUAL, Montpelier. Fred. E. Smith, Pres., J. T. Sabin, Sec.	1889 1888	186,749	3,311,391	178,794	3,319,346 .....	..... .....	..... .....	180,375 174,406	 168,942	..... .....	..... 17,094	 186,037
VIRGINIA. MUTUAL ASSURANCE SOCIETY, Richmond. Herbert A. Clalborne, Pres., Frank D. Steger, Sec.	1889 1888 1887 1886 1885	953,932 809,629 880,269 823,359	..... ..... ..... .....	148,551 97,468 96,127 96,535	..... ..... ..... .....	805,381 802,141 784,142 726,834	35,295 41,680 41,876 40,039	76,808 82,824 83,314 86,586	25,472 18,942 15,463 56,002	..... ..... ..... .....	17,031 15,287 15,471 16,126	42,593 34,229 30,934 72,128
MUT. FIRE INS. OF LOUDOUN CO., Waterford. Wm. Williams, Pres., J. T. McGavach, Sec.	1889 1888	97,994 91,165	942,168 942,168	8,429 8,429	1,031,733 1,024,904	89,565 82,736	41,181 38,128	46,575 42,386	25,169 25,169	1,305	9,373 6,386	35,847 31,555
WASHINGTON. MUTUAL FIRE ASS'N, Tacoma. Eben Pierce, Pres., J. B. Cromwell, Sec.	1889	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

* Statements as rendered to the Auditor of State.
† Statements for years ending March 15.
‡ Statements for years ending August 1.
§ Guarantee fund, \$100,000.
|| Statements for year ending August 1.
¶ Includes commissions, etc.
** Statements for year ending April 1.

† Statements for years ending March 15.
‡ Statements for years ending August 1.
§ Guarantee fund, \$100,000.
|| Statements for year ending August 1.
¶ Includes commissions, etc.
** Statements for year ending April 1.

MUTUAL COMPANIES—Continued.

NAME AND DATE OF ORGANIZATION OF COMPANY AND NAMES OF OFFICERS.	Year ended Jan. 1	Cash Admitted Assets.	Amount of Deposit Notes.	Total Liabili- ties.	Surplus, Includ- ing De- posit Notes.	Net Cash Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Returned to Policy- holders.	Other Expenses.	Total Disburse- ments.
WISCONSIN.												
GERMANTOWN FARMERS MUT., Germantown, 1854. Andrew Martin, Pres., Martin Schottler, Sec.	1889	\$14,945	\$11,500	\$22,702	\$3,763	-7,757	.....	\$25,779	\$8,899	\$378	\$7,212	\$16,489
	1888	† 13,431	11,500	24,085	266	-11,254	.....	26,208	11,920	.....	7,583	20,156
	1887	93,596	12,017	25,612	80,001	67,984	22,590	27,421	22,880	1,947	7,976	32,803
	1886	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1885	105,796	11,240	27,263	89,773	78,533	22,920	27,201	11,498	.....	8,236	19,734
HERMAN FARMERS MUTUAL, Herman, ... 1857. John Zirbel, Pres., Charles Ringle, Sec.	1889	46,930	61,773	17,421	91,282	29,509	10,410	12,525	11,099	175	3,497	14,771
	1888	48,562	58,427	14,537	92,152	33,480	9,083	11,499	3,275	133	2,878	6,286
	1887	42,492	56,089	12,636	85,945	29,356	6,348	8,140	1,368	144	2,004	3,316
	1886	37,589	.....	.....	.....	25,669	6,061	8,202	8,356	.....	.....	10,530
	1885	39,804	.....	11,157	.....	28,647	6,234	8,335	4,754	.....	2,051	6,805
MANUFACTURERS MUTUAL, Milwaukee, ... 1887. J. P. Rundle, Pres., Chas. O. Hawley, Sec.	1889	21,422	17,619	20,099	19,002	1,383	71,347	102,447	70,081	.....	38,563	108,644
	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	31,705	19,381	18,588	32,498	13,117	73,013	73,013	9,598	20,998	12,637	43,233
MILLERS MUTUAL, Milwaukee, ... 1882. John Schuette, Pres., E. W. Arndt, Sec.	1889	33,212	204,952	30,393	297,771	2,810	90,647	94,045	62,125	4,853	22,867	89,845
	1888	29,744	300,116	2,823	327,035	26,919	94,666	95,664	59,017	4,223	20,383	83,622
	1887	22,922	175,969	22,427	178,404	495	72,496	73,020	12,422	1,298	15,570	64,110
	1886	10,695	115,880	3,721	128,854	12,974	36,987	36,317	18,479	1,165	9,662	29,300
MILWAUKEE MUTUAL, Milwaukee*, ... Francis Boyd, Pres., S. H. Seamans, Sec.	1889	17,780	123,333	8,679	132,434	9,101	65,175	68,246	25,183	25,183	15,780	66,146
	1888	11,060	124,075	4,480	130,655	6,580	80,173	80,173	26,424	34,639	12,772	73,835
	1887	7,160	74,759	4,091	77,828	3,069	39,336	42,639	26,056	2,539	13,604	42,199
MUTUAL FIRE ASSOCIATION, Eau Claire, ... 1885. Geo. B. Shaw, Pres., J. A. Smith, Sec.	1889	17,244	180,600	14,134	183,710	3,110	49,915	49,915	13,388	.....	12,216	25,604
	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	1887	14,828	72,745	8,175	79,398	6,653	48,795	48,795	33,714	2,933	14,128	50,775
	1886	15,957	75,956	116	91,797	15,841	23,238	40,654	14,591	7,128	12,361	34,080
WISCONSIN MUTUAL, Milwaukee*, ... J. A. Kimberly, Pres., S. H. Seamans, Sec.	1889	16,819	124,647	7,547	133,919	9,272	67,336	69,532	25,183	27,270	15,214	67,667
	1888	11,986	122,769	4,951	129,804	7,034	81,141	81,141	26,424	35,441	12,493	74,358
	1877	7,450	75,253	4,220	78,483	3,230	39,495	42,793	26,056	2,863	13,500	42,419

* The Milwaukee Mutual and the Wisconsin Mutual do a joint business under the name of the Allied Mutual Fire Insurance Companies of Wisconsin. † Cash in bank. — Impairment.

TOTAL FIRE INSURANCE TRANSACTIONS IN THE UNITED STATES.

RECAPITULATION SHOWING AGGREGATES OF CAPITAL, ASSETS, SURPLUS, INCOME AND DISBURSEMENTS OF ALL JOINT STOCK AND MUTUAL FIRE AND MARINE INSURANCE COMPANIES GIVEN IN THE PRECEDING TABLES.

In some of the States enumerated in the following recapitulation a falling off in capital and assets is shown. This arises chiefly from the fact that many of the companies will not report their transactions or financial standing. Most of those that neglect to do so are mutuals, although some stock companies are delinquent in this respect. The apparent loss of capital and assets in these States may not be a loss in fact.

NAME OF STATE.	Stock Companies.	Mutual Companies.	Year Ending Dec. 31.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Paid for Dividends.*	Expenses Other than Losses and Dividends.	Total Disbursements.
ALABAMA	7	..	1889	\$ 844,225	\$ 1,372,600	\$ 152,418	\$ 399,375	\$ 510,675	\$ 227,867	\$ 62,265	\$ 169,038	\$ 459,170
	7	..	1888	842,700	1,331,188	227,960	269,031	339,343	114,183	62,243	91,216	267,042
	9	..	1887	700,000	1,194,486	208,363	295,148	350,870	208,369	55,000	190,049	383,438
	11	..	1886	1,562,990	1,623,361	247,710	479,323	582,408	288,919	83,829	149,954	522,702
	15	..	1885	1,806,290	1,617,315	168,255	507,138	583,302	223,415	54,580	138,459	416,454
ARKANSAS	1	..	1889	50,000	69,091	5,827	12,072	15,820	2,134	.....	3,581	5,715
	1	..	1888	50,000	59,611	3,830	10,004	14,622	4,840	.....	4,011	8,851
	1	..	1887	50,000	53,770	1,500	3,975	6,188	893	.....	1,925	2,818
CALIFORNIA.....1.....	11	..	1889	6,150,000	10,826,977	998,781	5,467,205	6,112,057	3,795,626	369,549	2,201,268	6,366,443
	11	..	1888	6,050,000	11,561,919	1,358,837	5,188,999	5,663,993	2,706,618	360,384	1,995,626	5,152,638
	12	..	1887	6,300,000	10,002,148	1,952,815	4,646,711	5,072,209	2,424,105	464,647	1,785,487	4,674,239
	10	..	1886	5,950,000	9,406,977	1,015,279	3,772,767	4,647,277	1,994,717	395,097	1,532,622	3,922,436
	10	..	1885	4,000,000	6,689,705	860,359	2,822,566	3,249,123	1,747,686	321,812	1,319,547	3,389,045
COLORADO	1	..	1889	200,000	285,873	33,366	60,012	68,466	8,500	.....	44,664	53,164
	1	..	1888	200,000	262,942	33,135	50,577	51,451	15,522	.....	20,000	35,522
	..	1	1887	.....	47,626	20,597	40,473	50,345	12,106	.....	19,789	31,985
	..	1	1886	.....	47,111	23,858	48,622	59,713	14,167	.....	10,462	30,629
	..	1	1885	.....	40,192	22,644	45,545	60,666	9,940	.....	10,745	26,685
CONNECTICUT.....	9	8	1889	10,750,000	30,747,322	10,040,766	11,866,724	13,199,124	7,132,003	1,527,500	3,997,399	12,656,902
	10	8	1888	10,950,000	29,807,064	9,468,230	11,624,822	12,964,655	6,485,473	1,537,500	3,646,921	11,669,894
	10	8	1887	10,852,000	28,149,989	8,838,307	10,255,912	11,567,955	5,963,566	1,508,000	3,359,579	10,824,145
	10	8	1886	10,802,000	27,611,603	8,767,065	9,585,093	11,017,418	5,493,035	1,506,000	3,171,119	10,170,154
	10	8	1885	10,801,500	24,869,225	7,725,634	9,482,450	10,664,444	5,449,397	1,494,000	3,074,238	10,017,695

* Includes amount returned to policyholders.

TOTAL FIRE INSURANCE TRANSACTIONS IN THE UNITED STATES—Continued.

NAME OF STATE.	Stock Com-panies.	Mutual Com-panies.	Year Ending Dec. 31.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Paid for Dividends.*	Expenses Other than Losses and Dividends.	Total Disbursements
				\$	\$	\$	\$	\$	\$	\$	\$	\$
DAKOTA.....	5	1	† 1880	390,000	706,532	236,889	298,281	399,685	98,240	7,000	142,914	248,154
	7	3	1887	690,000	1,442,227	352,710	768,796	1,010,875	348,263	12,155	395,311	741,529
	7	2	1886	640,000	798,029	178,421	602,163	725,666	159,343	103,714	263,268	526,268
	5	1	1885	531,500	1,245,578	193,234	586,657	663,021	150,716	16,500	259,373	426,589
DELAWARE.....	..	4	1880	.....	461,537	423,769	94,077	117,934	61,543	25,644	25,110	112,297
	..	4	1888	.....	462,577	416,763	96,852	118,045	42,990	39,842	22,833	105,671
	..	4	1887	.....	422,007	401,068	96,883	117,368	81,842	46,166	21,603	149,010
	..	3	1886	.....	421,151	229,517	104,448	127,001	72,126	25,395	24,139	121,660
	..	3	1885	.....	466,593	591,669	102,942	125,769	46,064	38,509	43,853	128,426
DISTRICT OF COLUMBIA.....	11	1	1880	1,100,500	2,355,769	701,601	179,171	376,624	30,872	80,383	157,114	269,827
	10	2	1888	1,100,500	1,986,912	637,851	191,978	243,070	28,454	80,000	26,160	136,614
	6	2	1887	300,000	800,614	213,726	69,886	101,831	16,359	45,059	94,170	146,403
	11	2	1886	1,300,500	1,610,553	476,002	175,520	269,530	57,832	57,074	113,595	228,411
	10	1	1885	997,500	585,820	217,406	49,146	99,226	8,535	35,072	20,280	63,887
GEORGIA.....	5	2	1880	1,003,900	2,798,387	988,605	607,983	853,605	443,584	188,213	232,139	863,936
	5	3	1888	903,900	2,200,642	960,191	587,566	712,048	188,622	252,341	193,160	634,143
	6	2	1887	903,900	1,811,617	554,913	437,943	579,233	195,289	103,000	150,923	449,212
	4	1	1886	663,400	2,214,236	1,027,031	514,800	655,111	179,625	208,000	168,669	550,896
	4	1	1885	643,400	2,025,012	932,414	470,593	602,857	194,042	166,478	305,057	665,577
ILLINOIS.....	8	18	1880	2,023,800	7,468,804	1,268,998	3,875,947	4,225,918	2,255,099	282,267	1,418,193	3,995,589
	8	19	1888	2,023,800	7,093,189	1,506,162	3,781,013	4,097,953	2,091,313	228,869	1,527,284	3,847,466
	8	15	1887	1,873,800	6,703,049	1,317,683	3,647,712	3,941,325	2,073,749	269,215	1,339,713	3,673,681
	8	11	1886	1,873,800	6,304,405	1,286,705	3,213,290	3,498,799	1,661,902	211,604	1,157,595	3,034,101
	8	9	1885	1,873,800	3,608,822	1,309,784	1,921,495	3,303,067	1,534,254	177,083	1,093,019	2,804,356
INDIANA.....	5	3	1880	800,000	1,024,094	140,182	208,161	321,018	83,823	15,074	77,160	176,057
	3	6	1888	550,000	731,455	110,651	228,447	254,627	148,535	8,597	88,582	245,704
	3	2	1887	550,000	701,898	62,968	231,982	250,247	20,199	13,229	88,423	221,921
	2	..	1886	300,000	405,987	36,249	121,835	194,708	71,000	12,987	52,977	136,964
	2	..	1885	350,000	463,248	49,596	102,300	125,513	73,768	9,771	55,056	138,595

TOTAL FIRE INSURANCE TRANSACTIONS IN THE UNITED STATES—Continued.

NAME OF STATE.	Stock Com-panies.	Mutual Com-panies.	Year Ending Dec. 31.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Paid for Dividends.*	Expenses Other than Losses and Dividends.	Total Dis-bursements.
MINNESOTA.....	4	5	1889	\$ 1,250,000	\$ 3,026,542	\$ 573,862	\$ 1,633,858	\$ 1,771,941	\$ 928,807	\$ 73,839	\$ 581,377	\$ 1,584,023
	5	5	1888	1,100,000	2,279,669	467,836	1,465,494	1,603,474	810,759	99,965	449,100	1,359,824
	3	2	1887	850,000	1,976,495	387,213	1,239,619	1,371,237	823,616	50,000	407,062	1,281,578
	4	2	1886	880,000	1,840,049	375,081	982,006	1,084,922	515,089	50,000	478,180	864,169
	4	3	1885	630,000	1,479,088	499,699	692,805	873,041	452,944	50,000	258,053	760,997
MISSISSIPPI.....	4	..	1889	200,000	152,050	20,000	87,346	96,547	36,878	..	30,859	67,737
	3	..	1888	300,000	135,684	..	59,203	68,079	21,437	..	27,364	48,801
	3	..	1887	300,000	33,348	..	44,114	50,003	28,662	..	16,518	45,180
	3	..	1886	500,000	334,046	..	81,083	82,883	25,340	3,750	19,732	48,822
	3	..	1885	310,000	23,726	..	33,597	34,107	3,469	..	6,312	9,781
MISSOURI.....	4	9	1889	1,200,000	2,670,609	757,634	876,104	1,018,409	593,363	75,000	422,313	920,676
	4	8	1888	1,200,000	2,422,875	1,453,866	861,186	981,127	464,021	50,987	369,182	885,090
	3	8	1887	1,000,000	2,228,731	600,404	914,291	1,014,585	604,286	82,985	370,765	1,038,036
	3	15	1886	1,000,000	2,401,426	692,922	1,033,431	1,152,581	524,052	77,000	440,609	1,041,691
	3	15	1885	1,000,000	5,751,679	4,133,993	993,844	1,023,955	472,320	55,864	410,750	938,934
MONTANA.....	..	..	1889	..	..	..	..	..	..	..	..	..
	1	..	1888	200,000	..	..	..	..	..	..	..	..
NEBRASKA.....	4	..	1889	400,000	840,316	76,283	320,607	346,399	92,804	5,000	161,873	259,677
	4	..	1888	400,000	756,003	78,675	334,515	353,104	61,667	5,000	139,820	206,487
	3	..	1887	200,000	668,592	77,183	178,728	187,669	46,035	..	99,737	145,772
	4	..	1886	400,000	865,100	108,363	443,606	475,707	48,730	..	221,452	270,182
	4	..	1885	300,000	622,203	128,779	572,877	610,908	30,736	..	43,840	74,576
NEW HAMPSHIRE.....	6	7	1889	1,210,000	3,156,662	593,805	1,749,346	1,900,001	1,009,542	70,366	538,082	1,617,990
	12	6	1888	1,365,000	2,982,609	446,040	1,522,151	1,690,526	765,141	55,000	471,781	1,201,781
	11	..	1887	1,100,000	2,299,419	290,657	1,269,947	1,367,018	712,819	49,500	419,253	1,181,572
	8	3	1886	1,120,000	2,210,365	397,256	1,094,712	1,107,908	397,776	40,473	338,103	770,412
	6	8	1885	1,102,500	1,634,543	244,019	615,695	604,186	307,378	40,000	203,960	551,338
NEW JERSEY.....	10	11	1889	2,595,730	7,658,186	3,349,118	1,951,940	2,320,132	1,211,877	263,229	751,768	2,222,374
	10	12	1888	2,555,730	7,401,087	3,124,423	1,865,022	2,227,241	1,009,542	187,597	778,908	1,976,047
	10	12	1887	2,555,730	7,341,366	3,322,812	1,681,869	2,118,281	1,017,103	266,744	637,378	1,921,225
	10	11	1886	2,595,730	7,142,203	3,191,432	1,088,003	2,091,331	940,423	274,167	649,038	1,863,628
	10	12	1885	2,505,730	6,893,325	2,977,979	1,534,997	1,986,576	951,985	297,084	598,072	1,847,141

NEW YORK	55	12	1889	21,074,000	80,419,495	16,981,746	35,423,469	38,952,869	21,973,942	2,825,457	12,610,022	37,408,982
	57	12	1888	21,374,000	78,772,574	17,994,197	34,038,189	37,335,457	20,180,594	2,401,447	11,812,538	34,493,489
	57	10	1887	20,774,000	74,376,052	16,579,025	27,091,763	35,171,368	19,328,276	2,530,920	11,437,261	33,296,357
	60	10	1886	20,875,901	70,974,567	19,357,121	32,791,591	35,948,955	18,699,551	2,582,300	11,532,222	32,834,073
	61	11	1885	20,796,304	79,100,612	18,485,426	33,326,652	36,483,022	19,271,886	2,696,972	11,803,598	33,774,456
NORTH CAROLINA	3	..	1889	31,270	33,011	1,151	1,266	1,740	.....	.....	249	.....
	2	..	1888	.....	.....	.....	.....	.....	.....	.....	.....	.....
	2	..	1887	.....	.....	.....	.....	.....	.....	.....	.....	.....
	2	1	1886	24,640	.....	.....	.....	.....	.....	.....	.....	.....
	2	1	1885	22,640	.....	.....	.....	.....	.....	.....	.....	.....
NORTH DAKOTA	1	..	1889	100,000	100,200	140	304	1,276	.....	.....	985	985
OHIO	28	18	1889	3,950,000	9,473,000	2,203,441	3,423,541	3,013,033	2,179,454	331,534	1,273,747	3,793,728
	28	15	1888	3,950,000	8,604,637	2,087,033	2,772,163	3,094,106	1,815,598	251,500	1,012,676	3,079,704
	28	12	1887	3,950,000	9,512,048	2,367,415	3,028,114	3,492,742	1,910,065	330,065	1,110,625	3,360,755
	29	15	1886	3,950,000	9,680,309	2,721,202	2,856,043	3,297,072	1,947,390	334,971	1,043,545	3,025,900
	28	16	1885	3,950,000	8,662,796	1,971,179	2,617,463	2,820,029	1,573,460	272,208	978,686	2,824,348
OREGON	5	..	1889	670,100	1,114,916	149,550	477,885	524,898	272,152	8,804	51,440	618,224
	5	..	1888	614,150	1,011,861	149,633	230,528	399,676	81,990	26,412	187,622	296,024
	5	..	1887	685,480	890,939	155,963	269,069	421,828	79,094	25,407	180,381	349,929
	2	..	1886	320,100	571,210	129,071	168,171	200,494	44,241	7,812	64,970	127,123
	2	..	1885	270,100	499,510	87,081	166,524	193,522	33,630	6,250	72,368	112,248
PENNSYLVANIA	42	30	1889	12,760,000	47,688,796	15,114,679	13,923,705	16,170,126	9,065,832	1,526,787	4,954,637	15,562,844
	41	26	1888	12,160,000	40,861,469	11,372,079	13,120,488	15,182,891	8,279,316	1,387,052	4,545,727	14,212,095
	41	26	1887	12,460,000	45,681,087	15,395,057	12,770,117	15,017,619	8,253,871	1,658,697	4,496,319	14,388,314
	42	25	1886	12,485,000	49,272,644	11,517,278	12,445,869	14,403,027	7,795,952	1,759,987	4,280,229	13,896,178
	41	32	1885	12,385,000	45,292,836	15,627,729	12,174,523	14,191,548	7,222,277	1,798,292	4,583,010	13,624,279
RHODE ISLAND	4	16	1889	1,400,000	5,500,258	1,566,114	3,742,094	3,994,728	1,787,797	1,249,235	846,675	3,883,707
	5	16	1888	1,600,000	5,703,217	1,750,715	3,515,225	3,742,328	1,515,254	1,164,355	797,690	3,477,239
	4	16	1887	1,100,000	4,665,958	1,667,893	2,830,060	3,031,545	1,077,421	1,016,589	578,804	2,672,904
	4	16	1886	1,100,000	4,785,411	1,738,953	2,888,603	3,039,827	1,340,014	985,431	486,482	2,811,927
	4	17	1885	1,100,000	4,961,430	1,781,718	3,146,542	3,344,821	1,641,577	571,499	1,446,416	3,059,492
SOUTH CAROLINA	1	2	1889	50,000	87,416	10,110	2,764	53,795	840	426	895	25,118
	1	2	1888	150,000	82,723	10,110	.....	52,072	.....	.....	449	23,466
	..	2	1887	.....	72,711	7,017	.....	62,870	17,803	.....	4,579	28,383
SOUTH DAKOTA	5	1	1889	440,000	721,154	21,104	373,233	311,459	211,565	15,963	203,364	530,892

* Includes amount returned to policy holders. † Surplus of stock companies only.

TOTAL FIRE INSURANCE TRANSACTIONS IN THE UNITED STATES—Continued.

NAME OF STATE.	Stock Com-panies.	Mutual Com-panies.	Year Ending Dec. 31.	Capital.	Total Assets, Exclusive of Premium Notes.	Net Surplus.	Cash Premiums Received.	Total Cash Income.	Paid for Losses.	Paid for Dividends.*	Expenses Other than Losses and Dividends.	Total Dis-bursements.
TENNESSEE	13	..	1889	\$ 1,850,000	\$ 1,959,734	\$ 77,578	\$ 360,402	\$ 484,820	\$ 180,420	\$ 47,000	\$ 108,274	\$ 395,694
	18	..	1888	1,200,000	1,478,078	86,030	204,150	355,064	156,043	18,000	114,101	288,144
	20	..	1887	1,050,000	1,824,072	71,473	353,395	435,850	388,965	47,500	126,540	563,005
	20	..	1886	2,795,000	3,470,161	242,881	602,609	748,075	251,434	180,050	231,335	662,819
	20	..	1885	2,720,000	3,057,135	188,301	511,195	665,708	320,489	93,500	197,744	611,733
TEXAS	3	..	1889	345,000	373,399	5,052	139,560	153,598	115,183	.....	58,185	173,368
	1	..	1888	100,000	240,647	28,610	209,806	220,505	118,811	8,000	72,271	199,082
	1	..	1887	100,000	219,419	16,140	182,357	195,219	112,038	8,000	60,459	180,497
	1	..	1886	100,000	205,014	26,998	179,456	186,978	94,741	8,000	55,145	157,886
	1	..	1885	100,000	178,520	13,707	105,844	115,058	66,510	.....	31,220	97,760
UTAH	1	..	1889	100,000	.....	.....	.....	.....	.....	.....	.....	.....
	1	..	1888	100,000	119,954	11,740	9,278	20,064	1,905	8,000	5,455	15,421
VERMONT	1	..	1887	100,000	116,013	9,410	12,731	23,319	2,858	.....	4,448	7,306
	2	2	1889	125,000	162,671	6,650	34,065	55,220	24,127	2,404	17,779	44,250
	1	1	1888	125,000	156,942	540	25,371	225,273	183,220	.....	26,854	210,075
	1	..	1887	125,000	155,360	414	18,168	70,899	9,775	1,050	8,164	18,989
	1	..	1886	118,137	103,371	— 40,614	15,674	16,355	9,401	.....	7,515	16,916
VIRGINIA	1	..	1885	100,000	104,114	.....	8,706	24,091	16,142	.....	6,397	22,539
	7	2	1889	731,275	2,927,794	1,136,810	442,695	600,000	311,859	54,233	173,911	545,393
	7	2	1888	818,075	2,174,626	325,456	403,362	633,000	291,200	52,118	190,768	540,056
	6	1	1887	760,675	2,682,868	1,003,262	363,708	512,985	231,321	49,684	148,106	430,201
	5	..	1886	727,668	2,546,986	1,007,266	374,340	521,607	223,203	51,380	151,078	428,721
WASHINGTON	5	1	1885	719,076	2,455,595	950,776	344,256	492,167	269,497	60,198	152,434	482,129
	4	1	1889	575,000	186,215	34,597	44,769	46,168	4,579	.....	18,649	23,228
WEST VIRGINIA	2	..	1888	300,000	.....	.....	.....	.....	.....	.....	.....	.....
	9	..	1889	900,000	868,950	117,008	284,845	313,085	154,916	27,000	82,085	263,941
	8	..	1888	725,000	1,067,563	115,781	436,713	471,229	288,790	30,000	107,880	426,670
	9	..	1887	500,000	717,590	83,797	244,862	260,242	172,763	24,000	73,327	270,110
	11	..	1886	990,000	1,079,434	138,804	350,977	380,619	230,350	28,000	79,410	337,790
	11	..	1885	1,100,000	1,281,200	140,355	439,693	517,235	277,718	23,000	85,102	375,820

WISCONSIN.....	3	1889	1,000,000	3,838,983	2,066,193	1,781,252	2,045,293	1,038,503	187,888	691,258	1,017,619
	4	1888	1,300,000	4,132,220	1,401,053	1,887,095	2,085,862	1,010,372	187,693	471,159	1,660,221
	4	1887	1,300,000	4,185,402	1,438,089	1,803,244	2,108,396	1,100,052	211,973	694,371	2,006,396
	4	1886	1,300,000	3,810,626	1,148,132	1,530,596	1,682,041	759,282	120,798	574,966	1,455,046
	4	1885	1,300,000	3,629,950	1,150,641	1,345,304	1,625,461	790,863	107,922	510,691	1,339,476
FOREIGN COMPANIES.....	39	1889	.....	44,862,466	20,526,358	27,732,216	30,231,686	20,203,876	.....	9,601,075	28,996,136
	39	1888	.....	40,083,307	17,250,262	28,496,322	20,822,826	17,433,637	.....	9,343,146	26,776,783
	40	1887	.....	42,382,855	19,621,666	26,803,373	28,209,948	17,200,284	.....	8,837,023	26,046,397
	27	1886	.....	41,792,100	20,355,837	25,977,051	27,523,927	14,878,608	.....	8,521,222	23,402,830
	23	1885	.....	39,101,392	18,825,042	26,390,414	27,013,862	15,860,649	.....	8,321,590	24,182,239
Aggregates (610 Co's).....	384	1889	92,460,155	314,704,701	103,563,192	133,483,677	148,915,710	84,345,369	12,614,921	46,338,603	142,866,795
Aggregates (617 Co's).....	392	1888	90,275,760	299,772,552	82,997,278	128,225,001	141,631,813	73,938,107	11,869,563	42,287,429	128,095,159
Aggregates (583 Co's).....	383	1887	86,798,510	294,234,019	89,155,599	115,510,310	134,330,710	72,230,853	12,134,083	40,903,353	125,511,136
Aggregates (566 Co's).....	380	1886	93,521,207	296,652,493	97,626,557	120,569,033	133,109,495	67,228,335	12,277,005	40,612,964	120,188,304
Aggregates (579 Co's).....	380	1885	92,761,074	291,752,835	94,943,793	117,055,834	130,035,599	66,662,590	11,262,398	40,679,783	118,605,171

* Includes amount returned to policyholders.

--- Impairment.

AUTOMATIC SPRINKLERS.

The following is a list of automatic sprinkler systems, with the names and addresses of their manufacturers :

BARNES—Charles Barnes, Cincinnati, O.

BUELL—Charles E. Buell, Springfield, Mass.

CLAPP—Clapp Automatic Fire Extinguisher Company, Chicago, Ill.

DRAPER—George Draper & Sons, Hopedale, Mass.

FOWLER—Thomas Fowler, Lawrence, Mass.

GRAY—Insurers' Automatic Fire Extinguisher Company, New York.

GRINNELL—Providence Steam and Gas Pipe Company, Providence, R. I., manufacturers ; agents,
Automatic Fire Alarm and Extinguisher Company (Limited), 413 Broadway, New York ; 111
Milk street, Boston ; 49 South Fourth street, Philadelphia ; 64 Fifth avenue, Pittsburgh.

GUNN—John Gunn, Webster, Mass.

HARKNESS—Harkness Fire Extinguisher Company, New York.

HILL—John Hill, Columbus, Ga.

HOPEDALE—James R. Gray, Ayer, Mass.

KANE—Kane Automatic Fire Extinguisher Company, Philadelphia, Pa.

KERSTETER—C. W. Kersteter, Chicago, Ill.

MACKEY—Manufacturers' Automatic Sprinkler Company, Syracuse, N. Y.

NAGLE—A. F. Nagle, Chicago, Ill.

NERACHER—Neracher Automatic Sprinkler and Piping Company, Cleveland, O.

NEW YORK AND NEW HAVEN—New York and New Haven Automatic Sprinkler Company, New
York.

SHAFFER—Shaffer Automatic Sprinkler and Fire Alarm Company, Milwaukee, Wis.

SOLLY—Bancroft & Bro. (Agents), Philadelphia, Pa.

SWEET—W. H. D. Sweet, Albany, N. Y.

TURNER—Thomas J. Turner, New York.

WALWORTH—Walworth Manufacturing Company, Boston, Mass.

ANXIETY REMOVED.

"The great man," says Emerson, "is he who in the midst of the crowd keeps with perfect sweetness the serenity of solitude." "How many of the troubles of life," asks Sir John Lubbock, "are insignificant in themselves and easily avoidable?" One of the troubles, or, rather, one of the burdens of life would be removed by means of life assurance. Business life imparts so many difficulties and requires so much concentration of mind, that a man should lock up all his domestic troubles when he leaves home for the counting-house or the workshop. He cannot afford to carry them about with him from door to door, from street to street. His duty to himself, to his family, to his business, to the world, demands entire consecration to the work in hand. The burden upon his back and the load upon his mind concerning his wife and family could be removed by means of a life assurance policy. Why not throw the burden overboard to-day?

LIFE INSURANCE RATIOS.

BEING A SERIES OF

COMPARATIVE EXHIBITS

FOR

LIFE POLICYHOLDERS

SHOWING THE BUSINESS AND FINANCIAL STANDING

OF THE

LIFE INSURANCE COMPANIES

OF THE UNITED STATES.

COMPILED FROM OFFICIAL REPORTS.

INTRODUCTION.

THE reports of the insurance departments are so numerous, and the information contained therein so diversified, that it is a difficult task to pick out the facts in detail regarding every individual company doing business in this country. The active competition in the life insurance business has resulted in the flooding of the country with leaflets issued by individual companies and agents, in which particular claims are urged and invidious comparisons made, often at the expense of the truth. It is the purpose of the following series of exhibits to show every material point given in the sworn reports of the life companies to the various insurance departments, to deduce certain accepted ratios therefrom, and to show the rank of every company relative to each of the several features given.

The New York Insurance Department report is the standard used, although in the case of those companies that do not report to that department, the reports have been obtained from their respective home States. The figures of every company are official, the ratios, however, being prepared especially for this publication. Every company is shown squarely upon its merits upon the authority of their sworn statements.

The success which this publication met with last year is an evidence that policyholders and agents generally are glad to avail themselves of an opportunity to obtain a clear and unbiased analysis of the standing of the life insurance companies in which they are interested, coming from an entirely impartial source. The work has been much extended and improved; the friendly criticisms made of last year's work have been duly weighed, and several new exhibits added, which cannot fail to greatly increase its value in the eyes of the insuring public.

The Exhibits are self-explanatory, being merely a synoptical reproduction in convenient form of the official reports of the companies, with deductions therefrom. In order, however, to bring out more clearly certain points which might, perhaps, be unintelligible to the ordinary policyholder or insurance applicant, a few concise notes have been added, which will doubtless prove of value to those who seek to get at the whole truth.

It is to be remembered that one set of ratios does not indicate the comparative standing of any particular company. It is only by an examination of all that a comparison can be made, and even then perhaps only by a comparison with previous years. For this reason we have presented in each exhibit a comparison with the figures and ratios of the preceding year.

As may easily be imagined, the labor involved in compiling these exhibits has been one of great magnitude and largely, it must be confessed, a labor of love. We trust that this fact will be appreciated by life insurance agents, policyholders and intending insurers, for whose benefit the work is specially designed.

NOTES.

EXHIBIT I. Since the beginning of the current year the American of Philadelphia, Pa., has been placed in the hands of a receiver; the Commercial Union has associated with itself the National Alliance, an assessment company; has had its name changed to Commercial Alliance, and has increased its capital to \$250,000; its secretary is now A. C. Hunt; three new companies are reported as having either commenced business, or being in process of organization; they are the Bankers and Merchants of New York, formerly an assessment company; the Home Life of Salt Lake City, Utah; and the Provident Life of Wheeling, W. Va. This last is an industrial company.

EXHIBIT III. The item of Assets Not Admitted consists of assets whose value cannot be readily ascertained by the insurance company commissioners and are therefore disqualified, although they may be perfectly good investments. Agents' balances, bills receivable, furniture fixtures and safes, advances to agents and commuted commissions are included in this item. The departments also deduct an average loading of twenty per cent of the deferred and unpaid premiums. These amounts are also included in this column.

EXHIBIT IX. Many companies take notes in part payment of premiums, upon which interest is paid, and others loan a part of the policy reserve to their policyholders. The amounts of such notes and loans are, of course, deducted in the final settlement of the policies. The following shows the total of such notes and loans for the year 1888:

Mutual Benefit.....	\$4,984,841	Connecticut Mutual.....	\$1,953,501
Ætna Life.....	1,747,978	Phoenix Mutual.....	968,659
Penn Mutual.....	937,406	New England.....	910,925
Manhattan.....	906,383	Massachusetts.....	810,041
Northwestern.....	789,802	Union Central.....	751,938
Home Life.....	619,097	Union Mutual.....	496,250
New York Life.....	378,874	State Mutual.....	340,395
Provident Life and Trust.....	310,279	National of Vermont.....	240,669
Germania.....	187,638	John Hancock.....	174,951
Travelers.....	164,255	Michigan Mutual.....	164,066
United States.....	154,036	Brooklyn.....	147,822
Berkshire.....	142,720	American.....	135,892
Metropolitan.....	132,939	Mutual of Kentucky.....	88,909
Connecticut General.....	85,729	Life Insurance Company of Virginia....	83,967
Pacific Mutual.....	77,744	Covenant Mutual.....	63,602
Equitable of Iowa.....	45,696	Maryland.....	29,656
Mutual of Baltimore.....	20,106	Provident Savings.....	3,500
Vermont.....	2,259	German Mutual.....	1,800
Presbyterian Ministers.....	1,300	Bankers.....	361

The above makes a total of \$19,055,986, consisting of \$15,603,178 in Premium Notes and \$3,452,808 in Loans to Policyholders.

EXHIBIT XII. The item of All Other Assets is made up chiefly of interest and rents due and accrued.

EXHIBIT XVI. Many companies now transact a large part of their business on plans which involve the deferment of dividends for periods of ten, fifteen or twenty years. This is generally known as the tontine principle, and the departments require companies transacting this class of business to report the surplus specially reserved for it. All the companies marked *d* in this exhibit issue policies, though under varying titles, which embody the tontine principle.

EXHIBIT XVII. The heavy decrease in the assets and surplus of the Phoenix Mutual was caused largely by the retirement of its capital, which was purchased by the policyholders of the company.

EXHIBIT XVIII. The Net Assets are obtained by deducting from the admitted assets all indebtedness outside the amount set apart as the reinsurance reserve.

EXHIBIT XIX. The heavy Ratio of Assets to Liabilities of the first eight companies is caused partly by the fact that the companies are young and possessing \$100,000 or over, the assets are large, while the liabilities are relatively small. Three of the companies transact a term business almost exclusively; under which plan the reserve required is comparatively small.

EXHIBIT XX. The following amounts paid for reinsurance have been deducted from the new premiums of the companies named: Aetna, \$708; Berkshire, \$18,422; Brooklyn, \$2254; Connecticut General, \$2602; Equitable, N. Y., \$762; Imperial, \$137; John Hancock, \$731; Manhattan, \$344; Maryland, \$10,675; Massachusetts, \$45,684; Metropolitan, \$78; Michigan, \$7468; Mutual of Baltimore, \$337; Mutual of Kentucky, \$252; New York Life, \$84,330; Pacific Mutual, \$829; Penn Mutual, \$4628; Phoenix Mutual, \$2078; Provident Savings, \$11,412; Prudential, \$1982; State Mutual, \$1662; Travelers, \$12,841; Union Mutual, \$1625; United States, \$2923; Vermont, \$613.

EXHIBIT XXI. The column of Other Receipts is made up of such items as Discount on Claims paid in advance, Policy Fees and Sundries.

EXHIBIT XXIV. The following amounts were paid out in Annuities by the respective companies in 1889:

New York Life.....	\$1,160,733	Equitable, New York.....	\$208,880
Mutual, New York.....	82,865	Mutual Benefit.....	24,140
Provident Life and Trust.....	21,970	Germania.....	16,590
Mutual, Baltimore.....	13,583	Washington.....	8,759
Manhattan.....	3,257	Presbyterian Ministers.....	5,840
Home Life.....	2,450	Pacific Mutual.....	2,850
Travelers.....	950	Union Central.....	1,012
United States.....	710	American.....	560
Royal Union.....	314	Union Mutual.....	233
John Hancock.....	135	Maryland.....	102
Provident Savings.....	100	Penn Mutual.....	90

This gives a total of \$1,556,043, which makes the footing of the column "Matured Endowments and Annuities" read Matured Endowments, \$9,075,922; Annuities, \$1,556,043.

EXHIBIT XXXVI. The amount of Interest Earnings given here do not include the items of profit and loss, but only the actual interest and rental receipts.

EXHIBITS XXXVII.—XL. There is much uncertainty as to what is the really true basis for comparing expenses. Some companies claim that one ratio is the best, because it suits them, while others prefer a different ratio entirely. In these exhibits some of the chief methods are given. Exhibits XXXVII. and XXXVIII. consider the effect of the total expenditures other than payments to policyholders, while Exhibits XXXIX. and XL. show the ratio of expense after deducting such items as are not under the immediate control of the company, for instance, dividends to stockholders, taxes, expense on real estate and profit and loss.

EXHIBIT XLI. In considering this table, it must be remembered that the greater part of the business now transacted is on plans embodying the Tontine principle, under which dividends are not distributed until the end of periods, varying from ten to twenty years. As only two companies are paying matured policies of this class, and a very small number at that, it follows that the amount paid out in dividends by the majority of the companies is comparatively small. Then, again, there are large numbers of policies issued at lower rates of premium on the non-participating plan. The industrial companies do not pay any dividends on their business. A study of this exhibit, in connection with the increase in surplus in Exhibit XVII., will give a clear idea of the dividend earnings of the several companies.

EXHIBIT XLII. The Not Admitted items of assets added to the Admitted Assets and Surplus give the Gross Assets and Surplus of this table.

EXHIBIT XLI.II. In the case of young companies having capital stock, the Ratio of Total Benefits to Premium Receipts naturally is rather high. The date of commencing business and the amount of capital stock should be considered in this connection. The industrial companies being of necessity conducted at a high rate of expense show a comparatively low ratio.

EXHIBIT I.—LIST OF COMPANIES.

Giving the Names of all United States Life Insurance Companies, together with the Location of the Head Office, the Names of the President and Secretary, the Capital Stock, the Year when Business was Commenced; also showing the Rank of the various companies at January 1, 1890, as to Age:

No.	NAME OF COMPANY AND HEAD OFFICE.	Commenced Business.	Capital Stock.	Name of President.	Name of Secretary.	Rank as to Age.
1	Aetna, Hartford, Conn.....	1850	\$1,250,000	M. G. Bulkley.....	J. L. English.....	12.
2	American, Philadelphia, Pa....	1850	500,000	J. J. Macfarlane...	Geo. C. Wilson, Jr.	14.
3	Bankers, Lincoln, Neb.....	1887	100,000	N. S. Harwood....	W. A. Lindley....	46.
4	Berkshire, Pittsfield, Mass....	1851	25,500	Wm. R. Plunkett...	James W. Hull....	18.
5	Brooklyn, New York, N. Y....	1864	125,000	Wm. M. Cole.....	William Dutcher..	28.
6	Com. Union, New York, N. Y. & Conn. General, Hartford, Conn.	1889	150,000	John L. Holly.....	C. H. Bogert, Jr..	50.
7		1865	150,000	Thos. W. Russell..	Fred. V. Hudson..	20.
8	Conn. Mutual, Hartford, Conn.	1846	Mutual	Jacob L. Greene...	Ed. M. Bunce....	8.
9	Covenant Mutual, St. Louis, Mo.	1853	Mutual	Edward Wilkerson..	Chas. E. Pilling...	19.
10	Equitable, Des Moines, Ia.....	1867	100,000	F. M. Hubbell.....	Cyrus Kirk.....	34.
11	Equitable, New York, N. Y....	1859	100,000	Henry B. Hyde.....	Wm. Alexander....	23.
12	German Mutual, St. Louis, Mo.	1858	Mutual	A. Olshausen.....	Louis J. Behrens..	22.
13	Germania, New York, N. Y....	1860	200,000	H. Wesendonck....	C. Doremus.....	26.
14	Girard L. A. and T., Phila., Pa. &	1836	\$500,000	E. B. Morris.....	.....	2.
15	Home, Brooklyn, N. Y.....	1860	125,000	C. A. Townsend...	George E. Ide....	25.
16	Imperial, Detroit Mich.....	1886	118,000	C. A. Newcomb....	Anson Waring....	44.
17	John Hancock, Boston, Mass. &	1862	Mutual	Stephen H. Rhodes	Geo. B. Woodward	27.
18	Life, Ind. & Inves., Sioux City, Ia	1881	Mutual	Matt. Parrott.....	C. E. Mabie.....	43.
19	Life Ins. Co. of Va., Richmond &	1871	100,000	G. A. Walker.....	J. W. Pegram.....	40.
20	Manhattan, New York, N. Y....	1850	100,000	Henry B. Stokes...	Wm. C. Frazee....	13.
21	Maryland, Baltimore, Md.....	1865	100,000	Wm. H. Blackford..	.....	30.
22	Massachusetts, Springfield, Mass.	1851	Mutual	M. V. B. Edgerly..	John A. Hall.....	17.
23	Metropolitan, New York, N. Y. &	1867	1,000,000	Joseph F. Knapp...	Jno. R. Hegeman..	33.
24	Michigan Mutual, Detroit Mich.	1867	250,000	J. S. Farrand.....	O. R. Looker.....	36.
25	Mutual, Baltimore, Md.....	1870	Mutual	B. G. Harris.....	Henry Roth.....	39.
26	Mutual, Louisville, Ky.....	1866	100,000	Chas. D. Jacob....	Wm. W. Morris...	31.
27	Mutual, New York, N. Y.....	1843	Mutual	R. A. McCurdy....	Wm. J. Easton...	3.
28	Mutual Benefit, Newark, N. J..	1845	Mutual	Amzi Dodd.....	Edw. L. Dobbins..	6.
29	National, Montpelier, Vt.....	1850	Mutual	Chas. Dewey.....	George W. Reed...	15.
30	Nat'l U. S. A., Wash., D. C. &	1868	\$1,000,000	Van H. Higgins....	J. H. Nitchie....	35.
31	New England, Boston, Mass....	1843	Mutual	Benj. F. Stevens...	S. F. Trall.....	4.
32	New York, New York, N. Y....	1845	Mutual	Wm. H. Beers.....	Rufus W. Weeks...	5.
33	Northwestern, Milwaukee, Wis.	1858	Mutual	H. L. Palmer.....	J. W. Skinner....	21.
34	Pacific Mut., San Francisco, Cal	1868	100,000	Geo. A. Moore....	J. N. Patton.....	37.
35	Penn Mutual, Philadelphia, Pa.	1847	Mutual	Edwd. M. Needles..	Henry C. Browne..	9.
36	Peoples Indus., Norwich, Conn &	1888	100,000	Hugh H. Osgood...	S. B. Bishop.....	48.
37	Phoenix Mutual, Hartford, Conn	1851	\$1,050	Jonathan B. Bunce..	Chas. H. Lawrence	16.
38	Presbyterian Min. F., Phila. &	1759	Mutual	Rev. H. O. Gibbons	Rev. N. L. Upham	1.
39	Provident L. & T., Phila., Pa..	1865	\$1,000,000	S. R. Shipley.....	Joseph Ashbrook..	29.
40	Prov. Savings, New York, N. Y. &	1875	100,000	Sheppard Homans..	W. E. Stevens....	42.
41	Prudential, Newark, N. J. &	1875	\$418,600	John F. Dryden....	Edw. S. Johnson..	41.
42	Royal Union, Des Moines, Ia....	1886	Mutual	S. A. Robertson...	Sydney A. Foster..	45.
43	State Mutual, Worcester, Mass.	1845	Mutual	A. G. Bullock.....	Henry M. Witter...	7.
44	Travelers, Hartford, Conn.....	1866	\$600,000	J. G. Batterson...	Rodney Dennis....	32.
45	Union Central, Cincinnati, O....	1867	100,000	John Davis.....	E. P. Marshall....	34.
46	Union Mutual, Portland, Me....	1849	Mutual	John E. DeWitt...	Arthur L. Bates...	10.
47	United States, New York, N. Y..	1850	440,000	Geo. H. Burford...	C. P. Fraleigh....	11.
48	U. S. Industrial, Newark, N. J. &	1888	250,000	Edw. N. Crane....	T. Elmer Gay.....	49.
49	Vermont, Burlington, Vt.....	1865	100,000	Wm. H. Hart.....	C. R. Turrill.....	38.
50	Washington, New York, N. Y..	1860	125,000	W. A. Brewer, Jr..	William Haxton...	24.
51	Wes'n & South'n, Cincinnati, O &	1888	100,000	Frank Caldwell....	W. J. Williams....	47.

^b Company not making any effort for new business, and figures are not given in these exhibits. ^c Business restricted to Presbyterian ministers. ^d All communications should be addressed to Chicago, Ill. ^e Company is purely stock, pays no dividends to policyholders. ^f Interest received on capital credited to trust department, and dividends on capital paid from same source. ^g All the companies having capital stock, except those marked ^h, share the profits with the policyholders. ⁱ Transacts industrial business. ^j Transacts term business. ^k Capital stock was bought in during 1889 and this represents the still outstanding shares.

EXHIBIT II.—

Being a Synopsis of the principal items

NAME OF COMPANY.	Commenced Business.	INCOME.			DISBURSEMENTS.		
		Premium.	Interest and other.	Total.	To Policy-holders.	Expenses.	Total.
<i>Ætna Life</i>	1850	\$3,738,703	\$1,778,066	\$5,516,769	\$3,641,441	\$959,592	\$4,601,033
<i>American</i>	1850	139,085	175,306	314,391	179,534	149,729	329,263
<i>Bankers</i>	1887	17,862	6,050	23,912	7,680	15,217	22,897
<i>Berkshire</i>	1851	902,358	200,641	1,102,999	613,078	233,008	846,086
<i>Brooklyn</i>	1864	178,853	95,307	274,160	213,645	80,356	294,001
<i>Commercial Union</i> ...	1889	17,219	2,699	19,918	.....	53,765	53,765
<i>Connecticut General</i> ..	1865	238,175	107,563	345,738	152,887	84,624	237,511
<i>Connecticut Mutual</i> ...	1846	4,418,336	3,282,885	7,701,221	5,839,313	1,077,087	6,916,400
<i>Covenant Mutual</i>	1853	31,658	28,757	60,415	51,639	22,726	74,365
<i>Equitable of Iowa</i>	1867	95,230	48,488	143,718	53,432	45,233	98,665
<i>Equitable, N. Y.</i>	1859	25,357,523	5,035,705	30,393,228	11,842,858	6,004,095	17,846,953
<i>German Mutual</i>	1858	8,914	25,533	34,447	32,333	5,616	37,949
<i>Germania</i>	1860	2,256,811	706,189	2,963,000	1,537,773	568,721	2,106,494
<i>Home Life</i>	1860	930,301	294,615	1,224,916	628,897	279,218	908,115
<i>Imperial</i>	1886	169,686	7,076	176,762	101,890	73,336	175,226
<i>John Hancock</i>	1862	1,616,585	182,958	1,799,543	822,890	713,056	1,535,946
<i>Life Ind. and Invest.</i> ...	1881	107,404	7,742	115,146	43,236	36,843	80,079
<i>Life Ins. Co. of Va.</i> ...	1871	151,571	84,446	236,017	67,973	114,710	182,683
<i>Manhattan</i>	1850	1,762,958	487,100	2,250,058	1,441,588	680,131	2,121,719
<i>Maryland</i>	1865	138,266	69,384	207,650	90,692	48,701	139,393
<i>Massachusetts Mutual</i> ..	1851	1,867,547	544,621	2,412,168	1,092,009	530,322	1,622,331
<i>Metropolitan</i>	1867	8,342,945	382,251	8,725,196	3,107,515	3,342,722	6,450,237
<i>Michigan Mutual</i>	1867	676,319	133,745	810,064	278,346	227,505	505,851
<i>Mutual of Baltimore</i> ...	1870	54,951	8,812	63,763	26,057	27,169	53,226
<i>Mutual of Kentucky</i> ...	1866	393,679	101,734	495,413	230,856	122,252	355,108
<i>Mutual of New York</i> ...	1843	23,727,859	7,391,161	31,119,020	15,200,609	6,428,694	21,629,303
<i>Mutual Benefit</i>	1845	5,583,836	2,314,823	7,898,659	5,039,818	1,203,014	6,242,832
<i>National of Vermont</i> ..	1850	1,495,068	286,606	1,781,674	639,166	436,706	1,075,872
<i>New England</i>	1843	2,628,886	1,043,251	3,672,137	2,254,042	549,780	2,803,822
<i>New York Life</i>	1845	24,242,517	4,587,606	28,830,123	12,121,122	5,754,828	17,875,950
<i>Northwestern</i>	1858	7,347,194	2,032,265	9,379,459	3,542,122	1,718,724	5,260,846
<i>Pacific Mutual</i>	1868	416,716	133,158	549,874	268,114	236,276	504,390
<i>Penn Mutual</i>	1847	3,084,562	823,881	3,908,443	1,790,047	771,923	2,561,970
<i>Peoples Industrial</i>	1888	69,126	5,303	74,429	13,685	64,547	78,232
<i>Phoenix Mutual</i>	1851	648,699	620,448	1,269,147	1,147,242	251,853	1,399,095
<i>Presbyterian Ministers</i>	1759	30,000	20,845	50,845	26,230	16,006	42,236
<i>Provident L. and T.</i> ...	1865	2,890,424	708,868	3,599,292	1,290,254	538,925	1,829,179
<i>Provident Savings</i>	1875	1,343,630	17,184	1,360,814	924,746	369,812	1,294,558
<i>Prudential</i>	1875	4,442,833	158,465	4,601,298	1,331,323	2,257,965	3,589,288
<i>Royal Union</i>	1886	21,801	7,961	29,762	550	12,614	13,164
<i>State Mutual</i>	1845	1,201,560	242,827	1,444,387	592,927	255,445	848,372
<i>Travelers</i>	1866	1,340,404	453,246	1,793,650	553,312	365,465	918,777
<i>Union Central</i>	1867	2,068,341	270,218	2,338,559	650,577	669,481	1,320,058
<i>Union Mutual</i>	1849	724,117	276,908	1,001,025	549,845	293,417	843,262
<i>United States</i>	1850	1,061,943	288,611	1,350,554	662,446	372,326	1,034,772
<i>U. S. Industrial</i>	1888	90,245	2,490	92,735	31,354	122,112	153,466
<i>Vermont</i>	1869	72,301	20,452	92,753	31,229	50,613	82,442
<i>Washington</i>	1860	1,975,824	556,105	2,531,929	1,279,608	569,069	1,848,677
<i>Western and Southern</i>	1888	43,518	14,000	57,518	10,999	45,194	56,193
Aggregates		\$140,164,293	\$36,074,505	\$176,238,798	\$82,049,529	\$38,852,723	\$120,902,252

a Includes Industrial business. b Reserve calculated at 4½ per cent.

BUSINESS OF 1889.

of the Companies' Statements for 1889.

NEW BUSINESS.		OUTSTANDING INSURANCE.		FINANCIAL CONDITION.		
No.	Amount.	No.	Amount.	Assets.	Liabilities.	Surplus.
9,966	\$20,399,689	70,985	\$110,669,719	\$34,741,130	\$28,784,913	\$5,956,217
a 4,897	a 660,192	a 6,113	a 4,171,081	2,223,561	1,718,881	504,680
411	674,000	679	1,224,500	114,078	9,198	104,880
2,764	6,921,888	10,434	25,054,963	4,393,249	3,867,549	525,700
452	707,673	4,126	5,522,368	1,608,534	1,457,528	151,006
464	1,829,500	355	1,280,500	127,531	15,354	112,177
1,329	1,503,111	6,187	8,158,289	1,910,786	1,436,987	473,799
3,458	9,256,204	63,830	151,739,494	57,862,366	52,451,475	5,410,891
168	296,033	987	1,484,219	372,012	b 353,034	b 18,978
403	775,451	2,088	2,933,435	714,193	506,185	208,008
45,381	175,264,100	170,666	631,016,666	105,361,360	84,288,881	21,072,479
12	23,462	466	715,142	409,269	b 299,373	b 109,896
4,825	10,051,548	a 38,720	a 54,223,090	14,825,967	13,643,325	1,182,642
3,180	6,764,102	13,122	25,879,171	6,694,305	5,304,071	1,390,234
1,386	5,549,000	2,774	10,015,100	170,104	54,757	121,347
a 161,318	a 19,709,166	a 325,631	a 45,879,657	3,548,080	3,275,078	273,002
222	349,870	1,962	4,444,486	152,559	45,684	106,875
a 27,374	a 3,780,612	a 22,958	a 5,624,626	474,225	b 352,868	b 21,357
5,662	17,388,211	18,184	51,137,066	11,729,400	10,686,175	1,043,225
321	708,759	2,134	5,008,463	1,447,219	1,173,424	273,795
4,449	15,105,703	20,626	56,320,503	10,415,818	9,551,212	864,606
a 866,665	a 93,004,455	a 1,852,432	a 204,816,521	8,597,469	7,000,285	1,597,184
2,504	4,932,604	10,898	20,372,156	2,589,257	2,390,047	199,210
c 890	c 156,170	c 5,262	c 1,122,250	164,549	b 144,507	b 20,042
1,734	3,290,641	6,212	11,147,082	1,622,195	1,566,647	55,548
44,533	151,962,063	182,013	565,839,387	135,638,539	126,194,585	9,443,954
8,494	22,217,255	61,327	162,617,014	45,236,963	41,828,628	3,408,335
4,744	12,743,988	18,824	38,767,541	5,917,195	4,986,308	930,887
3,759	11,067,055	27,096	78,954,903	20,582,957	18,100,467	2,482,490
39,499	151,119,088	150,381	495,601,970	104,415,322	88,761,059	15,654,263
19,013	51,777,480	84,328	202,405,923	37,107,930	31,475,923	5,632,007
912	2,411,688	4,070	10,681,100	2,111,131	1,944,360	a 166,958
6,800	18,418,000	31,408	79,069,580	15,093,494	13,256,193	1,837,301
e 35,238	e 3,922,077	e 19,028	e 2,133,355	132,544	16,198	116,346
1,224	1,449,183	17,101	23,955,464	10,002,743	9,459,665	543,078
87	145,327	566	1,030,521	379,435	283,732	95,703
4,433	13,269,382	23,406	71,816,566	16,946,145	14,514,457	2,431,688
5,404	19,172,197	15,752	60,954,208	676,540	346,747	329,793
a 723,110	a 75,145,395	a 1,101,151	a 119,686,277	3,924,295	2,852,550	1,071,745
237	357,950	511	703,050	35,016	31,694	3,322
2,005	6,094,748	11,007	30,476,430	5,659,204	4,834,155	825,049
3,456	8,899,375	22,447	44,978,949	9,656,148	8,272,746	1,383,402
10,624	19,628,595	24,614	41,643,121	5,575,497	5,106,613	378,884
2,578	5,603,107	14,873	27,204,606	6,157,343	5,839,827	317,516
3,367	9,523,581	13,870	30,431,272	6,266,338	5,622,910	643,428
e 63,849	e 7,246,862	e 32,372	e 3,672,437	152,362	47,453	104,909
2,390	1,224,049	3,675	2,474,728	396,472	325,562	70,910
5,119	10,663,767	21,028	46,390,324	10,019,268	9,670,824	348,444
e 18,939	e 2,505,945	e 11,348	e 1,537,430	107,864	5,459	102,405
2,160,049	\$1,005,670,361	4,550,027	\$3,582,986,703	\$714,466,148	\$624,265,553	\$90,200,595

e Includes Infantile insurance. d Includes Accident department. f All Industrial business.

EXHIBIT III.—AD-

Being a Summary, Analysis and Classification of the various items comprising the Admitted also the Total Admitted Assets at January 1, 1889, together with the position of the companies

Rank.	NAME OF COMPANY.	Real Estate.	Bonds and Mortgages.	U. S. Stocks and Bonds.	Other Stocks and Bonds.	Collateral Loans.
1	Mutual, New York.....	\$12,382,623	\$56,979,290	\$806,400	\$49,517,070	\$9,845,500
2	Equitable, New York.....	24,653,296	23,637,874	794,000	39,222,286	2,705,000
3	New York Life.....	13,242,872	18,106,512	922,900	59,515,542	3,709,000
4	Connecticut Mutual.....	8,556,207	32,890,542	124,500	11,930,047	64,132
5	Mutual Benefit.....	1,070,119	22,260,431	746,869	11,132,693	3,060,345
6	Northwestern.....	1,188,631	30,033,434	134,019	1,942,839	.....
7	Ætna Life.....	614,341	16,044,317	1,087,700	10,078,137	502,368
8	New England.....	1,697,420	2,900,465	205,100	12,799,643	1,034,968
9	Provident L. and T.....	1,079,719	7,553,159	365,750	6,125,090	202,000
10	Penn Mutual.....	813,809	4,499,206	138,600	6,483,548	1,493,217
11	Germania.....	1,634,858	7,347,814	186,480	4,263,161	400,000
12	Manhattan.....	276,416	4,120,431	633,750	1,402,873	3,821,562
13	Massachusetts Mutual.....	459,218	3,576,258	.....	4,129,485	701,200
14	Washington.....	439,173	8,234,343	.....	422,612	505,428
15	Phoenix Mutual.....	1,227,833	6,549,468	140,415	831,321	.....
16	Travelers.....	1,051,762	3,344,722	.....	3,741,208	301,865
17	Metropolitan.....	493,892	5,030,240	350,750	2,231,213	.....
18	Home Life.....	168,300	1,281,650	1,528,500	1,931,535	931,325
19	United States.....	105,250	3,516,224	54,625	1,974,448	132,433
20	Union Mutual.....	1,143,220	1,331,406	63,500	2,476,225	295,843
21	National of Vermont.....	181,225	2,551,097	132,300	2,061,657	96,930
22	State Mutual.....	386,000	976,659	186,000	3,281,060	208,000
23	Union Central.....	173,218	3,837,383	12,660	.....	.....
24	Berkshire.....	425,900	2,488,316	315,000	486,840	299,475
25	Prudential.....	363,023	2,873,708	380,250	130,000	.....
26	John Hancock.....	414,799	1,593,740	.....	1,112,935	109,800
27	Michigan Mutual.....	137,792	2,017,402	1,849	.....	10,000
28	American.....	414,621	494,050	12,800	259,476	716,758
29	Pacific Mutual, a.....	118,660	1,386,378	.....	189,122	4,541
30	Connecticut General.....	125,264	1,284,060	.....	308,428	7,460
31	Mutual of Kentucky.....	17,806	1,224,455	.....	145,500	2,000
32	Brooklyn.....	334,800	599,445	105,000	425,215	600
33	Maryland.....	83,695	356,191	.....	877,314	34,900
34	Equitable of Iowa.....	6,999	505,217	.....	118,638	4,000
35	Provident Savings.....	35,449	125,800	.....	339,948	27,500
36	Life Ins. Company of Virginia..	6,022	282,796	3,810	.....	.....
37	German Mutual.....	28,307	358,293	.....	13,032	.....
38	Vermont.....	25,705	229,541	.....	46,703	3,100
39	Presbyterian Ministers.....	23,367	105,350	.....	227,688	10,000
40	Covenant Mutual.....	53,850	239,293	.....	.....	.....
41	Imperial.....	.....	104,173	.....	1,080	.....
42	Mutual of Baltimore.....	43,629	20,000	.....	6,150	119
43	Life, Indem. and Investment....	.....	114,265	.....	.....	.....
44	United States Industrial.....	.....	53,000	.....	.....	5,000
45	Peoples Industrial.....	.....	17,000	.....	82,120	.....
46	Commercial Union.....	.....	100,000	.....	.....	.....
47	Bankers.....	.....	41,104	.....	.....	60,400
48	Western and Southern.....	.....	100,000	.....	.....	.....
49	Royal Union.....	.....	31,285	.....	.....	.....
	Aggregates.....	\$75,699,090	\$283,277,787	\$9,433,527	\$242,263,882	\$31,306,719

a Includes accident department.

MITTED ASSETS.

Assets of the active life insurance companies of the United States, on January 1, 1890 ; in the same.

Premium Notes and Loans.	Cash in Office and Bank.	Net Deferred and Unpaid Premiums.	All Other Assets.	Total Admitted Assets.	Assets Not Admitted.	JANUARY 1, 1889.	
						Admitted Assets.	Rank.
.....	\$2,988,633	\$2,119,121	\$999,902	\$135,638,539	\$762,789	\$125,494,719	1
.....	11,719,079	1,799,930	829,895	105,301,300	1,788,949	93,312,329	2
\$367,394	5,917,838	2,191,919	441,345	104,415,322	638,279	92,685,062	3
1,813,181	1,398,565	119,513	965,679	57,862,366	42,484	57,447,441	4
5,060,866	870,259	398,809	636,572	45,236,963	100,076	43,514,461	5
702,542	1,779,092	853,858	473,515	37,107,930	222,404	32,650,860	7
1,599,219	4,048,016	257,957	509,075	34,741,130	64,689	33,743,010	6
951,216	686,979	146,503	160,663	20,582,957	95,918	19,656,672	8
811,053	115,039	531,442	162,893	16,946,145	132,860	15,094,824	9
998,544	152,876	403,206	110,488	15,093,494	181,386	13,721,469	11
219,633	299,017	347,014	127,990	14,825,967	86,753	13,961,200	10
855,179	200,537	301,781	116,871	11,729,400	75,445	11,543,049	12
866,109	201,917	329,551	152,080	10,415,818	82,388	9,565,523	14
.....	32,446	250,367	94,899	10,019,268	126,695	9,401,336	15
883,159	116,158	67,942	186,447	10,002,743	16,986	10,573,597	13
226,575	667,505	254,200	68,311	9,656,148	113,438	8,455,815	16
130,108	226,970	39,429	94,861	8,597,499	13,143	6,287,781	18
621,531	38,054	161,272	32,138	6,694,305	54,462	6,355,799	17
172,770	71,180	171,502	67,906	6,266,338	80,159	5,914,843	20
460,120	203,815	118,784	61,430	6,157,343	30,969	6,002,194	19
312,611	328,898	159,089	93,388	5,917,195	94,084	5,167,543	21
419,355	148,130	.....	54,000	5,659,204	.....	5,066,985	22
1,112,447	24,579	300,898	114,311	5,575,497	165,581	4,520,998	23
134,710	106,112	90,479	46,467	4,393,249	38,148	4,122,343	24
293	55,866	92,278	28,877	3,924,295	106,127	2,874,162	26
164,014	46,343	59,383	47,066	3,548,080	18,097	3,316,802	25
180,527	31,476	137,510	72,701	2,589,257	24,056	2,265,205	27
129,965	167,871	5,213	22,807	2,223,561	10,737	2,066,130	28
81,096	122,757	139,774	68,990	2,111,318	77,123	1,954,448	29
76,500	34,595	39,867	34,612	1,910,786	11,848	1,820,994	30
81,801	16,570	37,776	96,287	1,622,195	18,570	1,472,983	32
125,708	42,676	26,095	18,995	1,608,534	11,157	1,036,180	31
47,650	19,642	19,371	8,456	1,447,219	12,126	1,371,097	33
35,915	7,262	12,418	23,744	714,193	13,238	664,656	34
3,500	70,105	65,753	8,485	676,540	26,932	552,979	35
85,849	37,601	d 50,240	7,901	474,225	.....	475,468	36
1,400	911	1,043	6,283	409,269	421	413,116	37
12,447	4,493	27,712	46,771	396,472	13,056	356,567	40
1,075	2,462	3,314	6,179	379,435	829	360,420	39
60,594	7,111	5,082	6,082	372,012	1,271	391,945	38
.....	37,803	29,854	3,194	176,104	9,970	161,061	41
22,327	54,186	15,426	2,713	164,549	7,628	154,091	42
10,060	20,584	3,779	3,871	152,559	6,335	120,630	43
.....	89,553	4,020	789	152,362	8,764	95,305	47
.....	28,839	2,015	2,570	132,544	3,784	111,624	44
.....	15,688	11,116	727	127,531	16,628	(c)	(c)
.....	6,224	2,571	3,779	114,078	780	109,484	45
.....	2,361	5,503	.....	107,864	3,018	104,307	46
289	1,788	957	697	35,016	1,722	18,955	48
\$19,839,332	\$33,266,467	\$12,252,642	\$7,126,702	\$714,466,148	\$5,412,302	\$657,128,462	

c Commenced business in 1889. d Gross.

EXHIBIT IV.—REAL ESTATE.

Giving the Rank of the various companies in value of Real Estate absolutely owned, January 1, 1890, and the rank in percentage of Real Estate to Admitted Assets, also showing the same items at January 1, 1889.

Rank.	NAME OF COMPANY.	Total Assets, Jan. 1, 1890.	Real Estate Absolutely Owned.	Ratio.	Rank in Ratio.	JANUARY 1, 1889.		
						Real Estate.	Ratio.	Rank in Ratio.
1	Equitable, N. Y.....	\$105,361,360	\$24,653,206	23.40	2	\$22,695,389	24.32	1
2	New York Life.....	104,415,322	13,242,872	12.68	8	9,308,152	10.04	10
3	Mutual, New York....	135,638,539	12,382,623	9.13	15	11,753,125	9.36	13
4	Connecticut Mutual...	57,862,366	8,556,207	14.78	6	9,045,870	15.75	4
5	New England.....	20,582,957	1,697,420	8.25	16	1,757,429	8.94	14
6	Germania.....	14,825,907	1,634,858	11.03	11	1,398,316	10.02	11
7	Phoenix Mutual.....	10,002,743	1,227,833	12.27	9	1,315,465	12.44	7
8	Northwestern.....	37,107,930	1,188,631	3.20	31	1,243,468	3.81	28
9	Union Mutual.....	6,157,343	1,143,220	18.57	5	1,288,977	21.48	2
10	Provident L. and T...	16,946,145	1,079,719	6.37	21	1,040,726	6.89	18
11	Mutual Benefit.....	45,236,963	1,070,119	2.37	35	1,285,426	2.95	32
12	Travelers.....	9,656,148	1,051,762	10.89	12	795,259	9.40	12
13	Penn Mutual.....	15,093,494	813,809	5.39	26	690,494	5.03	24
14	Ætna Life.....	34,741,130	614,341	1.77	37	582,505	1.73	36
15	Metropolitan.....	8,597,469	493,892	5.74	24	373,325	5.94	22
16	Massachusetts Mutual.	10,415,818	459,218	4.41	29	475,215	4.97	25
17	Washington.....	10,019,268	439,173	4.38	30	398,064	4.23	27
18	Berkshire.....	4,393,249	425,900	9.69	13	443,699	10.76	9
19	John Hancock.....	3,548,080	414,799	11.70	10	264,756	7.98	17
20	American.....	2,223,561	414,621	18.65	4	252,150	12.20	8
21	State Mutual.....	5,659,204	386,000	6.82	18	86,000	1.70	37
22	Prudential.....	3,924,295	363,023	9.25	14	46,000	1.60	38
23	Brooklyn.....	1,608,534	334,800	20.81	3	323,750	19.78	3
24	Manhattan.....	11,729,400	276,416	2.36	36	322,359	2.79	33
25	National of Vermont..	5,917,195	181,225	3.06	33	186,471	3.61	29
26	Union Central.....	5,575,497	173,218	3.17	32	217,343	4.81	26
27	Home Life.....	6,604,305	168,300	2.51	34	175,270	2.76	34
28	Michigan Mutual.....	2,589,257	137,792	5.32	27	142,937	6.31	20
29	Connecticut General..	1,910,786	125,264	6.56	19	157,545	8.65	15
30	Pacific Mutual.....	2,111,318	118,660	5.62	25	114,505	5.86	23
31	United States.....	6,266,338	105,250	1.68	38	110,750	1.87	35
32	Maryland.....	1,447,219	83,695	5.78	23	83,695	6.10	21
33	Covenant Mutual.....	372,012	53,850	14.48	7	54,181	13.82	6
34	Mutual of Baltimore...	164,549	43,629	26.51	1	23,815	15.46	5
35	Provident Savings.....	676,540	35,449	5.24	28	None.	....	..
36	Vermont.....	396,472	25,705	6.49	20	30,036	8.42	16
37	German Mutual.....	409,269	28,307	6.92	17	27,505	6.66	19
38	Presbyterian Ministers.	379,435	23,367	6.16	22	11,633	3.23	31
39	Mutual of Kentucky....	1,622,195	17,806	1.09	40	17,246	1.17	40
40	Equitable of Iowa.....	714,193	6,999	0.98	41	23,557	3.54	30
41	Life Ins. Co. of Va....	474,225	6,022	1.27	39	5,932	1.25	39
	Imperial.....	176,104	None.	....	..	None.	....	..
	Life Ind. and Invest...	152,559	None.	....	..	None.	....	..
	U. S. Industrial.....	152,362	None.	....	..	None.	....	..
	Peoples Industrial.....	132,544	None.	....	..	None.	....	..
	Commercial Union.....	127,531	None.	....	..	(c)	(c)	(c)
	Bankers.....	114,078	None.	....	..	None.	....	..
	Western and Southern.	107,864	None.	....	..	None.	....	..
	Royal Union.....	35,016	None.	....	..	None.	....	..
	Aggregates.....	\$714,466,148	\$75,699,090	10.60	..	\$68,568,400	10.43	..

c Commenced business in 1889.

EXHIBIT V.—MORTGAGE LOANS.

Giving the Rank of the various companies in amount of Mortgage Loans held by them January 1, 1890; also the percentage of such Mortgage Loans to Admitted Assets, together with the same items at January 1, 1889.

Rank.	NAME OF COMPANY.	Total Assets Jan. 1, 1890.	Bonds and Mortgages.	Ratio.	Rank in Ratio.	JANUARY 1, 1889.		
						Bonds and Mortgages.	Ratio.	Rank in Ratio.
1	Mutual, New York.....	\$135,638,530	\$56,979,290	42.00	30	\$49,617,874	39.54	31
2	Connecticut Mutual.....	57,862,366	32,890,542	56.84	21	31,030,449	55.06	20
3	Northwestern.....	37,107,930	30,033,434	80.94	5	27,352,727	83.77	4
4	Equitable, N. Y.....	105,361,360	23,637,874	22.44	40	25,660,787	27.50	37
5	Mutual Benefit.....	45,236,963	22,260,431	49.21	25	20,553,760	47.23	25
6	New York Life.....	104,415,322	18,106,512	17.34	45	16,966,932	18.31	42
7	Ætna Life.....	34,741,130	16,044,317	46.18	26	15,723,591	46.60	27
8	Washington.....	10,019,268	8,234,343	82.19	4	7,351,555	78.20	6
9	Provident L. & T.....	16,946,145	7,553,159	44.57	28	7,117,879	47.15	26
10	Germania.....	14,825,967	7,347,814	49.53	24	7,068,427	50.63	22
11	Phoenix Mutual.....	10,002,743	6,549,468	65.48	15	6,456,077	61.06	16
12	Metropolitan.....	8,597,469	5,030,240	58.51	19	3,554,900	56.54	18
13	Penn Mutual.....	15,093,494	4,499,206	29.81	37	4,044,730	32.15	33
14	Manhattan.....	11,729,400	4,120,431	35.13	32	3,622,072	31.38	34
15	Union Central.....	5,575,497	3,837,383	68.83	12	3,033,059	67.09	11
16	Massachusetts Mutual.....	10,415,818	3,576,258	34.34	36	2,754,266	28.80	36
17	United States.....	6,266,338	3,516,224	56.11	23	3,120,150	52.75	21
18	Travelers.....	9,656,148	3,344,722	34.64	35	3,425,476	40.52	30
19	New England.....	20,582,957	2,900,465	14.09	47	2,931,660	14.92	45
20	Prudential.....	3,924,295	2,873,708	73.23	10	2,382,732	82.90	5
21	National of Vermont.....	5,917,195	2,551,097	43.11	29	2,253,992	43.62	29
22	Berkshire.....	4,393,249	2,488,316	56.64	22	2,289,871	55.54	19
23	Michigan Mutual.....	2,589,257	2,017,402	77.91	7	1,687,842	74.50	7
24	John Hancock.....	3,548,080	1,593,740	44.92	27	1,505,340	45.38	28
25	Pacific Mutual.....	2,111,318	1,386,378	65.66	14	1,431,366	73.25	8
26	Union Mutual.....	6,157,343	1,331,406	21.62	42	1,156,679	19.27	41
27	Connecticut General.....	1,910,786	1,284,060	67.20	13	1,172,991	64.41	12
28	Home Life.....	6,694,305	1,281,650	19.15	43	1,158,150	18.22	43
29	Mutual of Kentucky.....	1,622,195	1,224,455	75.48	8	1,065,130	72.31	9
30	State Mutual.....	5,659,204	976,659	17.26	46	813,484	16.05	44
31	Brooklyn.....	1,608,534	529,445	34.78	34	538,886	32.94	32
32	Equitable of Iowa.....	714,193	505,217	70.74	11	464,609	69.90	10
33	American.....	2,223,561	494,050	22.22	41	550,950	26.66	38
34	German Mutual.....	409,269	358,293	87.54	3	363,700	88.04	2
35	Maryland.....	1,447,219	356,191	24.61	39	351,824	25.66	39
36	Life Ins. Co. of Virginia.....	474,225	282,796	59.63	17	305,484	64.25	13
37	Covenant Mutual.....	372,012	239,293	64.27	16	248,462	63.39	14
38	Vermont.....	396,472	229,541	57.90	20	214,622	60.19	17
39	Provident Savings.....	676,540	125,800	18.59	44	127,400	23.04	40
40	Life, Indemnity and Investment.....	152,559	114,265	74.90	9	102,475	84.95	3
41	Presbyterian Ministers.....	379,435	105,350	27.76	38	107,850	29.92	35
42	Imperial.....	176,104	104,173	59.15	18	100,573	62.44	15
43	Commercial Union.....	127,531	100,000	78.41	6	(c)	(c)	(c)
43	Western and Southern.....	107,864	100,000	92.71	1	100,000	95.87	1
44	United States Industrial.....	152,362	53,000	34.79	33	48,400	50.52	23
45	Bankers.....	114,078	41,104	36.03	31	1,638	1.50	47
46	Royal Union.....	35,016	31,285	89.34	2	9,000	47.48	24
47	Mutual of Baltimore.....	164,549	20,000	12.15	49	3,000	1.95	46
48	Peoples Industrial.....	132,544	17,000	12.83	48	None.	.....	..
	Aggregates.....	\$714,466,148	\$283,277,787	39.65	..	\$262,542,821	39.95	..

c Commenced business in 1889.

EXHIBIT VI.—UNITED STATES SECURITIES.

Giving the Rank of the companies in amount of United States Bonds and Securities held January 1, 1890; likewise the rank and percentage of United States Bonds, etc., to Admitted Assets, together with similar items at January 1, 1889.

Rank.	NAME OF COMPANY.	Total Assets. Jan. 1, 1890.	U. S. Stocks and Bonds.	Ratio.	Rank in Ratio	January 1, 1889.		
						U. S. Stocks and Bonds.	Ratio.	Rank in Ratio.
1	Home Life.....	\$6,694,305	\$1,528,500	22.83	1	\$1,538,500	24.21	1
2	Ætna Life.....	34,741,130	1,087,700	3.13	7	1,103,900	3.27	10
3	New York Life.....	104,415,322	922,900	0.88	17	942,912	1.02	19
4	Mutual, New York.....	135,638,539	806,400	0.59	21	2,870,500	2.29	13
5	Equitable, New York..	105,361,360	794,000	0.75	20	648,588	0.69	23
6	Mutual Benefit.....	45,236,963	746,869	1.65	11	108,500	0.25	27
7	Manhattan.....	11,729,400	633,750	5.40	5	635,000	5.50	7
8	Prudential.....	3,924,295	380,250	9.69	2	127,000	4.42	9
9	Provident L. & T.....	16,946,145	365,750	2.16	10	378,875	2.51	12
10	Metropolitan.....	8,597,469	350,750	4.08	6	358,637	5.70	6
11	Berkshire.....	4,393,249	315,000	7.17	3	316,250	7.67	3
12	New England.....	20,582,957	205,100	1.00	15	206,490	1.05	18
13	Germania.....	14,825,967	186,480	1.26	13	869,520	6.23	5
14	State Mutual.....	5,659,204	186,000	3.29	8	237,500	4.09	8
15	Phoenix Mutual.....	10,002,743	140,415	1.40	12	144,410	1.37	15
16	Penn Mutual.....	15,093,494	138,600	0.92	16	64,000	0.46	24
17	Northwestern.....	37,107,930	134,019	0.36	23	140,204	0.43	25
18	National of Vermont..	5,917,195	132,300	2.24	9	165,385	3.20	11
19	Connecticut Mutual...	57,862,366	124,500	0.22	25	125,000	0.22	28
20	Brooklyn.....	1,608,534	105,000	6.53	4	108,750	6.64	4
21	Union Mutual.....	6,157,343	63,500	1.03	14	65,250	1.09	17
22	United States.....	6,266,338	54,625	0.87	18	56,100	0.95	20
23	American.....	2,223,561	12,800	0.58	22	None.	....	....
24	Union Central.....	5,575,497	12,660	0.23	24	12,825	0.28	26
25	Life Ins. Co. of Va....	474,225	3,810	0.80	19	3,855	0.81	22
26	Michigan Mutual.....	2,589,257	1,849	0.07	26	1,894	0.09	29
	Massachusetts Mutual.	10,415,818	None.	....	..	108,500	1.13	16
	Washington.....	10,019,268	None.	....	..	158,125	1.68	14
	Travelers.....	9,656,148	None.	....	..	None.	....	..
	John Hancock.....	3,548,080	None.	....	..	None.	....	..
	Pacific Mutual.....	2,111,318	None.	....	..	None.	....	..
	Connecticut General..	1,910,786	None.	....	..	None.	....	..
	Mutual of Kentucky...	1,622,195	None.	....	..	None.	....	..
	Maryland.....	1,447,219	None.	....	..	None.	....	..
	Equitable of Iowa.....	714,193	None.	....	..	None.	....	..
	Provident Savings.....	676,540	None.	....	..	108,500	19.62	2
	German Mutual.....	409,269	None.	....	..	None.	....	..
	Vermont.....	396,472	None.	....	..	None.	....	..
	Presbyterian Ministers.	379,435	None.	....	..	3,007	0.83	21
	Covenant Mutual.....	372,012	None.	....	..	None.	....	..
	Imperial.....	176,104	None.	....	..	None.	....	..
	Mutual of Baltimore...	164,549	None.	....	..	None.	....	..
	Life Ind. and Invest...	152,559	None.	....	..	None.	....	..
	U. S. Industrial.....	152,362	None.	....	..	None.	....	..
	Peoples Industrial.....	132,544	None.	....	..	None.	....	..
	Commercial Union.....	127,531	None.	....	..	(c)	(c)	(c)
	Bankers.....	114,078	None.	....	..	None.	....	..
	Western and Southern.	107,864	None.	....	..	None.	....	..
	Royal Union.....	35,016	None.	....	..	None.	....	..
	Aggregates.....	\$714,466,148	\$9,433,527	1.32	..	\$11,608,067	1.77	..

c Commenced business in 1889.

EXHIBIT VII.—STOCKS AND BONDS.

Giving the Rank of the various companies in the amount of Stocks and Bonds held (United States Bonds not included) January 1, 1890, together with the percentage of such amounts to Admitted Assets; also similar items at January 1, 1889:

Rank.	NAME OF COMPANY.	Total Assets, Jan. 1, 1890.	Other Stocks and Bonds.	Ratio.	Rank in Ratio.	JANUARY 1 1889.		
						Other Stocks and Bonds.	Ratio.	Rank in Ratio.
1	New York Life.....	\$104,415,322	\$59,515,542	57.00	7	\$57,279,839	61.80	3
2	Mutual, New York....	135,638,539	49,517,070	36.51	13	45,746,204	36.45	12
3	Equitable, New York..	105,361,360	39,222,286	37.23	12	30,238,823	32.40	15
4	New England.....	20,582,957	12,799,643	62.19	1	11,810,193	60.10	5
5	Connecticut Mutual...	57,862,366	11,930,047	20.62	24	10,613,477	18.48	23
6	Mutual Benefit.....	45,236,963	11,132,693	24.61	23	11,223,489	25.80	20
7	Ætna Life.....	34,741,130	10,078,137	29.01	18	9,561,898	28.34	17
8	Penn Mutual.....	15,093,494	6,483,548	42.96	8	6,223,872	45.36	7
9	Provident L. and T....	16,946,145	6,125,090	36.14	14	5,589,445	37.03	10
10	Germania.....	14,825,967	4,263,161	28.75	20	3,537,037	25.33	21
11	Massachusetts Mutual.	10,415,818	4,129,485	39.65	10	4,093,713	42.80	8
12	Travelers.....	9,656,148	3,741,208	38.74	11	2,894,572	36.66	11
13	State Mutual.....	5,659,204	3,281,060	57.98	5	3,288,320	64.90	2
14	Union Mutual.....	5,157,343	2,476,225	40.22	9	2,353,976	39.22	9
15	Metropolitan.....	8,597,409	2,231,213	25.95	22	1,718,381	27.33	19
16	National of Vermont...	5,917,195	2,061,657	34.84	15	1,821,482	35.25	13
17	United States.....	6,266,338	1,974,448	31.51	16	2,168,548	36.66	11
18	Northwestern.....	37,107,930	1,942,839	5.24	34	975,831	2.99	36
19	Home Life.....	6,694,305	1,931,535	28.85	19	1,819,035	28.62	16
20	Manhattan.....	11,729,400	1,402,873	11.96	27	1,408,199	12.20	28
21	John Hancock.....	3,548,080	1,112,935	31.37	17	1,080,395	32.57	14
22	Maryland.....	1,447,219	877,314	60.62	3	827,790	60.37	4
23	Phoenix Mutual.....	10,002,743	831,321	8.31	33	860,425	8.14	32
24	Berkshire.....	4,393,249	486,840	11.08	30	427,130	10.36	30
25	Brooklyn.....	1,608,534	425,215	26.43	21	363,477	22.21	22
26	Washington.....	10,019,268	422,612	4.22	35	686,000	7.30	33
27	Provident Savings.....	676,540	339,948	50.25	6	152,862	27.65	18
28	Connecticut General...	1,910,786	308,428	16.14	26	289,225	15.88	24
29	American.....	2,223,561	259,476	11.67	29	172,072	8.33	31
30	Presbyterian Ministers.	379,435	227,688	60.01	4	205,019	56.88	6
31	Pacific Mutual.....	2,111,318	189,122	8.96	32	23,700	1.21	37
32	Mutual of Kentucky...	1,622,195	145,500	8.97	31	177,125	12.02	29
33	Prudential.....	3,924,295	130,000	3.31	37	148,065	5.15	34
34	Equitable of Iowa....	714,193	118,638	16.61	25	93,288	14.03	27
35	Peoples Industrial.....	132,544	82,120	61.96	2	103,120	92.38	1
36	Vermont.....	396,472	46,703	11.78	28	54,322	15.23	26
37	German Mutual.....	409,269	13,032	3.18	38	None.	....	..
38	Mutual of Baltimore...	164,549	6,150	3.74	36	6,300	4.09	35
39	Imperial.....	176,104	1,080	0.61	39	1,080	0.67	38
	Union Central.....	5,575,497	None.	....	..	None.	....	..
	Michigan Mutual.....	2,589,257	None.	....	..	.....	....	..
	Life Ins. Co. of Va....	474,225	None.	....	..	None.	....	..
	Covenant Mutual.....	372,012	None.	....	..	None.	....	..
	Life Ind. and Invest...	152,559	None.	....	..	None.	....	..
	U. S. Industrial.....	152,362	None.	....	..	None.	....	..
	Commercial Union....	127,531	None.	....	..	(c)	....	..
	Bankers.....	114,078	None.	....	..	None.	....	..
	Western and Southern.	107,864	None.	....	..	None.	....	..
	Royal Union.....	35,016	None.	....	..	3,000	15.83	25
	Aggregates.....	\$714,466,148	\$242,263,882	33.91	..	\$220,040,729	33.49	..

c Commenced business in 1889.

EXHIBIT VIII.—COLLATERAL LOANS.

Giving the Rank of the companies in amount of Collateral Loans, January 1, 1890; also the rank of the companies in percentage of Collateral Loans to Admitted Assets; compared with similar items at January 1, 1889

Rank.	NAME OF COMPANY.	Total Assets, Jan. 1, 1890.	Collateral Loans	Ratio.	Rank in Ratio.	JANUARY 1, 1889.		
						Collateral Loans.	Ratio.	Rank in Ratio.
1	Mutual, New York	\$135,638,539	\$9,845,500	7.26	6	\$10,033,000	7.99	8
2	Manhattan.....	11,729,400	3,821,562	32.58	2	4,100,562	35.52	2
3	New York Life.....	114,415,322	3,709,000	3.55	15	1,676,250	1.89	20
4	Mutual Benefit.....	45,236,963	3,060,345	6.77	8	3,603,246	8.28	6
5	Equitable, N. Y.....	105,361,360	2,705,000	2.57	21	825,000	0.88	26
6	Penn Mutual	15,093,494	1,493,217	9.89	5	874,100	6.37	9
7	New England.....	20,582,957	1,034,968	5.03	11	1,015,813	5.17	12
8	Home Life.....	6,694,305	931,325	13.91	4	770,100	12.12	4
9	American.....	2,223,561	716,758	32.23	3	668,953	32.38	3
10	Massachusetts Mut....	10,415,818	701,200	6.73	9	577,600	6.04	10
11	Washington	10,019,268	505,428	5.04	10	226,226	2.21	18
12	Ætna Life	34,741,130	502,368	1.45	25	540,768	1.60	22
13	Germania.....	14,825,967	400,000	2.70	19	250,000	1.79	21
14	Travelers.....	9,656,148	301,865	3.13	17	239,415	2.83	16
15	Berkshire.....	4,393,249	299,425	6.82	7	211,625	5.13	13
16	Union Mutual.....	6,157,343	295,843	4.80	12	281,661	4.69	14
17	State Mutual.....	5,659,204	208,000	3.68	14	138,300	2.73	17
18	Provident, L. and T...	16,946,145	202,000	1.19	26	None.	....	..
19	United States.....	6,266,338	132,433	2.11	23	35,712	0.60	29
20	John Hancock.....	3,548,080	109,800	3.09	18	18,300	0.55	30
21	National of Vermont...	5,917,195	96,930	1.64	24	48,000	0.93	25
22	Connecticut Mutual....	57,862,366	64,132	0.11	32	391,183	0.68	27
23	Bankers.....	114,078	60,400	52.94	1	75,000	68.50	1
24	Maryland.....	1,447,219	34,900	2.41	22	32,021	2.34	19
25	Provident Savings....	676,514	27,500	4.06	13	45,000	8.14	7
26	Michigan Mutual	2,589,257	10,000	0.39	29	10,000	0.44	31
26	Presbyterian Ministers.	379,435	10,000	2.64	20	None.	....	..
27	Connecticut General ..	1,910,786	7,460	0.39	29	19,200	1.05	24
28	U. S. Industrial.....	152,262	5,000	3.28	16	11,000	12.00	5
29	Pacific Mutual.....	3,111,518	4,541	0.22	30	1,712	0.09	34
30	Equitable of Iowa.....	714,193	4,000	0.56	28	8,000	1.20	23
31	Vermont.....	396,472	3,100	0.78	27	19,196	5.38	11
32	Mutual of Kentucky...	1,622,195	2,000	0.12	31	2,000	0.14	33
33	Brooklyn	1,628,534	600	0.04	34	3,000	0.18	32
34	Mutual of Baltimore...	164,549	119	0.07	33	6,119	3.97	15
	Northwestern.....	37,107,930	None.	....	..	None.	....	..
	Phoenix Mutual.....	10,002,743	None.	....	..	None.	....	..
	Metropolitan.....	8,597,469	None.	....	..	None.	....	..
	Union Central	5,575,497	None.	....	..	None.	....	..
	Prudential.....	3,924,295	None.	....	..	None.	....	..
	Life Ins. Co. of Va....	474,225	None.	....	..	None.	....	..
	German Mutual.....	409,269	None.	....	..	2,500	0.61	28
	Covenant Mutual	372,012	None.	....	..	None.	....	..
	Imperial.....	176,104	None.	....	..	None.	....	..
	Life Ind. and Invest...	152,559	None.	....	..	None.	....	..
	Peoples Industrial.....	132,544	None.	....	..	None.	....	..
	Commercial Union....	127,539	None.	....	..	(c)	(c)	(c)
	Western and Southern.	107,864	None.	....	..	None.	....	..
	Royal Union.....	35,016	None.	....	..	None.	....	..
	Aggregates.....	\$714,466,148	\$31,306,719	4.38	..	\$26,760,562	4.07	..

c Commenced business in 1889.

EXHIBIT IX.—PREMIUM NOTES AND LOANS TO POLICYHOLDERS.

Giving the Rank of the various companies in amount of Premium Notes and Loans to Policyholders January 1, 1890; also the percentage of such Notes and Loans to Admitted Assets, and a comparison with a similar percentage at January 1, 1889:

Rank.	NAME OF COMPANY.	Total Assets Jan. 1, 1890.	Premium Notes.	Loans to Policy- holders.	Premium Notes and Loans.	Ratio.	JAN. 1, 1889.		
							Rank in Ratio.	Ratio.	Rank in Ratio.
1	Mutual Benefit.....	\$45,236,963	\$4,217,703	\$843,163	\$5,060,866	11.19	5	11.46	5
2	Connecticut Mutual....	57,866,366	1,813,181	.....	1,813,181	3.13	27	3.40	25
3	Etna Life.....	34,741,130	1,230,578	368,641	1,599,219	4.60	22	5.18	19
4	Union Central.....	5,575,497	841,868	270,549	1,112,447	19.95	1	16.63	2
5	Penn Mutual.....	15,093,494	555,062	443,482	998,544	6.62	14	6.83	14
6	New England.....	20,582,957	944,816	6,400	951,216	4.62	21	4.63	22
7	Phoenix Mutual.....	10,002,743	883,159	.....	883,159	8.83	7	9.16	7
8	Massachusetts Mutual..	10,415,818	547,027	319,082	866,109	8.32	8	8.47	9
9	Manhattan.....	11,729,400	855,179	.....	855,179	7.29	12	7.85	11
10	Provident L. and T.....	16,946,145	35,750	775,303	811,053	4.79	20	2.06	30
11	Northwestern.....	37,107,930	702,542	.....	702,542	1.89	31	2.42	27
12	Home Life.....	6,694,305	585,825	35,706	621,531	9.28	6	9.74	6
13	Union Mutual.....	6,157,343	460,120	.....	460,120	7.47	10	8.27	10
14	State Mutual.....	5,659,204	124,869	294,486	419,355	7.41	11	6.72	15
15	New York Life.....	104,415,322	367,394	.....	367,394	0.35	36	0.41	35
16	National of Vermont....	5,917,195	54,254	258,357	312,611	5.29	17	4.66	21
17	Travelers.....	9,656,148	.....	226,575	226,575	2.35	30	1.94	31
18	Germania.....	14,825,967	.....	219,633	219,633	1.48	33	1.34	32
19	Michigan Mutual.....	2,589,257	5,221	175,306	180,527	6.97	13	7.24	12
20	United States.....	6,266,338	172,770	.....	172,770	2.76	29	2.60	26
21	John Hancock.....	3,548,080	89,939	74,075	164,014	4.62	21	5.27	18
22	Berkshire.....	4,393,249	134,710	.....	134,710	3.07	28	3.46	24
23	Metropolitan.....	8,597,469	120,608	9,500	130,108	1.51	32	2.11	29
24	American.....	2,223,561	124,415	5,550	129,965	5.84	16	6.57	16
25	Brooklyn.....	1,608,534	81,437	44,271	125,708	7.82	9	9.03	8
26	Life Ins. Co. of Virginia	474,225	85,849	.....	85,849	18.10	2	17.98	1
27	Mutual of Kentucky....	1,622,195	77,541	4,260	81,801	5.04	18	6.04	17
28	Pacific Mutual.....	2,111,318	56,025	25,071	81,096	3.84	24	3.98	23
29	Connecticut General....	1,910,786	61,444	15,056	76,500	4.02	23	4.71	20
30	Covenant Mutual.....	372,012	39,845	20,749	60,594	16.29	3	16.23	3
31	Maryland.....	1,447,219	29,834	17,816	47,650	3.29	25	2.16	28
32	Equitable of Iowa.....	714,193	3,638	32,277	35,915	5.03	19	6.88	13
33	Mutual of Baltimore....	164,549	22,327	.....	22,327	13.57	4	13.03	4
34	Vermont.....	396,472	1,514	10,933	12,447	3.14	26	0.63	33
35	Life Ind. and Invest....	152,559	10,060	.....	10,060	6.53	15	.....	..
36	Provident Savings.....	676,540	.....	3,500	3,500	0.52	35	0.63	33
37	German Mutual.....	409,269	.....	1,400	1,400	0.34	37	0.44	34
38	Presbyterian Ministers..	379,435	.....	1,075	1,075	0.28	38	0.36	36
39	Prudential.....	3,924,295	.....	293	293	0.01	39	.....	..
40	Royal Union.....	35,016	289	.....	289	0.83	34	.....	..
	Mutual, New York.....	135,638,539	None.	None.	None.	.....	..	.....	..
	Equitable, New York...	105,361,360	None.	None.	None.	.....	..	.....	..
	Washington.....	10,019,268	None.	None.	None.	.....	..	.....	..
	Imperial.....	176,104	None.	None.	None.	.....	..	.....	..
	United States Industrial.	152,362	None.	None.	None.	.....	..	.....	..
	Peoples Industrial.....	132,544	None.	None.	None.	.....	..	.....	..
	Commercial Union.....	127,531	None.	None.	None.	.....	..	(c)	(c)
	Bankers.....	114,078	None.	None.	None.	.....	..	0.33	37
	Western and Southern..	107,864	None.	None.	None.	.....	..	.....	..
	Aggregates.....	\$714,466,148	\$15,336,823	\$4,502,509	\$19,839,332	2.78	..	2.90	..

c Commenced business in 1889.

EXHIBIT X.—CASH ON HAND.

Giving the Rank of the companies in the amount of Cash in Offices and Banks on January 1, 1890; also the percentage of such amount to Admitted Assets and a comparison with similar items at January 1, 1889.

Rank.	NAME OF COMPANY.	Total Assets Jan. 1, 1890.	Cash in Offices and Banks. A	Ratio.	Rank in Ratio.	JANUARY 1, 1889.		
						Cash in Offices and Banks. A	Ratio.	Rank in Ratio.
1	Equitable, N. Y.....	\$105,361,360	\$11,719,079	11.12	8	\$10,715,599	11.48	7
2	New York Life.....	104,415,322	5,917,838	5.67	14	3,695,837	3.99	21
3	Æna Life.....	34,741,130	4,048,016	11.67	7	3,737,602	11.08	8
4	Mutual, New York....	135,638,539	2,988,633	2.20	25	2,813,278	2.24	30
5	Northwestern.....	37,107,930	1,779,092	4.79	18	1,066,152	3.27	25
6	Connecticut Mutual....	57,862,366	1,308,565	2.42	24	2,568,773	4.47	18
7	Mutual Benefit.....	45,236,963	870,259	1.92	29	797,152	1.83	34
8	New England.....	20,582,957	686,979	3.34	19	692,563	3.52	23
9	Travelers.....	9,656,148	667,505	6.91	12	652,419	7.71	10
10	National of Vermont...	5,917,195	328,898	5.56	15	258,591	5.00	16
11	Germania.....	14,825,967	299,017	2.02	27	185,943	1.33	39
12	Metropolitan.....	8,597,469	226,976	2.64	22	45,731	0.73	43
13	Union Mutual.....	6,157,343	203,815	3.31	20	183,003	3.05	27
14	Massachusetts.....	10,415,818	201,917	1.94	28	200,489	2.10	33
15	Manhattan.....	11,729,400	200,537	1.71	32	191,409	1.68	36
16	American.....	2,223,561	167,871	7.55	11	178,749	8.65	9
17	Penn Mutual.....	15,093,494	152,876	1.01	41	467,540	3.41	24
18	State Mutual.....	5,659,204	148,130	2.62	23	109,986	2.17	31
19	Pacific Mutual.....	2,111,318	122,757	5.81	13	97,108	4.97	17
20	Phoenix Mutual.....	10,002,743	116,158	1.16	37	628,372	5.94	15
21	Provident L. & T.....	16,946,145	115,039	0.68	42	20,906	0.14	46
22	Berkshire.....	4,393,249	106,112	2.42	24	171,133	4.15	19
23	U. S. Industrial.....	152,362	89,553	58.78	1	34,484	35.99	2
24	United States.....	6,266,338	71,180	1.14	38	54,828	0.93	42
25	Provident Savings.....	676,540	70,105	10.36	9	80,000	14.47	6
26	Prudential.....	3,924,295	55,866	1.42	33	87,218	3.03	28
27	Mutual of Baltimore...	164,549	54,186	32.93	2	77,013	49.98	1
28	John Hancock.....	3,548,080	46,343	1.31	35	136,176	4.11	20
29	Brooklyn.....	1,608,534	42,676	2.65	21	108,505	6.63	12
30	Home Life.....	6,694,305	38,054	0.57	44	110,312	1.74	35
31	Imperial.....	176,104	37,803	21.47	4	38,527	23.92	5
32	Life Ins. Co. of Va....	474,225	37,601	7.93	10	31,867	6.73	11
33	Connecticut General...	1,910,786	34,595	1.81	31	29,010	1.59	38
34	Washington.....	10,019,268	32,446	0.32	46	234,473	2.40	29
35	Michigan Mutual.....	2,589,257	31,476	1.22	36	69,849	3.08	26
36	Peoples Industrial.....	132,544	28,839	21.76	3	7,183	6.43	13
37	Union Central.....	5,575,497	24,579	0.44	45	175,129	3.87	22
38	Life, Ind. & Invest....	152,559	20,584	13.49	5	7,589	6.29	14
39	Maryland.....	1,447,219	19,642	1.36	34	8,294	0.60	44
40	Mutual of Kentucky...	1,622,195	16,570	1.02	40	25,661	1.74	35
41	Commercial Union....	127,531	15,688	12.30	6	(c)	(c)	(c)
42	Equitable of Iowa.....	714,193	7,262	1.02	40	2,621	0.40	45
43	Covenant Mutual.....	372,012	7,111	1.91	30	8,274	2.11	32
44	Bankers.....	114,078	6,224	5.46	16	29,532	26.98	4
45	Vermont.....	396,472	4,493	1.13	39	11,656	3.27	25
46	Presbyterian Ministers.	379,435	2,462	0.65	43	4,336	1.19	40
47	Western and Southern.	107,864	2,361	2.19	26	1,036	0.99	41
48	Royal Union.....	35,016	1,788	5.11	17	5,879	31.08	3
49	German Mutual.....	409,269	911	0.22	47	6,844	1.66	37
	Aggregates.....	\$714,466,148	\$33,266,467	4.66	--	\$30,867,631	4.60	--

c Commenced business in 1889.

A Includes money deposited at interest in trust companies etc.

EXHIBIT XI.—DEFERRED AND UNPAID PREMIUMS.

Giving the amount of Net Deferred and Unpaid Premiums of the several companies at January 1, 1890; also percentage of the same to Admitted Assets; and a comparison with similar items at January 1, 1889:

Rank.	NAME OF COMPANY.	Total Assets, Jan. 1, 1890.	Net Deferred and Unpaid Premiums.	Ratio.	Rank in Ratio.	JANUARY 1, 1889.		
						Net Deferred and Unpaid Premiums.	Ratio.	Rank in Ratio.
1	New York Life.....	\$104,415,322	\$2,191,919	2.10	28	\$1,984,659	2.14	19
2	Mutual, New York....	135,638,539	2,119,121	1.56	36	1,738,297	1.38	31
3	Equitable, New York..	105,361,360	1,799,930	1.71	33	1,660,138	1.78	27
4	Northwestern.....	37,107,930	853,858	2.30	26	633,003	1.94	23
5	Provident L. and T....	16,946,145	531,442	3.14	12	495,419	3.28	10
6	Penn Mutual.....	15,093,494	403,206	2.67	17	330,278	2.41	17
7	Mutual Benefit.....	45,236,963	398,809	0.88	40	361,495	0.83	34
8	Germania.....	14,825,967	347,014	2.34	24	337,811	2.42	16
9	Massachusetts Mutual.	10,415,818	329,551	3.17	11	293,995	3.07	12
10	Manhattan.....	11,729,400	301,781	2.57	20	238,022	2.06	21
11	Union Central.....	5,575,497	300,898	5.40	8	255,957	5.66	6
12	Washington.....	10,019,268	290,367	2.90	13	256,041	2.72	13
13	Ætna Life.....	34,741,130	257,957	0.74	42	213,161	0.65	36
14	Travelers.....	9,656,148	254,200	2.63	19	212,058	2.51	15
15	United States.....	6,266,338	171,502	2.74	14	148,213	2.56	14
16	Home Life.....	6,694,305	161,272	2.41	22	132,827	2.09	20
17	National of Vermont..	5,917,195	159,089	2.69	16	106,713	2.06	21
18	New England.....	20,582,957	146,503	0.71	43	123,577	0.63	38
19	Pacific Mutual.....	2,111,318	139,774	6.62	7	144,826	7.41	3
20	Michigan Mutual.....	2,589,257	137,510	5.31	9	123,481	5.45	7
21	Connecticut Mutual...	57,862,366	119,513	0.21	48	105,431	0.18	43
22	Union Mutual.....	6,157,343	118,784	1.93	31	108,534	1.81	26
23	Prudential.....	3,924,295	92,278	2.35	23	61,879	2.15	18
24	Berkshire.....	4,393,249	90,479	2.06	30	76,846	1.86	24
25	Phoenix Mutual.....	10,002,743	67,042	0.68	44	41,268	0.39	40
26	Provident Savings.....	676,540	65,753	9.72	3	31,934	5.77	5
27	John Hancock.....	3,548,080	59,383	1.67	34	58,820	1.77	28
28	Life Ins. Co. of Va....	474,225	50,246	10.60	2	28,328	5.96	4
29	Connecticut General..	1,910,786	39,867	2.09	29	35,640	1.96	22
30	Metropolitan.....	8,597,469	39,429	0.46	45	40,844	0.64	37
31	Mutual of Kentucky...	1,622,195	37,776	2.33	25	31,473	2.14	19
32	Imperial.....	176,104	29,854	16.95	1	17,851	11.08	1
33	Vermont.....	396,472	27,712	6.99	6	17,470	4.90	8
34	Brooklyn.....	1,608,534	26,095	1.62	35	28,519	1.74	29
35	Maryland.....	1,447,219	19,371	1.34	39	19,916	1.45	30
36	Mutual of Baltimore...	164,549	15,426	9.37	4	14,643	9.50	2
37	Equitable of Iowa....	714,193	12,418	1.74	32	12,121	1.82	25
38	Commercial Union....	127,531	11,116	8.72	5	(c)	(c)	(c)
39	Western and Southern.	107,864	5,503	5.10	10	3,271	3.13	11
40	American.....	2,223,561	5,213	0.23	47	7,033	0.34	41
41	Covenant Mutual.....	372,012	5,082	1.37	38	4,499	1.15	32
42	U. S. Industrial.....	152,362	4,020	2.64	18	849	0.89	33
43	Life, Ind. and Invest..	152,559	3,779	2.48	21	7,189	5.96	4
44	Presbyterian Ministers.	379,435	3,314	0.87	41	2,685	0.74	35
45	Bankers.....	114,078	2,571	2.25	27	None.	...	...
46	Peoples Industrial.....	132,544	2,015	1.52	37	486	0.44	39
47	German Mutual.....	409,269	1,043	0.25	46	1,073	0.26	42
48	Royal Union.....	35,016	957	2.73	15	903	4.76	9
	State Mutual.....	5,659,204	None.	...	...	None.	...	...
	Aggregates.....	\$714,466,148	\$12,252,642	1.71	..	\$10,549,485	1.61	..

c Commenced business in 1889.

d Gross.

EXHIBIT XII.—ALL OTHER ASSETS.

Giving the amount of All Other Assets held by the companies on January 1, 1890; also percentage of the same to Admitted Assets, and a comparison with similar items at January 1, 1889.

Rank.	NAME OF COMPANY.	Total Assets, Jan. 1, 1890.	Total of All Other Items.	Ratio.	Rank in Ratio.	January 1, 1889.		
						All Other Items.	Ratio.	Rank in Ratio.
1	Mutual, New York....	\$135,638,539	\$999,902	0.74	36	\$922,441	0.73	40
2	Connecticut Mutual...	57,862,366	965,679	1.67	14	1,013,757	1.76	16
3	Equitable, New York...	105,361,360	829,895	0.79	34	868,005	0.93	33
4	Mutual Benefit.....	45,236,963	636,572	1.41	21	596,552	1.37	23
5	Ætna Life.....	34,741,130	509,075	1.44	20	531,607	1.58	20
6	Northwestern.....	37,107,930	473,515	1.28	23	449,583	1.38	22
7	New York Life.....	104,415,322	441,345	0.42	43	451,607	0.49	45
8	Phoenix Mutual.....	10,002,743	186,447	1.86	11	158,921	1.50	21
9	Provident L. and T....	16,946,145	162,893	0.96	31	141,295	0.93	33
10	New England.....	20,582,957	160,663	0.78	35	208,022	1.06	27
11	Massachusetts.....	10,415,818	152,080	1.46	19	251,704	2.03	10
12	Germania.....	14,825,967	127,990	0.86	33	126,508	0.91	35
13	Manhattan.....	11,729,400	116,871	1.00	30	116,043	1.01	30
14	Union Central.....	5,575,497	114,311	2.05	8	74,747	1.65	19
15	Penn Mutual.....	15,093,494	110,488	0.73	37	89,049	0.65	42
16	Mutual of Kentucky...	1,622,195	96,287	5.94	2	65,439	4.44	3
17	Washington.....	10,019,268	94,890	0.95	32	90,852	0.97	32
18	Metropolitan.....	8,597,469	94,861	1.13	26	62,024	1.00	31
19	National of Vermont...	5,917,195	93,388	1.58	17	86,240	1.67	18
20	Michigan Mutual.....	2,589,257	72,701	2.81	6	65,136	2.88	7
21	Pacific Mutual.....	2,111,318	68,990	3.27	5	63,427	3.25	6
22	Travelers.....	9,656,148	68,311	0.71	38	78,361	0.86	36
23	United States.....	6,266,338	67,906	1.83	12	66,506	1.12	26
24	Union Mutual.....	6,157,343	64,430	1.04	29	67,864	1.13	25
25	State Mutual.....	5,659,204	54,000	0.95	32	53,000	1.05	28
26	John Hancock.....	3,548,080	47,066	1.31	22	78,055	2.35	11
27	Vermont.....	396,472	46,771	11.80	1	7,006	1.97	14
28	Berkshire.....	4,393,249	46,467	1.06	27	43,069	1.04	29
29	Connecticut General...	1,910,786	34,612	1.81	13	31,654	1.74	17
30	Home Life.....	6,694,305	32,138	0.48	42	32,508	0.51	44
31	Prudential.....	3,924,295	28,877	0.74	36	21,268	0.74	39
32	Equitable of Iowa.....	714,193	23,744	3.32	3	14,764	2.22	12
33	American.....	2,223,561	22,807	1.03	29	100,331	4.85	2
34	Brooklyn.....	1,608,534	18,995	1.18	25	13,471	0.82	37
35	Provident Savings.....	676,540	8,485	1.25	24	3,783	0.68	41
36	Maryland.....	1,447,219	8,456	0.58	39	17,901	1.31	24
37	Life Ins. Co. of Va....	474,225	7,901	1.67	14	16,035	3.37	4
38	German Mutual.....	409,269	6,283	1.54	18	9,694	2.35	11
39	Presbyterian Ministers.	379,435	6,179	1.63	16	24,590	6.82	1
40	Covenant Mutual.....	372,012	6,082	1.63	16	12,927	3.30	5
41	Life Ind. and Invest...	152,559	3,871	0.54	7	3,377	2.80	8
42	Bankers.....	114,078	3,779	3.31	4	2,953	2.70	9
43	Imperial.....	176,104	3,194	1.81	13	3,030	1.88	15
44	Mutual of Baltimore...	164,549	2,713	1.65	15	3,095	2.01	13
45	Peoples Industrial.....	132,544	2,570	1.94	10	835	0.75	38
46	U. S. Industrial.....	152,302	789	0.52	41	572	0.60	43
47	Commercial Union....	127,531	727	0.57	40	(c)	(c)	(c)
48	Royal Union.....	35,016	697	1.99	9	173	0.92	34
	Western and Southern.	107,864	None.	....	..	None.	....	..
	Aggregates.....	\$714,466,148	\$7,126,702	1.00	..	\$7,134,781	1.09	..

c Commenced business in 1889.

EXHIBIT XIII.—TOTAL LIABILITIES (JANUARY 1, 1890)

Giving the Amount of Liabilities of the several companies at January 1, 1890, together with the various Items of Liabilities; also a column showing the Rank of the companies in Liabilities at January 1, 1889.

Rank.	NAME OF COMPANY.	Reinsurance Reserve, Four per Cent.	Unpaid Losses and Claims Adjusted and Unadjusted	Losses and Claims Resisted.	Unpaid Dividends.	All other Liabilities.	Total Liabilities.	Rank in 1889.
1	Mutual, New York...	\$125,810,898	\$105,700	\$68,264	\$41,855	\$77,868	\$126,104,585	1
2	New York Life.....	87,834,520	886,492	.....	.....	40,047	88,761,059	2
3	Equitable, N. Y.....	83,756,639	308,072	.....	97,753	126,417	84,288,881	3
4	Connecticut Mutual..	51,422,967	329,496	36,846	255,363	346,803	52,451,475	4
5	Mutual Benefit.....	41,403,900	198,161	17,000	204,835	4,732	41,822,628	5
6	Northwestern.....	31,145,787	174,976	14,000	10,000	131,160	31,475,923	6
7	Etna Life.....	28,393,076	184,649	26,500	176,008	4,680	28,784,913	7
8	New England.....	17,867,027	127,245	.....	106,195	.....	18,100,467	8
9	Provident L and T...	14,355,502	40,109	.....	21,559	96,287	14,514,457	9
10	Germania.....	13,442,222	91,722	5,000	56,305	48,076	13,643,325	10
11	Penn Mutual.....	12,695,481	115,125	.....	44,768	400,819	13,256,193	11
12	Manhattan.....	10,422,496	130,485	.....	51,134	22,060	10,686,175	12
13	Washington.....	9,643,953	16,921	.....	322	9,628	9,670,824	14
14	Massachusetts.....	9,494,924	23,829	.....	30,359	2,100	9,551,212	15
15	Phoenix Mutual.....	9,325,477	44,287	.....	.....	89,901	9,459,665	13
16	Travelers.....	8,220,646	46,100	1,000	.....	5,000	8,272,746	16
17	Metropolitan.....	6,152,739	24,656	.....	4,125	818,765	7,000,285	18
18	Union Mutual.....	5,757,993	49,018	2,500	3,718	26,598	5,839,827	17
19	United States.....	5,595,494	19,300	15,500	.....	12,616	5,642,910	19
20	Home Life.....	5,265,682	18,503	.....	15,928	3,958	5,304,071	20
21	Union Central.....	4,847,460	24,976	.....	338	323,839	5,106,613	23
22	National of Vermont.	4,711,440	9,000	.....	4,557	261,311	4,986,308	21
23	State Mutual.....	4,820,869	13,286	.....	.....	.....	4,834,155	22
24	Berkshire.....	3,834,317	18,930	.....	3,040	11,262	3,867,549	24
25	John Hancock.....	3,221,757	18,308	640	13,800	20,573	3,275,078	25
26	Prudential.....	2,852,550	.....	.....	.....	.....	2,852,550	26
27	Michigan Mutual.....	2,359,020	19,670	11,000	.....	357	2,390,047	27
28	Pacific Mutual a.....	1,923,286	16,074	5,000	.....	.....	1,944,360	28
29	American.....	1,455,060	30,074	.....	113	233,634	1,718,881	29
30	Mutual of Kentucky..	1,555,197	.....	.....	180	11,270	1,566,647	32b
31	Brooklyn.....	1,413,456	31,515	250	2,372	9,935	1,457,528	30
32	Connecticut General..	1,468,180	28,077	.....	347	383	1,436,987	31
33	Maryland.....	1,143,458	25,282	.....	4,473	211	1,173,424	33
34	Equitable of Iowa....	503,185	3,000	.....	.....	.....	506,185	34
35	Covenant Mutual.....	b 351,141	1,861	.....	32	.....	353,034	35
36	Life Ins. Co. of Va...	b 320,891	24,491	.....	.....	7,486	352,868	36
37	Provident Savings....	266,338	69,000	11,409	.....	.....	346,747	40
38	Vermont.....	318,137	6,945	400	.....	80	325,562	38
39	German Mutual.....	b 296,974	.....	.....	2,399	.....	299,373	37
40	Presbyterian Min.....	269,400	.....	.....	.....	14,332	283,732	39b
41	Mutual of Baltimore..	b 131,535	1,472	.....	.....	11,500	144,507	41
42	Imperial.....	50,757	4,000	.....	.....	.....	54,757	42
43	U. S. Industrial.....	15,453	.....	.....	.....	32,000	47,453	48
44	Life Ind. and Invest..	29,434	13,750	2,500	.....	.....	45,684	43
45	Royal Union.....	31,694	.....	.....	.....	.....	31,694	44
46	Peoples Industrial....	16,198	.....	.....	.....	.....	16,198	47
47	Commercial Union....	15,354	.....	.....	.....	.....	15,354	(c)
48	Bankers.....	6,040	2,000	.....	.....	1,158	9,198	45
49	Western and South'n..	5,459	.....	.....	.....	.....	5,459	46
	Aggregates.....	\$616,302,463	\$3,386,557	\$217,809	\$1,151,878	\$3,206,846	\$624,265,553	..

a Includes Accident branch.

b Reserve calculated at 4½ per cent.

c Commenced business in 1889.

EXHIBIT XIV.—TOTAL LIABILITIES (JANUARY 1, 1889).

[This table is inserted for convenience of comparison.]

Giving the amount of Liabilities of the several companies at January 1, 1889 together with the various Items of Liabilities.

Rank.	NAME OF COMPANY.	Reinsurance Reserve Four per cent.	Losses and Claims Un- paid, Ad- justed and Unadjusted.	Losses and Claims Resisted.	Unpaid Divi- dends.	All Other Liabilities.	Total Liabilities.
1	Mutual, New York.....	\$117,027,372	\$404,583	.....	.....	\$175,124	\$117,607,079
2	New York Life.....	78,147,561	939,398	\$2,500	.....	46,504	79,135,963
3	Equitable, N. Y.....	73,600,873	384,191	.....	\$97,431	161,432	74,243,927
4	Connecticut Mutual.....	50,980,765	331,952	35,000	214,370	326,694	51,888,781
5	Mutual Benefit.....	39,712,908	211,613	17,000	213,359	3,901	40,158,781
6	Northwestern.....	27,591,541	186,650	24,000	75,000	110,183	27,987,374
7	Ætna Life.....	27,545,440	225,529	26,500	150,765	6,222	27,954,456
8	New England.....	17,053,428	113,537	.....	120,294	.....	17,287,259
9	Provident L. & T.....	12,660,850	48,687	.....	27,399	83,278	12,820,214
10	Germania.....	12,525,966	88,979	5,000	52,946	48,318	12,721,209
11	Penn Mutual.....	11,503,203	69,560	.....	45,537	315,407	11,933,707
12	Manhattan.....	9,983,782	169,029	.....	65,033	18,500	10,236,344
13	Phoenix Mutual.....	8,885,018	104,363	.....	.....	265,679	9,255,060
14	Washington.....	8,934,331	15,873	.....	263	10,361	8,960,828
15	Massachusetts Mutual....	8,737,840	31,328	3,211	27,685	1,764	8,801,828
16	Travelers.....	7,435,405	26,679	1,000	.....	5,000	7,468,384
17	Union Mutual.....	5,657,136	64,682	2,500	4,578	4,319	5,733,215
18	Metropolitan.....	4,835,100	19,355	.....	4,968	501,336	5,360,759
19	United States.....	5,201,179	15,450	6,000	.....	9,125	5,291,754
20	Home Life.....	4,930,547	24,182	.....	19,406	5,840	4,979,975
21	National of Vermont.....	4,022,637	9,000	.....	31,324	264,686	4,327,647
22	State Mutual.....	4,262,735	6,500	.....	.....	.....	4,269,235
23	Union Central.....	4,004,422	33,925	.....	1,171	169,319	4,208,837
24	Berkshire.....	3,578,109	34,569	.....	3,157	14,314	3,630,149
25	John Hancock.....	3,001,543	26,376	.....	16,129	14,718	3,058,766
26	Prudential.....	2,097,722	.....	.....	.....	2,097,722	.....
27	Michigan Mutual.....	2,063,734	8,500	13,500	.....	447	2,086,181
28	Pacific Mutual a.....	1,797,661	4,187	5,000	.....	.....	1,806,848
29	American.....	1,494,318	16,211	.....	101	109,201	1,619,831
30	Brooklyn.....	1,440,272	18,352	.....	2,557	8,014	1,469,195
31	Connecticut General.....	1,328,733	24,186	.....	311	701	1,353,931
32	Mutual of Kentucky.....	1,287,346	9,050	.....	.....	6,618	1,303,014
33	Maryland.....	1,091,295	21,840	.....	4,271	1,245	1,118,651
34	Equitable of Iowa.....	476,712	.....	.....	.....	.....	476,712
35	Covenant Mutual.....	434,535	2,500	.....	32	.....	351,067
36	Life Ins. Co. of Va.....	4321,522	13,170	.....	.....	13,399	348,091
37	German Mutual.....	4297,947	600	.....	2,241	.....	300,788
38	Vermont.....	274,151	2,686	.....	.....	29	276,866
39	Presbyterian Ministers.....	2244,467	.....	.....	.....	12,079	256,546
40	Provident Savings.....	176,682	20,000	15,000	.....	.....	211,682
41	Mutual, Baltimore.....	123,821	2,488	.....	.....	9,500	135,809
42	Imperial.....	26,305	7,000	1,500	.....	.....	34,805
43	Life Ind. & Invest.....	19,358	.....	.....	.....	.....	19,358
44	Royal Union.....	17,707	.....	.....	.....	.....	17,707
45	Bankers.....	1,346	.....	.....	.....	895	2,241
46	Western and Southern....	1,995	.....	.....	.....	.....	1,995
47	Peoples Industrial.....	1,600	.....	.....	.....	.....	1,600
48	U. S. Industrial.....	None.	.....	.....	.....	.....	None.
	Aggregates.....	\$566,812,920	\$3,736,760	\$157,711	\$1,180,328	\$2,724,152	\$574,611,871

a Includes accident department.

b Reserve calculated at 4½ per cent.

EXHIBIT XV.—ADMITTED SURPLUS.

Giving the Rank of the various companies in the amount of Admitted Surplus held over all Liabilities, including Reserves, January 1, 1890, also showing the Assets and Liabilities, together with a comparison of the Surplus held January 1, 1889, and rank in the same.

Rank.	NAME OF COMPANY.	Admitted Assets. Jan. 1, 1890.	Liabilities Four per cent Reserve.	Surplus.	JANUARY 1, 1889.		
					Admitted Assets.	Surplus.	Rank.
1	Equitable, N. Y.....	\$105,361,360	\$84,288,881	\$21,072,479	\$93,312,329	\$19,068,402	1
2	New York Life.....	104,415,322	88,761,059	15,654,263	92,685,062	13,549,099	2
3	Mutual, New York.....	135,638,539	126,194,585	9,443,954	125,494,719	7,887,640	3
4	Ætna Life.....	34,741,130	28,784,913	5,956,217	33,743,010	5,788,554	4
5	Northwestern.....	37,107,930	31,475,923	5,632,007	32,650,860	4,663,486	6
6	Connecticut Mutual....	57,862,366	52,451,475	5,410,891	57,447,441	5,558,660	5
7	Mutual Benefit.....	45,236,963	41,828,628	3,408,335	43,514,461	3,355,680	7
8	New England.....	20,582,957	18,100,467	2,482,490	19,656,672	2,369,413	8
9	Provident L. and T....	16,946,145	14,514,457	2,431,688	15,094,824	2,274,610	9
10	Penn Mutual.....	15,093,494	13,256,193	1,837,301	13,721,469	1,787,762	10
11	Metropolitan.....	8,597,469	7,000,285	1,597,184	6,287,781	927,022	16
12	Home Life.....	6,694,305	5,304,071	1,390,234	6,355,799	1,375,824	11
13	Travelers.....	9,656,148	8,272,746	1,383,402	8,455,815	987,731	15
14	Germania.....	14,825,967	13,643,325	1,182,642	13,961,200	1,239,991	14
15	Prudential.....	3,242,295	2,852,550	1,071,745	2,874,162	776,400	19
16	Manhattan.....	11,729,400	10,686,175	1,043,225	11,543,049	1,306,705	13
17	National of Vermont...	5,917,195	4,986,308	930,887	5,167,543	839,896	17
18	Massachusetts Mutual..	10,415,818	9,551,212	864,606	9,565,523	763,695	20
19	State Mutual.....	5,659,204	4,834,155	825,049	5,066,985	797,750	18
20	United States.....	6,266,338	5,642,910	623,428	5,914,843	623,089	21
21	Phoenix Mutual.....	10,002,743	9,459,665	543,078	10,573,597	1,318,537	12
22	Berkshire.....	4,393,249	3,807,549	585,700	4,122,343	492,194	22
23	American.....	2,223,561	1,718,881	504,680	2,066,130	446,299	24
24	Connecticut General...	1,910,786	1,436,987	473,799	1,820,994	467,063	23
25	Union Central.....	5,575,497	5,196,613	378,884	4,520,998	312,161	27
26	Washington.....	10,019,268	9,670,824	348,444	9,401,336	440,508	25
27	Provident Savings.....	676,540	246,747	329,793	552,979	341,297	26
28	Union Mutual.....	6,157,343	5,839,827	317,516	6,002,194	268,979	28
29	Maryland.....	1,447,219	1,173,424	273,795	1,371,097	252,446	30
30	John Hancock.....	3,548,080	3,275,078	273,002	3,316,802	258,036	29
31	Equitable of Iowa.....	714,193	506,185	208,008	664,656	187,944	31
32	Michigan Mutual.....	2,589,257	2,390,047	199,210	2,265,205	179,024	32
33	Pacific Mutual, a.....	2,111,318	1,944,360	166,958	1,954,448	147,600	35
34	Brooklyn.....	1,608,534	1,457,528	151,006	1,636,180	166,985	34
35	Life Ins. Co. of Va. b...	474,225	352,868	121,357	475,468	127,377	36
36	Imperial.....	176,104	54,757	121,347	161,061	126,256	37
37	Peoples Industrial.....	132,544	16,198	116,346	111,624	110,024	39
38	Commercial Union.....	127,531	15,354	112,177	(c)	(c)	(c)
39	German Mutual b.....	409,269	299,373	109,896	413,116	112,328	38
40	Life Ind. and Invest....	152,559	45,684	106,875	120,630	101,272	43
41	U. S. Industrial.....	152,362	47,453	104,909	95,305	95,305	44
42	Bankers.....	114,078	9,198	104,880	109,424	107,243	40
43	Western and Southern..	107,864	5,459	102,405	104,307	102,312	42
44	Presbyterian Ministers..	379,435	283,732	95,703	360,420	b 103,874	41
45	Vermont.....	396,472	325,562	70,910	356,567	79,701	45
46	Mutual of Kentucky.....	1,622,195	1,566,647	55,548	1,472,983	b 169,969	33
47	Mutual of Baltimore b...	164,549	144,507	20,042	154,091	18,282	47
48	Covenant Mutual b.....	372,012	353,034	18,978	391,945	40,878	46
49	Royal Union.....	35,016	31,694	3,322	18,955	1,248	†
	Aggregates.....	\$714,466,148	\$624,265,553	\$90,200,595	\$657,128,462	\$82,516,591	..

a Includes accident department. c Commenced business in 1889. b Reserve calculated at 4½ per cent.

EXHIBIT XVI.—ORDINARY AND SPECIAL SURPLUS.

Giving the Surplus held by the companies on Special and Ordinary policies, January 1, 1890, compared with similar items on January 1, 1889.

Rank in Total Surplus.	NAME OF COMPANY.	Ordinary Surplus.	Special Surplus.	Total Four Per Cent Surplus.	JANUARY 1, 1889.		Rank in Total Surplus.
					Ordinary Surplus.	Special Surplus.	
1	Equitable, New York <i>d</i>	\$5,100,016	\$15,972,463	\$21,072,479	\$5,255,419	\$13,812,983	1
2	New York Life <i>d</i>	7,949,210	7,705,053	15,654,263	7,125,322	6,423,777	2
3	Mutual, New York <i>d</i>	9,443,954	.....	9,443,954	7,887,640	.....	3
4	Aetna Life <i>d</i>	5,950,217	.....	5,950,217	5,148,234	640,320	4
5	Northwestern <i>d</i>	4,315,221	1,316,786	5,632,007	3,924,206	739,280	6
6	Connecticut Mutual.....	5,410,891	.....	5,410,891	5,558,660	.....	5
7	Mutual Benefit.....	3,408,335	.....	3,408,335	3,355,680	.....	7
8	New England.....	2,482,490	.....	2,482,490	2,369,413	.....	8
9	Provident L. and T.....	2,431,688	.....	2,431,688	2,274,610	.....	9
10	Penn Mutual <i>d</i>	1,704,572	72,729	1,837,301	1,746,938	40,824	10
11	Metropolitan.....	1,597,184	.....	1,597,184	927,022	.....	16
12	Home Life.....	1,390,234	.....	1,390,234	1,375,824	.....	11
13	Travelers.....	1,383,402	.....	1,383,402	987,731	.....	15
14	Germania <i>d</i>	1,128,587	54,055	1,182,642	1,199,993	49,298	14
15	Prudential.....	1,071,745	.....	1,071,745	776,440	.....	19
16	Manhattan <i>d</i>	1,043,225	.....	1,043,225	1,299,736	6,969	13
17	National of Vermont.....	930,887	.....	930,887	839,896	.....	17
18	Massachusetts Mutual.....	864,606	.....	864,606	763,695	.....	20
19	State Mutual.....	825,049	.....	825,049	797,750	.....	18
20	United States.....	623,428	.....	623,428	623,089	.....	21
21	Phoenix Mutual.....	543,078	.....	543,078	1,318,537	.....	12
22	Berkshire.....	525,700	.....	525,700	499,194	.....	22
23	American.....	504,680	.....	504,680	446,209	.....	24
24	Connecticut General <i>d</i>	237,909	235,890	473,799	257,093	209,970	23
25	Union Central <i>d</i>	378,591	293	378,884	311,539	622	27
26	Washington.....	348,444	.....	348,444	440,508	.....	25
27	Provident Savings.....	329,793	.....	329,793	341,297	.....	26
28	Union Mutual.....	273,585	43,931	317,516	233,449	35,530	28
29	Maryland.....	273,795	.....	273,795	252,446	.....	30
30	John Hancock.....	273,002	.....	273,002	258,036	.....	29
31	Equitable of Iowa <i>d</i>	208,008	.....	208,008	176,865	11,079	31
32	Michigan Mutual.....	199,210	.....	199,210	179,024	.....	32
33	Pacific Mutual <i>d</i>	166,958	.....	166,958	147,600	.....	35
34	Brooklyn.....	151,006	.....	151,006	166,985	.....	34
35	Life Ins. Co. of Va. <i>b</i>	121,357	.....	121,357	127,377	.....	36
36	Imperial.....	121,347	.....	121,347	126,256	.....	37
37	Peoples Industrial.....	116,346	.....	116,346	110,024	.....	39
38	Commercial Union.....	112,177	.....	112,177	(c)	(c)	(c)
39	German Mutual <i>b</i>	109,886	.....	109,896	b 112,328	.....	b 38
40	Life, Ind. and Invest.....	106,875	.....	106,875	101,272	.....	43
41	United States Industrial	104,909	.....	104,909	95,305	.....	44
42	Bankers.....	104,880	.....	104,880	107,243	.....	40
43	Western and Southern...	102,405	.....	102,405	102,312	.....	42
44	Presbyterian Ministers...	95,703	.....	95,703	b 103,874	.....	b 41
45	Vermont <i>d</i>	70,263	647	70,910	79,223	478	45
46	Mutual of Kentucky.....	55,548	.....	55,548	b 169,969	.....	b 33
47	Mutual of Baltimore <i>b</i>	20,042	.....	20,042	18,282	.....	7
48	Covenant Mutual <i>b</i>	18,978	.....	18,978	b 40,878	.....	b 4
49	Royal Union.....	3,322	.....	3,322	1,248	.....	48
	Aggregates.....	\$64,798,748	\$25,401,847	\$90,200,595	\$60,545,461	\$21,971,130	..

a Includes accident department.

c Commenced business in 1889.

b Reserve calculated at 4% per cent.

EXHIBIT XVII.—INCREASE IN ASSETS, LIABILITIES AND SURPLUS.

Giving the Increase in Assets, Liabilities and Surplus during the year 1889, and the Rank of the companies in each item.

NAME OF COM- PANY.	Increase in Assets.	Rank.	NAME OF COM- PANY.	Increase in Liabilities.	Rank.	NAME OF COM- PANY.	Increase in Surplus.	Rank.
	\$			\$			\$	
Equitable, N. Y....	12,049,031	1	Equitable, N. Y....	10,044,954	1	New York Life....	2,105,164	1
New York Life....	11,730,260	2	New York Life....	9,625,096	2	Equitable, N. Y....	2,004,077	2
Mutual, N. Y....	10,143,820	3	Mutual, N. Y....	8,587,506	3	Mutual, N. Y....	1,556,314	3
Northwestern	4,457,070	4	Northwestern	3,488,549	4	Northwestern	968,521	4
Metropolitan	2,309,688	5	Provident L. and T.	1,604,243	5	Metropolitan	670,162	5
Provident L. and T.	1,851,321	6	Mutual Benefit....	1,669,847	6	Travelers	395,671	6
Mutual Benefit....	1,722,502	7	Metropolitan	1,639,526	7	Prudential	295,305	7
Penn Mutual.....	1,372,025	8	Penn Mutual.....	1,322,486	8	Ætna Life	167,663	8
Travelers	1,200,333	9	Union Central....	987,776	9	Provident L. and T.	157,078	9
Union Central....	1,054,499	10	Germania	922,116	10	New England....	113,077	10
Prudential	1,050,133	11	Ætna Life	830,457	11	Commercial Union	112,177	11
Ætna Life	998,120	12	New England....	813,208	12	Massachusetts Mut	100,911	12
New England....	926,285	13	Travelers	804,662	13	National of Vt....	90,991	13
Germania	864,767	14	Prudential	754,828	14	Union Central....	66,723	14
Massachusetts Mut.	850,995	15	Massachusetts Mut	749,384	15	American	58,381	15
National of Vt....	749,652	16	Washington	709,996	16	Mutual Benefit....	52,655	16
Washington	617,932	17	National of Vt....	658,661	17	Penn Mutual.....	49,539	17
State Mutual.....	592,219	18	State Mutual.....	564,920	18	Union Mutual....	48,537	18
Connecticut Mut..	414,925	19	Connecticut Mut..	562,694	19	Berkshire	33,506	19
United States.....	351,495	20	Manhattan.....	449,831	20	State Mutual.....	27,299	20
Home Life.....	338,506	21	United States.....	351,156	21	Maryland.....	21,349	21
Michigan Mutual..	324,052	22	Home Life.....	324,096	22	Michigan Mutual..	20,186	22
Berkshire.....	270,906	23	Michigan Mutual..	303,866	23	Equitable of Iowa.	20,064	23
John Hancock....	231,278	24	Mutual of Ky.....	263,633	24	Pacific Mutual....	19,358	24
Manhattan	186,351	25	Berkshire.....	237,400	25	John Hancock....	14,966	25
American	157,431	26	John Hancock....	216,312	26	Home Life.....	14,410	26
Pacific Mutual....	156,870	27	Phoenix Mutual....	204,605	27	U. S. Industrial...	9,604	27
Union Mutual.....	155,149	28	Pacific Mutual....	137,512	28	Connecticut Gen..	6,736	28
Mutual of Ky.....	149,212	29	Provident Savings.	135,065	29	Peoples Industrial.	6,322	29
Commercial Union.	127,531	30	Union Mutual.....	106,612	30	Life, Ind. and Invest	5,603	30
Provident Savings..	123,561	31	American	99,050	31	Royal Union.....	2,074	31
Connecticut Gen..	89,792	32	Connecticut Gen..	83,056	32	Mutual of Balt....	1,760	32
Maryland.....	76,122	33	Maryland.....	54,773	33	United States.....	339	33
U. S. Industrial....	57,057	34	Vermont.....	48,696	34	West'n & South'n.	93	34
Equitable of Iowa..	49,537	35	U. S. Industrial....	47,453	35			
Vermont	39,905	36	Equitable of Iowa..	29,473	36	Bankers	Decrease.	
Life, Ind. and Invest	31,929	37	Presbyterian Min..	27,186	37	German Mutual...	2,363	35
Peoples Industrial..	20,920	38	Life, Ind. and Invest	26,326	38	Imperial.....	2,432	36
Presbyterian Min..	19,015	39	Imperial.....	19,952	39		4,909	37
Royal Union.....	16,061	40	Commercial Union	15,354	40	Life Ins. Co. of Va.	6,020	38
Imperial.....	15,043	41	Peoples Industrial.	14,598	41	Presbyterian Min..	8,171	39
Mutual of Balt....	10,458	42	Royal Union.....	13,987	42	Vermont.....	8,791	40
Bankers	4,594	43	Mutual of Balt....	8,698	43	Provident Savings.	11,504	41
West'n and South'n	3,557	44	Bankers	6,957	44	Brooklyn.....	15,979	42
			Life Ins. Co. of Va.	4,777	45	Covenant Mutual..	21,900	43
Life Ins. Co. of Va..	Decrease.		West'n & South'n.	3,464	46	Germania.....	57,349	44
German Mutual....	1,243	45	Covenant Mutual..	1,967	47	Washington	92,064	45
Covenant Mutual..	3,847	46				Mutual of Ky.....	114,421	46
	19,933	47						
Brooklyn.....	27,646	48	German Mutual...	Decrease.		Connecticut Mut..	147,769	47
Phoenix Mutual....	570,854	49	Brooklyn	1,415	48	Manhattan	263,480	48
				11,667	49	Phoenix Mutual....	775,459	49
Aggregate	57,337,686		Aggregate.....	49,653,682		Aggregate.....	7,684,004	

EXHIBIT XVIII.—NET ASSETS TO RESERVES.

Giving the Reserves and Net Assets of the companies on January 1, 1890, together with the percentage of such Net assets to Reserves; also, a comparison with similar items at January 1, 1889.

Rank.	NAME OF COMPANY.	Reserves at Four Per Cent.	Net Assets.	Ratio.	JANUARY 1, 1889.			
					Reserves at Four Per Cent.	Net Assets.	Ratio.	Rank.
		\$	\$	%	\$	\$	%	
1	Western and Southern...	5,459	107,864	1975.89	1,995	104,307	5228.42	3
2	Bankers.....	6,040	110,920	1836.42	1,346	108,589	8067.53	1
3	Commercial Union.....	15,354	127,531	830.60	(c)	(c)	(c)	(c)
4	Peoples Industrial.....	16,198	132,544	818.27	1,600	111,624	6976.50	2
5	United States Industrial..	15,453	120,362	778.89	(d)	95,305	(d)	(d)
6	Life, Indem. and Invest..	29,434	136,309	463.10	19,358	120,630	623.15	4
7	Imperial.....	50,757	172,104	339.07	26,305	152,561	579.97	5
8	Provident Savings.....	266,338	596,131	223.82	176,682	517,979	293.17	6
9	Equitable of Iowa.....	503,185	711,193	141.34	476,712	664,656	139.42	9
10	German Mutual.....	829,074	406,870	140.37	829,047	410,275	137.70	10
11	Life Ins. Co. of Virginia.	832,891	442,248	137.82	831,522	448,899	139.60	8
12	Prudential.....	2,852,550	3,924,295	137.57	2,097,722	2,874,162	137.02	11
13	Presbyterian Ministers...	269,400	365,103	135.52	824,467	348,341	142.49	7
14	American.....	1,455,060	1,959,740	134.69	1,494,318	1,940,617	129.87	13
15	Connecticut General.....	1,408,180	1,881,979	133.65	1,328,733	1,795,796	135.15	12
16	Home Life.....	5,265,682	6,655,916	126.40	4,930,547	6,306,371	127.90	15
17	Metropolitan.....	6,152,739	7,749,923	125.96	4,835,100	5,762,122	119.17	20
18	Equitable, N. Y.....	83,756,639	104,829,118	125.16	73,600,873	92,669,275	125.91	16
19	Maryland.....	1,143,458	1,417,253	123.94	1,091,295	1,343,741	123.11	17
20	Vermont.....	318,137	389,047	122.29	274,151	353,852	129.06	14
21	Ætna Life.....	28,393,076	34,349,293	120.98	27,545,440	33,333,994	121.01	18
22	National of Vermont....	4,711,440	5,642,327	119.76	4,022,637	4,862,533	120.88	19
23	Northwestern.....	31,145,787	36,777,794	118.08	27,591,541	32,255,027	116.90	24
24	New York Life.....	87,834,520	103,488,783	117.82	78,147,561	91,696,660	117.34	23
25	State Mutual.....	4,820,869	5,645,918	117.11	4,862,735	5,660,485	118.71	21
26	Provident Life and Trust.	14,356,502	16,788,190	116.94	12,660,850	14,935,460	117.97	22
27	Travelers.....	8,220,646	9,604,048	116.83	7,435,405	8,423,136	113.28	30
28	Mutual of Baltimore.....	813,535	151,577	115.21	812,821	142,103	114.76	27
29	Penn Mutual.....	12,695,481	14,532,782	114.47	11,503,203	13,290,965	115.54	25
30	New England.....	17,867,027	20,349,517	113.89	17,053,422	19,422,841	113.97	28
31	Berkshire.....	3,834,317	4,360,017	113.71	3,578,109	4,070,303	113.76	29
32	United States.....	5,595,494	6,218,922	111.14	5,261,179	5,884,268	111.84	33
33	Michigan Mutual.....	2,359,020	2,558,220	110.84	2,063,734	2,242,758	108.68	38
34	Brooklyn.....	1,413,456	1,564,462	110.68	1,440,272	1,607,257	111.59	35
35	Connecticut Mutual.....	51,482,967	56,893,858	110.51	50,980,765	56,539,425	110.90	36
36	Royal Union.....	31,694	35,016	110.48	17,707	18,955	107.08	40
37	Manhattan.....	10,482,496	11,525,721	109.95	9,983,782	11,290,487	113.09	32
38	Massachusetts Mutual...	9,494,924	10,359,530	109.11	8,737,840	9,501,535	108.74	38
39	Pacific Mutual a.....	1,923,286	2,090,244	108.84	1,797,661	1,945,261	108.22	43
40	Germania.....	13,442,222	14,624,864	108.80	12,525,966	13,765,957	109.90	37
41	John Hancock.....	3,221,757	3,494,759	108.47	3,001,543	3,259,579	108.60	41
42	Mutual Benefit.....	41,403,900	44,812,235	108.23	39,712,908	43,068,587	108.45	42
43	Union Central.....	4,847,460	5,226,344	107.82	4,004,422	4,316,583	107.80	44
44	Mutual, New York.....	125,810,898	135,254,852	107.59	117,027,372	124,915,012	106.74	45
45	Phoenix Mutual.....	9,325,477	9,868,555	105.93	8,885,018	10,203,555	114.84	26
46	Union Mutual.....	5,757,993	6,075,509	105.51	5,657,136	5,920,114	104.75	47
47	Covenant Mutual.....	835,141	370,119	105.40	380,535	389,413	111.73	34
48	Washington.....	9,643,953	9,992,397	103.61	8,934,331	9,374,839	104.93	46
49	Mutual of Kentucky.....	1,555,197	1,610,745	103.57	1,287,346	1,457,315	113.21	31
	Aggregates.....	616,302,463	706,503,058	114.63	566,812,920	649,329,511	114.56	

a Includes accident department. b Reserves calculated at 4½ per cent. c Commenced business in 1889. d Company did business only for a few weeks in 1888.

EXHIBIT XIX.—ASSETS TO LIABILITIES.

Giving the Percentage of Assets to Liabilities of the several companies at January 1, 1890, in comparison with a similar item at January 1, 1889.

Rank.	NAME OF COMPANY	Assets Jan. 1, 1890.	Liabilities (4 per cent).	Ratio.	JANUARY 1, 1889.			Rank
					Assets.	Liabilities.	Ratio.	
		\$	\$	%	\$	\$	%	
1	Western and Southern...	107,864	5,459	1975.89	104,307	1,995	5228.42	3
2	Bankers	114,078	9,198	1240.35	109,484	2,241	5785.50	2
3	Commercial Union.....	127,531	15,354	830.60	(c)	(c)	(c)	(c)
4	Peoples Industrial.....	132,544	16,198	818.27	111,624	1,600	6976.50	1
5	Life Ind. and Invest.	152,559	45,684	333.94	120,630	19,358	623.15	4
6	Imperial	176,104	54,757	321.61	161,061	34,805	462.76	5
7	U. S. Industrial.....	152,362	47,453	321.08	95,305	None.	.....	..
8	Provident Savings.....	676,540	346,747	195.11	552,979	211,682	261.23	6
9	Equitable of Iowa.....	714,193	506,185	141.09	664,656	476,712	139.42	8
10	Prudential.....	3,924,295	2,852,550	137.57	2,874,162	2,097,722	137.01	10
11	German Mutual.....	409,269	299,373	136.71	413,116	300,788	137.34	9
12	Life Ins. Co. of Va.....	474,225	352,868	134.39	475,468	348,091	136.59	11
13	Presbyterian Ministers...	379,435	283,732	133.73	360,420	256,546	140.49	7
14	Connecticut General.....	1,910,786	1,436,987	132.97	1,820,994	1,353,931	134.50	12
15	American	2,223,561	1,718,881	129.26	2,066,130	1,619,831	127.55	15
16	Home Life.....	6,694,305	5,304,071	126.21	6,355,799	4,979,975	127.63	14
17	Equitable, New York....	105,361,360	84,288,881	125.00	93,312,329	74,243,927	125.67	16
18	Maryland.....	1,447,219	1,173,424	123.33	1,371,097	1,118,651	122.57	17
19	Metropolitan.....	8,597,469	7,000,285	122.82	6,287,781	5,360,759	117.29	22
20	Vermont	396,472	325,562	121.78	356,567	276,866	128.78	13
21	Ætna Life.....	34,741,130	28,784,913	120.69	33,743,010	27,954,456	120.71	18
22	National of Vermont....	5,917,195	4,986,308	118.67	5,167,543	4,327,647	119.41	19
23	Northwestern.....	37,107,930	31,475,923	117.89	32,650,860	27,987,374	116.66	24
24	New York Life.....	104,415,322	88,761,059	117.64	92,685,062	79,135,963	117.12	23
25	State Mutual.....	5,659,204	4,834,155	117.07	5,066,985	4,269,235	118.69	20
26	Provident L. and T.....	16,946,145	14,514,457	116.75	15,094,824	12,820,214	117.74	21
27	Travelers.....	9,656,148	8,272,746	116.72	8,455,815	7,468,084	113.23	30
28	Mutual of Baltimore.....	104,549	84,445,507	113.87	154,091	135,809	113.46	29
29	Penn Mutual.....	15,093,494	13,256,193	113.86	13,721,469	11,933,707	114.98	25
30	New England.....	20,582,957	18,100,467	113.72	19,656,672	17,287,259	113.71	27
31	Berkshire.....	4,393,249	3,867,549	113.59	4,122,343	3,639,149	113.56	28
32	United States.....	6,266,338	5,642,910	111.05	5,914,843	5,291,754	111.77	33
33	Royal Union.....	35,016	31,694	110.48	18,955	17,707	107.05	44
34	Brooklyn.....	1,608,534	1,457,528	110.36	1,636,180	1,469,195	111.37	35
35	Connecticut Mutual.....	57,862,366	52,451,475	110.32	57,447,441	51,888,781	110.71	36
36	Manhattan.....	11,729,400	10,686,175	109.76	11,543,049	10,236,344	112.76	32
37	Massachusetts Mutual...	10,415,818	9,551,212	109.05	9,565,523	8,801,828	108.67	38
38	Germania.....	14,825,967	13,643,325	108.67	13,961,200	12,721,209	109.75	37
39	Pacific Mutual. a.....	2,111,318	1,944,360	108.59	1,806,848	1,680,848	108.17	42
40	Michigan Mutual.....	2,589,257	2,390,047	108.34	2,265,205	2,086,181	108.58	39
40	John Hancock.....	3,548,080	3,275,078	108.34	3,316,802	3,058,766	108.43	40
41	Mutual Benefit.....	45,236,963	41,828,628	108.15	43,514,461	40,158,781	108.36	41
42	Mutual, New York.....	135,638,539	126,194,585	107.48	125,494,719	117,607,079	106.71	45
43	Union Central.....	5,575,497	5,196,613	107.29	4,520,998	4,208,837	107.42	43
44	Phoenix Mutual.....	10,002,743	9,459,665	105.74	10,573,597	9,255,660	114.25	26
45	Union Mutual.....	6,157,343	5,839,827	105.44	6,002,194	5,733,215	104.69	47
46	Covenant Mutual.....	372,012	353,034	105.38	391,945	351,067	111.64	34
47	Washington.....	10,019,268	9,670,824	103.60	9,401,336	8,960,828	104.92	46
48	Mutual of Kentucky.....	1,622,195	1,566,647	103.55	1,472,983	1,303,014	113.04	31
	Aggregates.....	714,466,148	624,265,553	114.45	657,128,462	574,611,871	114.36	..

a Includes accident department.

b Reserve calculated at $4\frac{1}{2}$ per cent.

c Commenced business in 1889.

EXHIBIT XX.—PREMIUM INCOME.

Giving the amounts of Premium Income received by the companies in 1889, and the items which make up the same, together with the Premium Income of 1888.

Rank.	NAME OF COMPANY.	New Premiums.	Renewals.	Consideration for Annuities.	Total Premium Income	1888.	
						Total Premium Income.	Rank.
1	Equitable, N. Y.	\$6,467,254	\$18,326,858	\$563,411	\$25,357,523	\$22,047,813	1
2	New York Life.	7,844,112	14,728,024	1,670,381	24,242,517	20,500,610	2
3	Mutual, New York.	8,329,760	14,933,690	464,409	23,727,859	19,444,308	3
4	Metropolitan.	Not separated.			8,342,945	6,810,110	4
5	Northwestern.	1,717,101	5,630,093		7,347,194	6,229,424	5
6	Mutual Benefit.	1,051,075	4,445,639	87,122	5,583,836	5,083,389	6
7	Prudential.	Not separated.			4,442,833	3,659,495	8
8	Connecticut Mutual.	543,646	3,874,690		4,418,336	4,436,285	7
9	Ætna Life.	579,472	3,159,231		3,738,703	3,404,265	9
10	Penn Mutual.	796,960	2,277,398	10,204	3,084,562	2,636,291	10
11	Provident Life and Trust.	450,000	2,399,199	41,225	2,890,424	2,548,468	11
12	New England.	369,736	2,259,150		2,628,886	2,472,810	12
13	Germania.	367,125	1,837,597	52,089	2,256,811	1,965,805	13
14	Union Central.	649,032	1,419,309		2,068,341	1,473,931	16
15	Washington.	547,259	1,419,065	9,500	1,975,824	1,831,527	14
16	Massachusetts Mutual. ...	370,901	1,496,646		1,867,547	1,639,370	15
17	Manhattan.	568,919	1,189,324	4,715	1,762,958	1,454,830	17
18	John Hancock.	Not separated.			1,616,585	1,317,374	18
19	National of Vermont.	401,965	1,093,103		1,495,068	1,281,173	19
20	Provident Savings.	266,830	1,076,800		1,343,630	1,145,153	21
21	Travelers.	274,474	1,057,202	8,728	1,340,404	1,210,958	20
22	State Mutual.	259,738	941,822		1,201,560	1,033,523	22
23	United States.	356,431	705,512		1,061,943	819,542	23
24	Home Life.	211,516	710,266	8,519	930,301	816,847	24
25	Berkshire.	248,284	654,074		902,358	811,556	25
26	Union Mutual.	129,167	593,450	1,500	724,117	711,888	26
27	Michigan Mutual.	156,319	520,000		676,319	619,550	28
28	Phoenix Mutual.	37,109	611,590		648,699	678,248	27
29	Pacific Mutual.	63,066	353,650		416,716	385,198	29
30	Mutual of Kentucky.	121,042	272,637		393,679	342,534	30
31	Connecticut General.	38,061	200,114		238,175	219,509	31
32	Brooklyn.	28,035	150,818		178,853	187,707	32
33	Imperial.	86,338	83,348		169,686	86,816	37
34	Life Ins. Co. of Virginia.	Not separated.			151,571	127,049	35
35	American.	4,113	134,972		139,085	180,630	33
36	Maryland.	Not separated.			138,266	131,189	34
37	Life Ind. and Invest.	13,095	94,309		107,404	109,306	36
38	Equitable of Iowa.	29,975	65,255		95,230	81,154	38
39	U. S. Industrial.	Not separated.			90,245	5,727	48
40	Vermont.	21,741	50,560		72,301	62,662	39
41	People's Industrial.	Not separated.			69,126	5,426	47
42	Mutual of Baltimore.	Not separated.			54,951	53,445	40
43	Western and Southern.	Not separated.			43,518	14,359	44
44	Covenant Mutual.	6,245	25,363		31,608	29,072	42
45	Presbyterian Ministers. ...	3,649	26,351		30,000	40,843	41
46	Royal Union.	Not separated.			21,801	16,637	43
47	Bankers.	6,796	11,066		17,862	11,708	45
48	Commercial Union.	17,219	(c)		17,219	(c)	(c)
49	German Mutual.	Not separated.			8,914	9,107	46
	Aggregates.	\$33,433,560	\$88,828,175	\$2,921,803	\$140,164,293	\$120,244,711	

c Commenced business in 1889.

EXHIBIT XXI.—INTEREST AND OTHER INCOME.

Giving the amounts of Interest and Other Income received by the companies in 1889, compared with a similar item for 1888.

Rank.	NAME OF COMPANY.	Interest.	Rents.	Other Receipts	Profit and Loss Account.	Total Interest and Other Receipts.	1888.	
							Interest and Other Receipts.	Rank.
1	Mutual, New York.....	\$5,707,310	\$416,750	.....	\$1,267,101	\$7,391,161	\$6,771,624	1
2	Equitable, New York.....	4,231,270	804,495	.....	.....	5,035,765	4,911,164	2
3	New York Life.....	4,174,067	398,465	\$15,074	.....	4,587,606	4,310,564	3
4	Connecticut Mutual.....	2,655,536	391,982	17,888	217,479	3,282,885	2,987,191	4
5	Mutual Benefit.....	2,203,462	20,400	952	.....	2,314,823	2,287,863	5
6	Northwestern.....	1,956,309	73,829	2,127	.....	2,032,265	1,771,209	6
7	Etna Life.....	1,747,019	11,826	13,104	6,117	1,778,066	1,729,465	7
8	New England.....	888,353	94,022	.....	60,876	1,043,251	1,014,106	8
9	Penn Mutual.....	764,087	14,046	4,994	40,754	823,881	717,464	9
10	Provident Life and Trust..	706,171	336	.....	2,361	708,868	656,163	10
11	Germania.....	649,320	53,064	3,805	.....	706,189	611,225	11
12	Phoenix Mutual.....	563,904	54,624	1,920	.....	620,448	622,072	12
13	Washington.....	444,275	13,626	4,542	93,662	556,105	451,478	13
14	Massachusetts Mutual.....	488,064	16,778	294	39,495	544,621	463,205	14
15	Manhattan.....	480,627	5,940	533	.....	487,100	519,134	15
16	Travelers.....	484,139	29,101	6	.....	453,246	477,330	16
17	Metropolitan.....	341,826	27,195	8,801	4,499	382,251	276,108	17
18	Home Life.....	284,450	9,435	100	630	294,615	282,339	18
19	United States.....	274,922	858	.....	12,831	288,611	267,956	19
20	National of Vermont.....	276,302	10,040	264	.....	286,606	260,364	20
21	Union Mutual.....	241,477	17,451	876	17,194	276,998	251,632	21
22	Union Central.....	253,021	6,880	10,317	.....	270,218	244,071	22
23	State Mutual.....	237,964	4,258	.....	605	242,827	224,161	23
24	Berkshire.....	185,993	14,648	.....	.....	200,641	183,125	24
25	John Hancock.....	166,208	14,819	1,405	526	182,958	162,789	25
26	American.....	89,334	11,240	240	74,492	175,306	169,749	26
27	Prudential.....	141,339	16,311	.....	815	158,465	97,589	27
28	Michigan Mutual.....	130,795	2,950	.....	.....	133,745	113,503	28
29	Pacific Mutual.....	130,459	2,699	.....	.....	133,158	117,626	29
30	Connecticut General.....	103,981	.....	.....	3,582	107,563	107,563	30
31	Mutual of Kentucky.....	100,989	402	.....	343	101,734	83,249	31
32	Brooklyn.....	74,340	18,958	394	1,615	95,307	90,926	32
33	Life Ins. Co. of Virginia..	.....	Not separated.	.....	.....	84,446	103,948	33
34	Maryland.....	66,075	2,290	93	926	69,384	97,257	34
35	Equitable of Iowa.....	48,165	.....	.....	323	48,488	46,419	35
36	Covenant Mutual.....	18,826	3,136	.....	6,795	28,757	24,009	36
37	German Mutual.....	23,070	2,188	95	180	25,533	25,863	37
38	Presbyterian Ministers.....	18,592	.....	2,253	.....	20,845	18,481	38
39	Vermont.....	18,285	529	1,219	419	20,452	18,586	39
40	Provident Savings.....	17,184	.....	.....	.....	17,184	18,472	40
41	Western and Southern.....	14,000	.....	.....	.....	14,000	10,864	41
42	Mutual of Baltimore.....	7,779	285	748	.....	8,812	4,953	42
43	Royal Union.....	781	.....	7,180	.....	7,961	2,772	43
44	Life Indemnity and Invest.	7,578	164	.....	.....	7,742	7,016	44
45	Imperial.....	7,076	.....	.....	.....	7,076	6,915	45
46	Bankers.....	6,050	.....	.....	.....	6,050	6,079	46
47	Peoples Industrial.....	5,303	.....	.....	.....	5,303	1,615	47
48	Commercial Union.....	2,699	.....	.....	.....	2,699	(c)	48
49	U. S. Industrial.....	2,490	.....	.....	.....	2,490	None.	49
	Aggregates.....	\$31,471,256	\$2,566,029	\$99,224	\$1,853,550	\$36,074,505	\$33,614,476	..

c Commenced business in 1889.

EXHIBIT XXII.—TOTAL INCOME.

Giving the Sources of Income and the rank of the various companies in Total Income in the year 1889, also a comparison with the Total Income in 1888.

Rank.	NAME OF COMPANY.	Premium Income.	Interest and Other Income.	Total Income.	1888.	
					Total Income.	Rank.
1	Mutual, New York.....	\$23,727,859	\$7,391,161	\$31,119,020	\$26,215,932	2
2	Equitable, New York.....	25,357,523	5,035,765	30,393,288	26,958,977	1
3	New York Life.....	24,242,517	4,587,606	28,830,123	24,871,174	3
4	Northwestern.....	7,347,194	2,032,265	9,379,459	8,000,633	4
5	Metropolitan.....	8,342,945	382,251	8,725,196	7,086,218	7
6	Mutual Benefit.....	5,583,836	2,314,823	7,898,659	7,371,252	6
7	Connecticut Mutual.....	4,418,336	3,282,885	7,701,221	7,423,476	5
8	Etna Life.....	3,738,703	1,778,066	5,516,769	5,133,730	8
9	Prudential.....	4,442,833	158,465	4,601,298	3,757,084	9
10	Penn Mutual.....	3,084,562	823,881	3,908,443	3,353,755	11
11	New England.....	2,628,886	1,043,251	3,672,137	3,486,916	10
12	Provident L. and T.....	2,890,424	708,868	3,599,292	3,204,631	12
13	Germania.....	2,256,811	706,189	2,963,000	2,577,030	13
14	Washington.....	1,975,824	556,105	2,531,929	2,283,005	14
15	Massachusetts Mutual.....	1,867,547	544,621	2,412,168	2,108,575	15
16	Union Central.....	2,068,341	270,218	2,338,559	1,718,002	17
17	Manhattan.....	1,762,958	487,100	2,250,058	1,973,964	16
18	John Hancock.....	1,616,585	182,958	1,799,543	1,480,163	20
19	Travelers.....	1,340,404	453,246	1,793,650	1,688,288	18
20	National of Vermont.....	1,495,068	286,606	1,781,674	1,541,537	19
21	State Mutual.....	1,201,560	242,827	1,444,387	1,257,684	22
22	Provident Savings.....	1,343,630	17,184	1,360,814	1,163,625	23
23	United States.....	1,061,943	288,611	1,350,554	1,087,198	25
24	Phoenix Mutual.....	648,699	620,448	1,269,147	1,300,320	21
25	Home Life.....	930,301	294,615	1,224,916	1,099,186	24
26	Berkshire.....	902,358	200,641	1,102,999	994,681	26
27	Union Mutual.....	724,117	276,998	1,001,115	993,520	27
28	Michigan Mutual.....	676,319	133,745	810,064	733,053	28
29	Pacific Mutual.....	416,716	133,158	549,874	508,824	29
30	Mutual of Kentucky.....	393,679	101,734	495,413	425,783	30
31	Connecticut General.....	238,175	107,563	345,738	314,592	32
32	American.....	139,085	175,306	314,391	350,379	31
33	Brooklyn.....	178,853	95,307	274,160	278,633	33
34	Life Ins. Co. of Va.....	151,571	84,446	236,017	230,997	34
35	Maryland.....	138,266	69,384	207,650	228,446	35
36	Imperial.....	169,686	7,076	176,762	93,731	38
37	Equitable of Ia.....	95,230	48,488	143,718	127,573	36
38	Life Ind. and Invest.....	107,404	7,742	115,146	116,412	37
39	Vermont.....	72,301	20,452	92,753	81,248	39
40	U. S. Industrial.....	90,245	2,490	92,735	5,727	48
41	Peoples Industrial.....	69,126	5,303	74,429	7,041	47
42	Mutual of Baltimore.....	54,951	8,812	63,763	58,398	41
43	Covenant Mutual.....	31,608	28,757	60,365	53,081	42
44	Western and Southern.....	43,518	14,000	57,518	25,223	44
45	Presbyterian Ministers.....	30,000	20,845	50,845	59,324	40
46	German Mutual.....	8,914	25,533	34,447	34,970	43
47	Royal Union.....	21,801	7,961	29,762	19,409	45
48	Bankers.....	17,862	6,050	23,912	17,787	46
49	Commercial Union.....	17,219	2,699	19,918	(c)	(c)
	Aggregates.....	\$140,164,293	\$36,074,505	\$176,238,798	\$153,859,187	--

c Commenced business in 1889.

EXHIBIT XXIII.—INCREASE IN INCOME.

Giving the Increase in Premium, Interest and Other Income, and Total Income in 1889 and the Rank of the companies in each item.

NAME OF COMPANY.	Increase in Premium Income.	Rank.	NAME OF COMPANY.	Increase in Interest and Other Income.	Rank.	NAME OF COMPANY.	Increase in Total Income.	Rank.
	\$			\$			\$	
Mutual, New York..	4,283,551	1	Mutual, New York..	619,537	1	Mutual, New York..	4,903,088	1
New York Life.....	3,681,907	2	Connecticut Mut....	295,694	2	New York Life.....	3,958,949	2
Equitable, N. Y....	3,309,710	3	New York Life.....	277,042	3	Equitable, N. Y....	3,434,311	3
Metropolitan.....	1,532,835	4	Northwestern.....	261,056	4	Metropolitan.....	1,638,978	4
Northwestern.....	1,117,770	5	Equitable, N. Y....	124,601	5	Northwestern.....	1,378,826	5
Prudential.....	783,338	6	Penn Mutual.....	106,417	6	Prudential.....	844,214	6
Union Central.....	594,410	7	Metropolitan.....	106,143	7	Union Central.....	620,557	7
Mutual Benefit.....	500,447	8	Washington.....	104,627	8	Penn Mutual.....	554,688	8
Penn Mutual.....	448,271	9	Germania.....	94,964	9	Mutual Benefit.....	527,407	9
Provident L. and T..	341,956	10	Mass. Mut.....	81,416	10	Provident L. and T..	394,661	10
Ætna Life.....	334,438	11	Prudential.....	60,876	11	Germania.....	385,970	11
Manhattan.....	308,128	12	Provident L. & T..	52,705	12	Ætna Life.....	383,039	12
John Hancock.....	299,211	13	Ætna Life.....	48,601	13	John Hancock.....	319,380	13
Germania.....	291,006	14	New England.....	29,145	14	Mass. Mutual.....	309,593	14
United States.....	242,401	15	Mutual Benefit.....	26,960	15	Conn. Mutual.....	277,745	15
Mass. Mutual.....	228,177	16	National of Vt.....	26,242	16	Manhattan.....	276,094	16
National of Vt.....	213,895	17	Union Central.....	26,147	17	United States.....	263,356	17
Provident Savings..	198,477	18	Union Mutual.....	25,366	18	Washington.....	248,924	18
State Mutual.....	168,037	19	United States.....	20,955	19	National of Vt.....	240,137	19
New England.....	156,076	20	Michigan Mutual..	20,242	20	Provident Savings..	197,189	20
Washington.....	144,297	21	John Hancock.....	20,169	21	State Mutual.....	186,703	21
Travelers.....	129,446	22	State Mutual.....	18,666	22	New England.....	185,221	22
Home Life.....	113,454	23	Mutual of Ky.....	18,485	23	Home Life.....	125,730	23
Berkshire.....	90,802	24	Berkshire.....	17,516	24	Berkshire.....	108,318	24
U. S. Industrial.....	84,518	25	Pacific Mutual.....	15,532	25	Travelers.....	105,362	25
Imperial.....	82,870	26	Conn. General.....	12,480	26	U. S. Industrial....	87,008	26
Peoples Industrial..	63,700	27	Home Life.....	12,276	27	Imperial.....	83,031	27
Michigan Mutual...	56,769	28	American.....	5,557	28	Michigan Mutual...	77,011	28
Mutual of Ky.....	51,145	29	Royal Union.....	5,189	29	Mutual of Ky.....	69,356	29
Pacific Mutual.....	31,518	30	Covenant Mutual..	4,748	30	Peoples Industrial..	67,388	30
Western & Southern	29,159	31	Brooklyn.....	4,381	31	Pacific Mutual.....	47,050	31
Life Ins. Co. of Va..	24,522	32	Mutual of Baltimore	3,859	32	Union Mutual.....	37,595	32
Conn. General.....	18,666	33	Peoples Industrial..	3,688	33	Western & Southern	32,295	33
Commercial Union..	17,219	34	West'n & South'n..	3,136	34	Conn. General.....	31,146	34
Equitable of Ia.....	14,076	35	Commercial Union..	2,699	35	Commercial Union..	19,918	35
Union Mutual.....	12,229	36	U. S. Industrial....	2,490	36	Equitable of Ia.....	16,145	36
Vermont.....	9,639	37	Presbyterian Min...	2,364	37	Vermont.....	11,505	37
Maryland.....	7,077	38	Equitable of Ia....	2,069	38	Royal Union.....	10,353	38
Bankers.....	6,154	39	Vermont.....	1,866	39	Covenant Mutual...	7,284	39
Royal Union.....	5,164	40	Life Ind. & Invest..	726	40	Bankers.....	6,125	40
Covenant Mutual...	2,536	41	Imperial.....	161	41	Mutual of Baltimore.	5,365	41
Mutual of Baltimore.	1,506	42				Life Ins. Co. of Va..	5,220	42
Decrease:			Decrease:			Decrease:		
German Mutual....	193	43	Bankers.....	29	42	German Mutual....	523	43
Life Ind. & Invest..	1,992	44	German Mutual...	330	43	Life Ind. & Invest..	1,266	44
Brooklyn.....	8,854	45	Provident Savings..	1,288	44	Brooklyn.....	4,473	45
Presbyterian Min...	10,843	46	Phoenix Mutual....	1,624	45	Presbyterian Min...	8,479	46
Connecticut Mut....	17,949	47	Life Ins. Co. of Va..	19,502	46	Maryland.....	20,796	47
Phoenix Mutual.....	29,549	48	Travelers.....	24,084	47	Phoenix Mutual....	31,173	48
American.....	41,545	49	Maryland.....	27,873	48	American.....	35,988	49
			Manhattan.....	32,034	49			
Aggregate.....	19,919,582	..	Aggregate.....	2,460,029	..	Aggregate.....	22,379,611	..

EXHIBIT XXIV.—PAYMENTS TO POLICYHOLDERS.

Giving the various items making up the Total Payments to Policyholders in 1889, compared with the total amounts paid in 1888.

Rank.	NAME OF COMPANY.	Death Claims Paid.	Matured Endowments and Annuities. (A)	Lapsed, Surrendered and Purchased Policies.	Dividends to Policyholders.	Total Paid Policyholders.	1888.	
							Total Paid Policyholders.	Rank.
1	Mutual, New York..	\$7,679,151	\$1,978,544	\$3,254,037	\$2,288,877	\$15,200,609	\$14,727,551	1
2	New York Life.....	5,032,466	a 2,380,382	2,240,945	2,457,329	12,121,122	10,973,070	3
3	Equitable, N. Y.....	6,825,798	a 1,261,582	2,273,084	1,482,394	11,842,858	11,884,457	2
4	Connecticut Mutual.	3,546,885	632,207	494,391	1,165,830	5,839,313	5,385,349	4
5	Mutual Benefit.....	2,812,666	a 181,880	691,821	1,353,421	5,039,818	4,953,800	5
6	Ætna Life.....	1,645,361	1,041,541	342,119	612,420	3,641,441	3,181,120	6
7	Northwestern.....	1,887,540	459,527	267,007	928,048	3,542,122	2,799,697	7
8	Metropolitan.....	3,042,818	2,377	34,473	27,847	3,107,515	2,623,058	8
9	New England.....	1,190,832	259,135	243,065	561,010	2,254,042	2,303,828	9
10	Penn Mutual.....	860,842	a 180,388	216,434	532,383	1,790,047	1,620,096	10
11	Germania.....	858,414	a 282,786	132,115	264,458	1,537,773	1,352,909	12
12	Manhattan.....	965,365	a 69,291	231,507	175,425	1,441,588	1,406,447	11
13	Prudential.....	1,327,856	.....	3,467	.....	1,331,323	1,096,884	15
14	Provident L. and T.	558,929	a 293,741	88,839	348,745	1,290,254	1,214,004	14
15	Washington.....	596,777	a 236,163	266,479	179,889	1,279,668	1,219,584	13
16	Phoenix Mutual.....	626,472	273,838	127,355	119,577	1,147,242	957,893	17
17	Mass. Mutual.....	585,402	102,589	178,241	225,777	1,092,009	1,061,789	16
18	Provident Savings...	530,104	a 100	2,072	372,470	924,746	782,642	18
19	John Hancock.....	596,510	a 128,425	35,284	62,671	822,890	650,856	20
20	United States.....	358,287	a 48,373	97,537	158,249	662,446	527,414	26
21	Union Central.....	272,468	a 49,849	295,752	32,508	650,577	457,941	27
22	National of Vi.....	309,848	42,927	154,458	131,933	639,166	619,497	21
23	Home Life.....	336,141	a 63,580	91,273	137,993	628,897	613,159	23
24	Berkshire.....	224,638	97,232	190,131	101,077	613,076	593,943	24
25	State Mutual.....	222,003	54,900	97,595	158,429	592,927	619,458	22
26	Travelers.....	360,793	a 101,648	90,871	.....	553,312	580,543	25
27	Union Mutual.....	357,622	a 127,323	39,474	25,356	549,845	600,152	19
28	Michigan Mutual....	116,168	85,135	17,927	59,116	278,346	248,519	28
29	Pacific Mutual.....	111,499	a 57,181	65,026	34,408	268,114	226,974	30
30	Mutual of Ky.....	139,168	9,600	44,047	38,041	230,856	234,394	29
31	Brooklyn.....	126,338	29,739	48,075	9,493	213,645	171,267	32
32	American.....	146,716	a 8,010	17,557	7,251	179,534	183,831	31
33	Conn. General.....	97,387	32,938	13,385	9,177	152,887	119,767	33
34	Imperial.....	80,571	.....	.....	21,319	101,890	38,070	38
35	Maryland.....	62,623	a 5,102	5,209	17,758	90,692	93,047	34
36	Life Ins. Co. of Va..	61,697	1,000	3,014	2,262	67,973	62,968	36
37	Equitable of Iowa...	8,225	26,077	9,333	9,797	53,432	47,807	37
38	Covenant Mutual....	48,500	.....	3,139	.....	51,639	35,557	39
39	Life Ind. & Invest...	43,175	.....	.....	61	43,236	64,799	35
40	German Mutual.....	25,355	1,000	305	5,673	32,333	21,093	43
41	Vermont.....	17,424	4,018	8,407	1,980	31,829	27,003	41
42	U. S. Industrial.....	31,354	.....	.....	.....	31,354	1,528	44
43	Presbyterian Min....	16,599	a 7,340	2,381	.....	26,230	21,219	42
44	Mutual of Baltimore.	10,365	a 13,883	1,809	.....	26,057	33,108	40
45	Peoples Industrial...	13,685	.....	.....	.....	13,685	637	47
46	Western & Southern.	10,837	.....	162	.....	10,999	1,141	45
47	Bankers.....	7,000	.....	680	.....	7,680	.....	..
48	Royal Union.....	.....	a 314	.....	236	550	1,000	46
49	Commercial Union..	.....	.....	.....	.....	.....	(c)	(c)
	Aggregates.....	\$44,866,684	\$10,631,965	\$12,420,282	\$14,130,598	\$82,049,529	\$76,530,780	..

a The companies marked a paid out in Annuities in 1889, \$1,556,043. For each company's payments, see page 482. c Commenced business in 1889.

EXHIBIT XXV.—EXPENSES, ETC.

Giving the principal items of the Expenses of the several companies in 1889 compared with the Total Expenses for 1888.

Rank.	NAME OF COMPANY.	Divi- dends to Stock- holders.	Commis- sions and Expenses of Agents.	Salaries, Medical Fees and Other Charges of em- ployees	Taxes, Licenses, Fees and Fines.	All Other Expenses.	Profit and Loss.	Total Expenses.	1888.	
									Total Expenses.	Rank.
		\$	\$	\$	\$	\$	\$	\$	\$	
1	Mutual, New York...	....	4,220,600	783,144	331,132	1,094,018	....	6,428,894	4,972,108	1
2	Equitable, N. Y.	7,000	3,094,044	757,367	246,750	1,808,934	....	6,004,095	4,945,449	2
3	New York Life .....	....	3,835,140	648,392	168,407	1,102,889	....	5,754,828	4,416,540	3
4	Metropolitan	52,500	2,706,518	267,822	78,764	237,118	....	3,342,722	2,977,386	4
5	Prudential.....	41,860	1,777,845	251,434	60,998	121,491	e 4,337	2,257,965	1,818,545	5
6	Northwestern .....	....	1,118,376	227,975	99,821	272,552	....	1,718,724	1,479,393	6
7	Mutual Benefit.....	....	627,099	177,456	174,756	87,940	b135,763	1,203,014	929,707	7
8	Connecticut Mutual.	....	292,301	141,122	308,282	185,910	e149,472	1,077,087	1,313,793	8
9	Aetna Life.....	125,000	523,708	107,524	97,249	106,094	27	959,592	862,933	9
10	Penn Mutual.....	....	472,762	114,995	90,212	93,954	....	771,923	609,293	10
11	John Hancock.....	....	553,421	82,781	18,228	58,626	....	713,056	592,687	11
12	Manhattan.....	24,000	455,505	99,455	17,433	71,036	e 12,702	680,131	526,224	12
13	Union Central.....	10,000	464,215	89,178	28,687	77,401	....	669,481	550,249	13
14	Washington.....	8,691	333,766	98,941	22,294	104,947	430	569,069	526,829	14
15	Germania.....	24,000	399,512	90,568	14,809	39,732	....	568,721	480,394	15
16	New England.....	....	208,722	117,565	45,189	178,304	....	549,780	517,281	16
17	Provident L. and T.	....	306,808	118,248	47,789	66,080	....	538,925	471,344	17
18	Massachusetts.....	....	336,017	84,681	30,423	53,161	e 26,040	530,322	488,405	18
19	National of Vt.....	....	316,771	48,667	27,384	43,842	42	436,706	322,552	19
20	United States.....	30,800	190,417	63,536	17,929	69,644	....	372,326	376,474	20
21	Provident Savings...	....	211,396	59,133	14,950	84,333	....	369,812	229,279	21
22	Travelers.....	....	146,293	77,868	13,926	59,303	68,075	365,465	265,739	22
23	Union Mutual.....	....	171,124	58,153	14,914	49,226	....	293,417	301,487	23
24	Home Life.....	15,000	180,310	53,284	8,171	22,453	....	279,218	239,997	24
25	State Mutual.....	....	102,997	32,206	16,683	13,559	....	255,445	216,640	25
26	Phoenix Mutual.....	12,000	80,005	47,262	29,194	51,214	32,178	231,853	234,739	26
27	Pacific Mutual f.....	10,000	143,966	45,383	5,833	29,762	1,332	236,276	184,267	27
28	Berkshire.....	1,785	144,945	37,850	16,510	31,918	....	233,008	191,210	28
29	Michigan Mutual....	17,500	140,947	25,587	13,970	29,501	....	227,505	202,234	29
30	American.....	39,088	37,616	41,947	7,762	19,471	e 2,945	149,799	233,646	30
31	Mutual of Ky.....	6,009	76,561	24,087	2,852	13,805	938	124,252	102,080	31
32	U. S. Industrial....	....	87,944	10,543	1,133	22,492	....	122,112	9,815	32
33	Life Ins. Co. of Va..	5,877	(d)	(d)	3,034	105,799	....	114,710	130,971	33
34	Connecticut General	12,000	40,078	19,043	4,906	8,597	....	84,624	78,806	34
35	Brooklyn.....	8,750	21,386	21,594	2,384	25,586	656	80,356	80,274	35
36	Imperial.....	....	38,762	13,180	5,043	16,351	....	73,336	42,569	36
37	Peoples Industrial...	....	48,479	12,075	113	3,880	....	64,547	22,012	37
38	Commercial Union..	....	16,499	9,340	1,156	25,745	1,025	53,765	(c)	38
39	Vermont.....	6,000	26,510	8,922	2,011	7,170	....	50,613	39,990	39
40	Maryland.....	6,000	16,724	16,623	4,979	4,375	....	48,701	49,601	40
41	Equitable of Iowa...	5,000	25,728	8,963	1,388	4,154	....	45,233	38,337	41
42	Western & Southern.	....	37,891	2,394	846	4,663	....	45,194	23,046	42
43	Life Ind. and Invest.	....	14,224	13,173	585	8,843	....	36,843	46,418	43
44	Mutual of Baltimore.	....	6,755	8,004	286	3,580	8,544	27,169	16,409	44
45	Covenant Mutual....	....	10,965	5,669	1,867	4,225	....	22,726	22,035	45
46	Presbyterian Min....	....	1,239	5,192	.....	2,228	7,347	16,006	8,015	46
47	Bankers.....	6,000	5,879	2,292	70	976	....	15,217	11,762	47
48	Royal Union.....	....	5,921	4,241	1,013	1,439	....	12,614	11,660	48
49	German Mutual.....	....	213	2,097	2,133	1,173	....	5,616	6,347	49
	Aggregates.....	475,760	24,164,422	5,036,956	2,104,248	6,619,494	451,843	38,852,723	32,216,976	..

b Premiums on bonds purchased. c Commenced business in 1889. d Not given. e Expense on real estate.
f Includes accident department.

EXHIBIT XXVI.—TOTAL DISBURSEMENTS.

Giving the Total Disbursements of the companies in 1889 for all purposes in comparison with the Total Disbursements in 1888.

Rank.	NAME OF COMPANY.	Payments to Policyholders.	Expenses, Etc.	Total Disbursements.	1888.	
					Total Disbursements.	Rank.
1	Mutual, New York.....	\$15,200,609	\$6,428,894	\$21,629,503	\$19,699,659	1
2	New York Life.....	12,121,122	5,754,828	17,875,950	15,389,610	3
3	Equitable, New York.....	11,842,858	6,004,095	17,846,953	16,829,906	2
4	Connecticut Mutual.....	5,839,313	1,077,087	6,916,400	6,699,145	4
5	Metropolitan.....	3,107,515	3,342,722	6,450,237	5,600,444	6
6	Mutual Benefit.....	5,039,818	1,203,014	6,242,832	5,883,507	5
7	Northwestern.....	3,542,122	1,718,724	5,260,846	4,279,090	7
8	Ætna Life.....	3,641,441	959,592	4,601,033	4,044,053	8
9	Prudential.....	1,331,323	2,257,965	3,589,288	2,915,429	9
10	New England.....	2,254,042	549,780	2,803,822	2,821,100	10
11	Penn Mutual.....	1,790,047	771,923	2,561,970	2,229,389	11
12	Manhattan.....	1,441,588	680,131	2,121,719	1,932,671	12
13	Germania.....	1,537,773	568,721	2,106,494	1,833,303	13
14	Washington.....	1,279,608	569,069	1,848,677	1,746,413	14
15	Provident Life and Trust.....	1,290,254	538,925	1,829,179	1,685,348	15
16	Massachusetts Mutual.....	1,092,009	530,322	1,622,331	1,550,194	16
17	John Hancock.....	822,890	713,056	1,535,946	1,243,543	17
18	Phoenix.....	1,147,242	251,853	1,399,095	1,192,632	18
19	Union Central.....	650,577	669,481	1,320,058	1,008,190	20
20	Provident Savings.....	924,746	369,812	1,294,558	1,011,921	19
21	National of Vermont.....	639,166	436,706	1,075,872	942,051	22
22	United States.....	662,446	372,326	1,034,772	903,888	23
23	Travelers.....	553,312	365,465	918,777	846,282	25
24	Home Life.....	628,897	279,218	908,115	853,156	24
25	State Mutual.....	592,927	255,445	848,372	836,098	26
26	Berkshire.....	613,078	233,008	846,086	785,153	27
27	Union Mutual.....	549,845	293,417	843,262	991,639	21
28	Michigan Mutual.....	278,316	227,505	505,851	450,753	28
29	Pacific Mutual.....	268,114	236,276	504,390	411,241	30
30	Mutual of Kentucky.....	230,856	124,252	355,108	336,474	31
31	American.....	179,534	149,729	329,263	217,477	39
32	Brooklyn.....	213,645	80,356	294,001	251,541	32
33	Connecticut General.....	152,887	84,624	237,511	198,573	33
34	Life Insurance Company of Virginia	67,973	114,710	182,683	193,939	34
35	Imperial.....	101,890	73,336	175,226	80,639	38
36	United States Industrial.....	31,354	122,112	153,466	11,343	48
37	Maryland.....	90,692	48,701	139,393	142,648	35
38	Equitable of Iowa.....	53,432	45,233	98,665	86,144	37
39	Vermont.....	31,829	50,613	82,442	66,993	39
40	Life Indemnity and Investment.....	43,236	36,843	80,079	111,127	36
41	Peoples Industrial.....	13,685	64,547	78,232	22,649	45
42	Covenant Mutual.....	51,639	22,726	74,365	57,592	40
43	Western and Southern.....	10,999	45,194	56,193	24,187	44
44	Commercial Union.....	.....	53,765	53,765	(c)	(c)
45	Mutual of Baltimore.....	26,057	27,169	53,226	49,517	41
46	Presbyterian Ministers.....	26,230	16,006	42,236	29,234	42
47	German Mutual.....	32,333	5,616	37,949	27,440	43
48	Bankers.....	7,680	15,217	22,897	11,762	47
49	Royal Union.....	550	12,614	13,164	12,660	46
	Aggregates.....	\$82,049,529	\$38,852,723	\$120,902,252	\$108,747,756	..

^a Includes accident department.

^c Commenced business in 1889.

EXHIBIT XXVII.—INCREASE IN DISBURSEMENTS.

Giving the Increase in the Payments to Policyholders, Expenses of Management and Total Disbursements in 1889, together with Rank in the same items.

NAME OF COMPANY.	Increase in Payments to Policyholders.	Rank.	NAME OF COMPANY.	Increase in Expenses of Management, etc.	Rank.	NAME OF COMPANY.	Increase in Total Disbursements.	Rank.
	\$			\$			\$	
New York Life	1,148,052	1	Mutual, New York..	1,456,786	1	New York Life	2,486,340	1
Northwestern	742,425	2	New York Life	1,338,288	2	Mutual, New York..	1,929,844	2
Metropolitan	484,457	3	Equitable, N. Y....	1,058,646	3	Equitable, N. Y....	1,017,047	3
Mutual, New York..	473,058	4	Prudential	439,420	4	Northwestern	981,756	4
Ætna Life	460,321	5	Metropolitan	365,336	5	Metropolitan	849,793	5
Connecticut Mut....	453,964	6	Mutual Benefit	273,307	6	Prudential	673,859	6
Prudential	234,439	7	Northwestern	239,331	7	Ætna Life	556,980	7
Union Central	192,636	8	Penn Mutual	162,630	8	Mutual Benefit	359,325	8
Phoenix Mutual	189,349	9	Manhattan	153,907	9	Penn Mutual	332,581	9
Germania	184,864	10	Provident Savings..	140,533	10	Union Central	311,868	10
John Hancock	172,034	11	John Hancock	120,369	11	John Hancock	292,403	11
Penn Mutual	169,951	12	Union Central	119,232	12	Provident Savings..	282,637	12
Provident Savings..	142,104	13	National of Vt	114,152	13	Germania	273,191	13
United States	135,032	14	U. S. Industrial....	112,297	14	Connecticut Mut....	217,255	14
Mutual Benefit	86,018	15	Travelers	99,726	15	Phoenix Mutual	206,463	15
Provident L. and T.	76,250	16	Ætna Life	96,659	16	Manhattan	189,048	16
Imperial	63,820	17	Germania	88,327	17	Provident L. & T...	143,831	17
Washington	60,024	18	Provident L. and T.	67,581	18	U. S. Industrial....	142,123	18
Brooklyn	42,378	19	Commercial Union.	53,765	19	National of Vt	133,821	19
Pacific Mutual	41,140	20	Pacific Mutual	52,009	20	United States	130,884	20
Manhattan	35,141	21	Peoples Industrial..	42,535	21	Washington	102,264	21
Connecticut Gen....	33,120	22	Washington	42,240	22	Imperial	94,587	22
Massachusetts Mut..	30,220	23	Massachusetts Mut.	41,917	23	Pacific Mutual	93,149	23
Michigan Mutual....	29,827	24	Berkshire	41,798	24	Travelers	72,495	24
U. S. Industrial....	29,826	25	Home Life	39,221	25	Massachusetts Mut.	72,137	25
National of Vt	19,669	26	State Mutual	38,805	26	Berkshire	60,933	26
Berkshire	19,135	27	New England	32,499	27	People's Industrial..	55,583	27
Covenant Mutual...	16,082	28	Imperial	30,767	28	Michigan Mutual...	55,098	28
Home Life	15,738	29	Michigan Mutual...	25,271	29	Home Life	54,959	29
Peoples Industrial..	13,048	30	Mutual of Ky	22,172	30	Commercial Union.	53,765	30
German Mutual....	11,240	31	Western & South'n.	22,148	31	Brooklyn	42,460	31
Western & Southern	9,858	32	Phoenix Mutual....	17,114	32	Connecticut Gen ...	38,938	32
Bankers	7,680	33	Mutual of Balt	10,760	33	Western & South'n.	32,006	33
Equitable of Ia	5,625	34	Vermont	10,623	34	Mutual of Ky	18,634	34
Presbyterian Min...	5,011	35	Presbyterian Min...	7,991	35	Covenant Mutual...	16,773	35
Life Ins. Co. of Va.	5,005	36	Equitable of Iowa..	6,896	36	Vermont	15,449	36
Vermont	4,826	37	Connecticut Gen....	5,818	37	Presbyterian Min...	13,002	37
Royal Union	450	38	Bankers	3,455	38	Equitable of Iowa ..	12,521	38
Maryland	2,355	39	Royal Union	954	39	State Mutual	12,274	39
Mutual of Ky	3,538	40	Covenant Mutual...	691	40	Bankers	11,135	40
American	4,297	41	Brooklyn	82	41	German Mutual....	10,509	41
Mutual of Balt	7,051	42	German Mutual....	731	42	Mutual of Balt	3,709	42
Life Ind. & Invest..	21,473	43	Maryland	900	43	Royal Union	504	43
State Mutual	26,531	44	United States	4,148	44	Maryland	3,255	44
Travelers	27,231	45	Union Mutual	8,070	45	Life Ins. Co. of Va.	11,256	45
Equitable, N. Y....	41,599	46	Life Ind. & Invest..	9,575	46	New England	17,287	46
New England	49,786	47	Life Ins. Co. of Va.	16,261	47	Life Ind. & Invest..	31,048	47
Union Mutual	140,307	48	American	83,917	48	American	88,214	48
Commercial Union..	.....	49	Connecticut Mut...	236,709	49	Union Mutual	148,377	49
Aggregate	5,518,749	..	Aggregate	6,635,747	..	Aggregate	12,154,496	..

EXHIBIT XXVIII.—INCOME SAVED.

Giving the Rank of the several companies in amount of Income Laid By in 1889, also the percentage of such Income Saved, in comparison with the Income Saved in 1888.

Rank.	NAME OF COMPANY.	Total Income.	Total Expenditures.	Excess of Income Over Expenditures.	Percentage of Income Saved.	Rank.	1888.			
							Income Saved.	Rank.	Percentage.	Rank.
1	Equitable, N. Y.	\$30,393,288	\$17,846,953	\$12,546,335	41.28	6	\$10,129,071	1	37.57	8
2	New York Life.	28,830,123	17,875,950	10,954,173	38.00	9	9,481,564	2	38.12	7
3	Mutual, New York.	31,119,020	21,629,503	9,489,517	30.49	16	6,516,273	3	24.85	18
4	Northwestern.	9,379,459	5,260,846	4,118,613	43.91	4	3,721,543	4	46.52	3
5	Metropolitan.	8,725,196	6,450,237	2,274,959	26.07	21	1,485,774	7	20.97	26
6	Provident L. & T.	3,599,292	1,829,179	1,770,113	49.18	2	1,519,283	5	47.41	2
7	Mutual Benefit.	7,898,659	6,242,832	1,655,827	20.96	28	1,487,745	6	20.18	27
8	Penn Mutual.	3,908,443	2,561,970	1,346,473	34.45	11	1,124,366	8	33.53	12
9	Union Central.	2,338,559	1,320,058	1,018,501	43.55	5	709,812	14	41.32	4
10	Prudential.	4,601,298	3,589,288	1,012,010	21.99	27	841,555	11	22.40	20
11	Etna Life.	5,516,769	4,601,033	915,736	16.60	30	1,089,677	9	21.23	23
12	Travelers.	1,793,650	918,777	874,873	48.77	3	842,006	10	49.87	1
13	New England.	3,672,137	2,803,822	868,315	23.64	23	665,807	15	19.00	28
14	Germania.	2,963,000	2,106,494	856,506	28.91	18	743,727	12	28.86	16
15	Mass. Mutual.	2,412,168	1,622,331	789,837	32.74	13	552,381	17	26.27	17
16	Conn. Mutual.	7,701,221	6,916,400	784,821	11.91	34	724,331	13	9.76	37
17	National of Vt.	1,781,674	1,075,872	705,802	39.51	8	599,486	16	38.89	5
18	Washington.	2,531,929	1,848,677	683,252	26.99	20	536,502	18	23.50	19
19	State Mutual.	1,444,387	848,372	596,015	41.26	7	421,586	19	33.52	13
20	Home Life.	1,224,916	908,115	316,801	25.86	22	246,030	21	22.38	21
21	United States.	1,350,554	1,034,772	315,782	23.38	24	183,310	24	16.86	31
22	Michigan Mutual.	810,064	505,851	304,213	37.55	10	282,300	20	38.51	6
23	John Hancock.	1,799,543	1,535,946	263,597	14.65	33	236,620	22	16.00	33
24	Berkshire.	1,102,999	846,086	256,913	23.29	25	209,528	23	21.06	24
25	Union Mutual.	1,001,115	843,262	157,853	15.77	32	b—28,119	47	Loss.	..
26	Mutual of Ky.	495,413	355,108	140,305	28.32	19	89,309	29	20.98	25
27	Manhattan.	2,250,058	2,121,719	128,339	5.70	37	41,293	32	2.00	42
28	Conn. General.	345,738	237,511	108,227	31.30	15	116,019	26	36.88	10
29	Maryland.	207,650	139,393	68,257	32.87	12	85,798	30	37.56	9
30	Provident Savings. ..	1,360,814	1,204,558	66,256	4.87	38	151,704	25	13.04	30
31	Life Ins. Co. of Va. ..	236,017	182,683	53,334	22.60	26	37,058	33	16.04	32
32	Pacific Mutual.	549,874	504,390	45,484	8.27	36	91,583	28	18.21	29
33	Equitable of Ia.	143,718	98,665	45,053	31.35	14	41,229	31	32.47	15
34	Life Ind. & Invest. ..	115,146	80,079	35,067	30.45	17	5,285	42	4.54	40
35	Royal Union.	29,762	13,164	16,598	55.77	1	6,749	40	33.20	14
36	Mutual of Baltimore ..	63,763	53,226	10,537	16.53	31	8,881	38	15.21	34
37	Vermont.	92,753	82,442	10,311	11.12	35	14,255	36	17.54	30
38	Presbyterian Min.	50,845	42,236	8,609	16.93	29	30,090	34	49.87	1
39	Imperial.	176,762	175,226	1,536	0.87	41	13,092	37	13.97	35
40	Western & Southern ..	57,518	56,193	1,325	2.30	40	1,036	43	4.11	41
41	Bankers.	23,912	22,897	1,015	4.24	39	6,025	41	33.87	11
42	German Mutual.	34,447	37,949	b—3,502	Loss.	..	7,530	39	21.53	22
43	Peoples Industrial. ..	74,429	78,232	b—3,803	"	..	b—15,608	46	Loss.	..
44	Covenant Mutual.	60,365	74,365	b—14,000	"	..	b—4,511	44	"	..
45	American.	314,391	329,263	b—14,872	"	..	b—67,098	48	"	..
46	Brooklyn.	274,160	294,001	b—19,841	"	..	27,092	35	9.72	38
47	Commercial Union.	19,918	53,765	b—33,847	"	..	(c)	(c)	(c)	(c)
48	U. S. Industrial.	92,735	153,466	b—60,731	"	..	b—5,616	45	Loss.	..
49	Phoenix Mutual.	1,269,147	1,399,095	b—129,948	"	..	107,688	27	8.28	39
	Aggregates.	\$176,238,798	\$120,902,252	\$55,336,546	31.40	..	\$45,111,431	..	29.32	..

b—Expenditures exceeded income.

c—Commenced business in 1889.

EXHIBIT XXIX.—NEW BUSINESS.

Giving the Insurance Written, the amount "Not Taken," and the Insurance actually Paid for in 1889 in the several companies, compared with the Insurance Paid for in 1888.

Rank.	NAME OF COMPANY.	Insurance Issued.	Insurance Not Taken.	Insurance Actually Paid For.	Rank in Insurance Paid For.	1888.	
						Insurance Paid For.	Rank.
1	Equitable, New York.....	\$175,264,100	\$34,359,010	\$140,895,090	1	\$123,815,285	1
2	Mutual, New York.....	151,962,063	26,642,637	125,319,426	2	89,304,061	3
3	New York Life.....	151,119,088	30,818,101	120,300,987	3	101,740,439	2
4	Northwestern.....	51,777,480	5,452,989	46,324,491	4	39,012,246	4
5	Mutual Benefit.....	22,217,255	1,858,895	20,358,360	5	17,307,958	5
6	Ætna Life.....	20,399,689	3,457,221	16,942,468	7	13,501,609	6
7	Union Central.....	19,628,595	3,774,944	15,853,651	9	11,638,881	8
8	Provident Savings.....	19,172,197	1,159,000	18,013,197	6	11,130,200	10
9	Penn Mutual.....	18,418,000	1,901,100	16,516,900	8	13,061,480	7
10	Manhattan.....	17,388,211	4,307,077	13,081,134	10	8,307,509	15
11	Massachusetts Mutual.....	15,105,763	3,026,450	12,079,313	12	9,195,146	12
12	Provident L. and T.....	13,269,382	265,500	13,003,882	11	11,493,441	9
13	National of Vermont.....	12,743,988	2,432,250	10,311,738	13	10,459,588	11
14	New England.....	11,067,055	1,119,000	9,948,055	14	8,428,981	14
15	Washington.....	10,663,767	1,992,458	8,671,309	15	7,625,713	17
16	Germania.....	10,051,548	1,748,905	8,302,643	17	8,229,220	16
17	United States.....	9,523,581	1,285,600	8,237,981	18	5,426,176	19
18	Connecticut Mutual.....	9,256,204	637,500	8,618,704	16	8,561,490	13
19	Travelers.....	8,890,375	1,086,040	7,804,335	19	6,873,366	18
20	Berkshire.....	6,921,888	1,479,500	5,442,388	22	4,375,253	21
21	Home Life.....	6,764,102	976,000	5,788,102	20	3,829,749	24
22	State Mutual.....	6,094,748	378,000	5,716,748	21	4,760,202	20
23	Union Mutual.....	5,603,107	1,113,350	4,489,757	25	4,090,007	22
24	Imperial.....	5,549,000	526,000	5,023,000	23	3,446,100	25
25	Michigan Mutual.....	4,932,604	349,800	4,582,804	24	3,869,109	23
26	Mutual of Kentucky.....	3,290,641	309,000	2,981,641	26	2,095,718	26
27	Pacific Mutual.....	2,411,588	312,625	2,099,063	27	2,060,370	27
28	Commercial Union.....	1,829,500	205,000	1,624,500	28	(c)	(c)
29	Prudential.....	1,568,542	103,128	1,465,414	29	1,000,000	31
30	Connecticut General.....	1,503,111	285,100	1,218,011	30	1,053,983	30
31	John Hancock.....	1,469,516	345,600	1,123,916	31	1,103,458	29
32	Phoenix Mutual.....	1,449,183	426,461	1,022,722	32	1,455,200	28
33	Vermont.....	1,224,049	243,800	980,249	33	734,556	35
34	Equitable of Iowa.....	775,451	39,250	736,201	34	628,042	36
35	Maryland.....	708,759	75,750	633,009	37	807,045	33
36	Brooklyn.....	707,673	73,500	634,173	36	831,633	32
37	Bankers.....	674,000	Not given.	674,000	35	989,500	31
38	Life Ins. Co. of Va.....	465,736	Not given.	465,736	38	500,000	39
39	Royal Union.....	357,950	196,000	161,950	43	236,100	40
40	Life Ind. and Invest.....	349,870	13,000	336,870	39	525,500	38
41	Covenant Mutual.....	296,033	25,000	271,033	41	187,074	42
42	Metropolitan.....	277,572	3,500	274,072	40	216,935	41
43	American.....	215,495	41,482	174,013	42	586,176	36
44	Mutual of Baltimore.....	156,170	Not given.	156,170	44	138,556	43
45	Presbyterian Ministers.....	145,327	.....	145,327	45	110,335	44
46	German Mutual.....	23,462	2,000	21,462	46	22,118	45
Aggregates.....		\$803,692,518	\$134,857,583	\$668,834,935	..	\$544,765,508	..
<i>Industrial Business.</i>						<i>A</i>	
1	Metropolitan.....	92,726,883	.....	.....	..	91,242,946	1
2	Prudential.....	73,576,853	.....	.....	..	57,847,394	2
3	John Hancock.....	18,239,650	.....	.....	..	15,953,123	3
4	U. S. Industrial.....	7,246,862	.....	.....	..	677,247	8
5	Peoples Industrial.....	3,922,077	.....	.....	..	854,014	7
6	Life Ins. Co. of Va.....	3,314,876	.....	.....	..	2,619,276	5
7	Western and Southern.....	2,505,945	.....	.....	..	1,698,748	6
8	American.....	444,697	.....	.....	..	7,004,984	4
Aggregates.....		\$201,977,843	.....	.....	..	\$177,897,732	..

A Insurance issued. δ Partly estimated. c Commenced business in 1889.

EXHIBIT XXX.—INSURANCE GAINED.

Showing the Gain of Insurance by the several companies in 1889, together with the percentage of Insurance Gained to Insurance Written, and a comparison with a similar percentage for 1888. (Industrial business excluded.)

Rank.	NAME OF COMPANY.	Insurance Issued.	Insurance Terminated.	Gain of Insurance.	Ratio.	Rank.	1888.	
							Ratio.	Rank.
1	Mutual, New York.....	\$151,062,063	\$68,173,255	\$83,788,808	55.14	9	52.70	12
2	Equitable, New York.....	175,264,100	93,463,560	81,800,540	46.67	17	43.00	18
3	New York Life.....	151,119,088	75,403,623	75,715,465	50.10	13	48.75	15
4	Northwestern	51,777,480	21,890,448	29,887,032	57.72	8	57.15	7
5	Penn Mutual.....	18,418,000	7,721,302	10,696,698	58.08	7	49.74	13
6	Provident Savings.....	19,172,197	9,230,275	9,941,922	51.86	11	34.50	24
7	Mutual Benefit	22,217,255	13,098,864	9,118,391	41.04	27	33.36	28
8	Provident L. and T.....	13,269,382	5,456,510	7,812,872	58.90	6	58.81	6
9	Union Central.....	19,628,595	11,856,396	7,772,199	39.60	28	40.84	21
10	Ætna Life.....	20,399,689	12,634,274	7,765,415	38.07	29	34.08	27
11	Manhattan.....	17,388,211	9,755,558	7,632,653	43.90	23	40.49	22
12	Massachusetts Mutual.....	15,105,763	8,265,844	6,839,919	45.28	20	34.25	25
13	National of Vermont.....	12,743,988	6,288,750	6,455,238	50.65	12	61.70	5
14	New England.....	11,067,055	5,703,393	5,363,662	48.46	15	41.29	20
15	United States	9,523,581	4,844,576	4,679,005	49.13	14	34.68	23
16	Germania	10,051,548	5,650,395	4,401,153	43.78	24	55.25	8
17	Imperial	5,549,000	1,584,500	3,964,500	71.45	1	69.04	2
18	Travelers	8,899,375	5,058,787	3,840,588	43.16	25	44.38	17
19	State Mutual.....	6,094,748	2,283,503	3,811,245	62.53	5	63.61	4
20	Washington	10,663,767	7,041,477	3,622,290	33.97	30	34.14	26
21	Berkshire.....	6,921,888	3,768,213	3,153,675	45.56	19	41.39	19
22	Home Life.....	6,764,102	3,633,230	3,130,872	46.29	18	20.06	33
23	Mutual of Kentucky.....	3,290,641	1,801,239	1,489,402	45.26	21	21.26	32
24	Commercial Union.....	1,829,500	549,000	1,280,500	69.99	2	(c)	(c)
25	Michigan Mutual.....	4,932,604	3,659,828	1,272,776	25.52	34	24.43	31
26	Prudential.....	1,568,542	482,609	1,085,933	69.02	4	....	...
27	Pacific Mutual.....	2,411,688	1,403,476	1,008,212	41.85	26	54.35	9
28	Union Mutual.....	5,603,107	4,794,101	809,006	14.44	38	10.83	37
29	Vermont	1,224,049	651,976	572,073	46.74	16	45.93	16
30	Connecticut General.....	1,503,111	1,014,563	488,548	32.50	31	27.52	29
31	Equitable of Iowa.....	775,451	362,432	413,019	53.26	10	49.23	14
32	Connecticut Mutual.....	9,256,204	8,878,623	377,581	4.08	40	4.07	40
33	Maryland.....	708,759	494,609	214,150	30.21	32	53.77	11
34	Bankers	674,000	501,000	173,000	25.67	33	85.95	1
35	Royal Union.....	357,950	196,000	161,950	45.24	22	53.91	10
36	John Hancock	1,469,516	1,323,322	146,194	9.95	39	17.37	36
37	Presbyterian Ministers.....	145,327	43,948	101,379	69.76	3	63.76	3
38	Life Ins. Co of Va.....	465,736	236,736	229,000	21.47	35	20.00	34
39	Covenant Mutual.....	296,033	246,334	49,699	16.80	37	17.95	35
40	Mutual of Baltimore.....	156,170	129,510	26,660	17.07	36	4.90	39
41	German Mutual.....	23,462	49,340	b—25,878	Loss.	..	Loss.	..
42	Metropolitan	277,572	358,757	b—81,185	"	..	"	..
43	Brooklyn.....	707,673	905,445	b—197,772	"	..	5.44	38
44	American	215,495	485,048	b—269,553	"	..	26.23	30
45	Phoenix Mutual.....	1,449,183	2,366,014	b—916,831	"	..	Loss.	..
46	Life Ind. and Invest.....	349,870	1,389,350	b—1,039,480	"	..	....	..
	Aggregates.....	\$803,692,518	\$415,258,993	\$388,433,625	48.33	..	54.75	..

a Estimated.

b— Loss of insurance.

c Commenced business in 1889.

EXHIBIT XXXI.—INSURANCE IN FORCE.

Showing the Rank of the companies in the amount of Insurance in Force; also the Number of Policies and the Average Amount of each Policy January 1, 1890, compared with similar items at January 1, 1889.

Rank.	NAME OF COMPANY.	INSURANCE IN FORCE.		Average of Each Policy.	Rank in Average.	Rank.	JANUARY 1, 1889.					
		Amount.	Policies.				INSURANCE IN FORCE.		Average of Each Policy.	Rank in Av.		
							Amount.	Policies				
1	Equitable, N. Y.	\$631,016,666	170,666	\$3,697	2	1	\$549,216,126	148,405	\$3,701	2		
2	Mutual, New York.	505,839,387	182,013	3,109	6	2	482,050,579	158,190	3,047	6		
3	New York Life.	495,601,970	150,381	3,296	5	3	419,886,505	129,911	3,232	4		
4	Northwestern.	202,405,923	84,328	2,400	16	4	172,518,891	73,190	2,359	16		
5	Mutual Benefit.	162,617,014	61,327	2,652	12	5	153,498,623	57,954	2,649	10		
6	Connecticut Mutual.	151,739,494	63,830	2,377	17	6	151,361,913	63,660	2,378	14		
7	Ætna Life.	110,669,719	70,985	1,559	35	7	102,904,303	67,749	1,519	34		
8	Penn Mutual.	79,069,580	31,408	2,517	14	9	68,372,882	27,714	2,467	13		
9	New England.	78,954,903	27,096	2,914	8	8	73,591,241	25,305	2,908	7		
10	Provident L. & T.	71,816,566	23,406	3,068	7	10	64,003,604	20,736	3,087	5		
11	Provident Savings.	60,954,208	15,752	3,870	1	11	51,012,286	12,853	3,969	1		
12	Massachusetts Mutual.	56,320,503	20,626	2,735	11	12	49,480,584	18,767	2,637	12		
13	Germania.	53,275,386	30,444	1,750	32	13	48,874,233	28,241	1,731	30		
14	Manhattan.	51,137,066	18,184	2,812	9	14	43,504,413	15,567	2,795	9		
15	Washington.	46,390,324	21,028	2,206	20	15	42,768,034	19,273	2,218	19		
16	Travelers.	44,978,949	22,447	2,004	23	16	41,138,361	21,117	1,948	22		
17	Union Central.	41,643,121	24,614	1,622	33	17	33,870,922	20,110	1,607	32		
18	National of Vermont.	38,767,541	18,224	2,060	22	18	32,312,303	16,850	1,918	23		
19	State Mutual.	30,476,430	11,007	2,769	10	19	26,665,185	9,826	2,714	9		
20	United States.	30,431,272	13,870	2,194	21	20	25,752,267	12,566	2,049	20		
21	Union Mutual.	27,204,606	14,873	1,820	26	21	26,395,600	14,728	1,792	28		
22	Home Life.	25,879,171	13,122	1,972	24	22	22,748,299	11,513	1,976	21		
23	Berkshire.	25,054,963	10,434	2,401	15	24	21,901,288	9,275	2,361	15		
24	Phoenix Mutual.	23,955,464	17,101	1,401	39	22	24,872,205	17,468	1,424	37		
25	Michigan Mutual.	20,372,156	10,808	1,869	25	25	19,099,380	10,442	1,829	26		
26	Mutual of Kentucky.	11,147,082	6,212	1,794	29	27	9,657,680	5,460	1,769	29		
27	Pacific Mutual.	10,681,100	4,070	2,624	13	26	9,672,888	3,655	2,639	11		
28	Imperial.	10,015,100	2,774	3,610	3	30	6,050,600	1,859	3,255	3		
29	John Hancock.	9,514,238	5,367	1,773	30	28	9,368,044	5,437	1,723	31		
30	Connecticut General.	8,158,289	6,187	1,319	42	29	7,669,740	5,690	1,348	39		
31	Brooklyn.	5,522,368	4,126	1,338	41	31	5,720,140	4,358	1,313	41		
32	Maryland.	5,008,463	2,134	2,347	18	33	4,794,312	2,063	2,324	17		
33	Life Ind. and Invest.	4,444,486	1,962	2,266	19	32	5,476,250	2,376	2,305	18		
34	Metropolitan.	3,986,592	3,319	1,201	44	34	4,067,777	3,379	1,204	42		
35	American.	3,760,059	2,317	1,623	34	35	4,030,212	2,510	1,606	36		
36	Life Ins. Co. of Va.	3,088,346	1,687	1,771	31	36	2,988,346	2,165	1,803	27		
37	Equitable of Iowa.	2,933,435	2,088	1,405	38	37	2,520,416	1,877	1,343	40		
38	Vermont.	2,474,728	3,675	673	45	38	1,996,358	2,678	746	44		
39	Prudential.	2,328,862	1,839	1,266	43	40	1,242,929	915	1,358	38		
40	Covenant Mutual.	1,484,219	987	1,504	37	39	1,434,520	968	1,482	36		
41	Commercial Union.	1,280,500	355	3,607	4	(c)	(c)	(c)	(c)	(c)		
42	Bankers.	1,224,500	679	1,803	28	41	1,051,500	555	1,895	24		
43	Mutual of Baltimore.	1,071,374	3,980	269	46	42	1,049,062	3,833	274	45		
44	Presbyterian Ministers.	1,030,521	566	1,821	27	43	929,142	506	1,836	25		
45	German Mutual.	715,142	466	1,535	36	44	740,874	485	1,528	34		
46	Royal Union.	703,050	511	1,376	40	45	541,100	432	1,255	42		
	Aggregates.	\$3,217,145,436	1,183,965	\$2,717	..	..	\$2,828,802,098	1,062,021	\$2,691	..		
	Industrial Business.											
1	Metropolitan.	\$200,829,929	1,849,113	\$109	7	1	\$176,533,142	1,632,642	108	8		
2	Prudential.	117,357,415	1,099,312	107	9	2	92,418,854	850,064	109	7		
3	John Hancock.	36,365,419	320,264	114	4	3	29,943,052	256,574	117	4		
4	U. S. Industrial.	3,672,437	32,372	113	5	9	528,607	4,593	115	5		
5	Life Ins. Co. of Va.	2,536,280	21,271	119	2	5	2,107,377	215,193	71	9		
6	Peoples Industrial.	2,133,355	19,028	112	6	8	613,961	5,366	120	2		
7	Western and Southern.	1,537,430	11,348	135	1	7	889,073	6,237	142	1		
8	Germania.	947,704	8,276	115	3	6	1,067,070	9,521	112	6		
9	American.	410,422	3,796	108	8	4	2,055,046	17,331	119	3		
10	Mutual of Baltimore.	50,876	1,282	40	10	10	46,428	1,174	40	10		
	Aggregates.	\$365,841,267	3,366,062	\$109	..	..	\$305,201,610	2,798,695	\$109	..		

a Estimated.

c Commenced business in 1889.

EXHIBIT XXXII.—WHOLE LIFE POLICIES.

Giving the Number and Amount of Whole Life Policies in Force in the several companies January 1, 1890, with the percentage of the same on the Total Amount Insured, in comparison with similar items at January 1, 1889. (Industrial business excluded.)

Rank.	NAME OF COMPANY.	Insurance in Force Jan. 1, 1890.	WHOLE LIFE POLICIES.		Ratio.	Rank.	JANUARY 1, 1889.		
			No.	Amount.			Whole Life Policies.	Ratio.	Rank.
		\$		\$			\$		
1	Equitable, N. Y.	631,016,666	147,271	548,051,917	86.85	3	478,678,569	87.16	4
2	Mutual, New York.	565,839,387	145,629	466,748,167	82.49	5	395,981,517	82.14	8
3	New York Life.	495,601,970	101,230	349,415,137	70.50	18	292,334,453	60.62	19
4	Northwestern.	202,405,983	66,732	161,415,548	79.75	10	135,752,151	78.69	11
5	Connecticut Mutual	151,739,494	58,866	141,807,081	93.46	2	141,652,309	93.52	2
6	Mutual Benefit.	162,617,014	45,452	123,866,279	76.17	14	118,351,760	77.10	14
7	Penn Mutual.	79,069,580	20,757	55,539,874	70.24	19	48,915,338	71.54	18
8	Ætna Life.	110,069,719	36,466	50,966,609	46.05	28	50,909,839	49.47	28
9	Massachusetts Mut.	56,320,593	15,321	43,991,954	78.11	12	37,593,181	75.98	15
10	Manhattan.	51,137,066	14,364	39,508,372	77.26	13	34,601,500	79.54	10
11	Union Central.	41,643,121	21,836	36,103,995	86.70	4	30,042,243	88.70	3
12	New England.	78,954,903	10,364	30,936,157	39.18	30	32,084,686	43.60	30
13	Travelers.	44,978,949	15,198	28,889,587	64.23	23	27,747,048	67.45	22
14	National of Vt.	38,767,541	9,580	26,522,743	68.57	21	21,449,134	66.38	24
15	Washington.	46,390,324	10,750	24,330,747	52.45	27	22,441,819	52.48	27
16	Germania.	53,275,386	11,921	22,280,763	41.82	29	21,754,471	44.51	29
17	United States.	30,431,272	10,176	20,878,746	68.61	20	20,050,913	77.86	12
18	Home Life.	25,879,171	10,151	20,662,175	79.84	9	17,604,414	77.39	13
19	Berkshire.	25,054,963	7,339	18,053,237	72.05	16	14,782,145	67.49	21
20	Phoenix Mutual.	23,955,464	11,288	16,281,717	67.97	22	16,965,440	68.21	20
21	State Mutual.	30,476,430	3,602	9,173,893	30.10	33	9,223,754	34.59	32
22	Mutual of Kentucky	11,147,082	5,076	9,101,085	81.64	8	8,108,565	83.96	5
23	Pacific Mutual.	10,681,100	3,328	8,744,656	81.87	7	7,986,864	82.57	6
24	Union Mutual.	27,204,606	4,764	8,401,079	30.88	32	8,913,688	33.77	33
25	Provident L. and T.	71,816,566	2,169	7,164,227	9.97	37	6,869,593	10.73	37
26	John Hancock.	9,514,238	3,267	5,851,982	61.51	26	5,808,045	62.00	26
27	Michigan Mutual.	20,372,156	3,436	5,474,876	26.87	34	5,276,542	27.63	34
28	Connecticut Gen. ...	8,158,289	3,530	5,048,573	61.88	25	5,032,846	65.62	26
29	Brooklyn.	5,522,368	3,093	3,974,279	71.97	17	4,289,678	74.99	16
30	Maryland.	5,008,463	1,725	3,912,985	78.13	11	3,839,105	80.08	9
31	Metropolitan.	3,986,592	3,145	3,820,004	96.32	1	3,927,385	96.55	1
32	American.	3,760,659	1,979	3,086,640	82.08	6	3,312,669	82.20	7
33	Prudential.	2,328,862	1,428	1,686,770	72.43	15	906,227	72.91	17
34	Vermont.	2,474,728	1,908	916,805	37.45	31	814,681	40.88	31
35	Presbyterian Min. ...	1,030,521	351	660,653	64.11	24	617,074	66.41	23
36	Bankers.	1,224,500	174	257,000	20.99	35	20,000	19.61	35
37	Imperial.	10,015,100	82	246,500	2.46	39	1,000	0.02	40
38	Life, Ind. and Inv. ...	4,444,486	111	204,500	4.60	38	10,000	0.18	38
39	Royal Union.	703,050	79	105,000	14.93	36	99,000	18.30	36
40	Provident Savings. ...	60,954,208	117	71,586	0.12	41	53,886	0.10	39
41	Commercial Union.	1,280,500	6	24,000	1.87	40	(c)	(c)	(c)
	Life Ins. Co. of Va.	3,088,346	Not	given	....		Not given	....	..
	Equitable of Iowa. ...	2,933,435	Not	given	....		Not given	....	..
	Covenant Mutual. ...	1,484,219	Not	given	....		Not given	....	..
	Mutual of Baltimore	1,071,374	Not	given	....		Not given	....	..
	German Mutual.	715,122	Not	given	....		Not given	....	..
	Aggregates.	3,217,145,436	814,061	2,304,233,898	71.62	..	2,034,806,442	71.91	..

c Commenced business in 1889.

EXHIBIT XXXIII.—ENDOWMENT POLICIES.

Showing the Number and Amount of Endowment Policies in force in the several companies January 1, 1890, with the percentage of the same on the Total Amount Insured in comparison with similar items at January 1, 1889. [Industrial business excluded.]

Rank.	NAME OF COMPANY.	Insurance in Force Jan. 1, 1890.	ENDOWMENT POLICIES.		Ratio.	Rank	JANUARY 1, 1889.		
			No.	Amount.			Endowment Policies.	Ratio.	Rank.
		\$		\$			\$		
1	New York Life.....	495,601,970	41,637	144,174,833	29.09	15	126,489,252	30.12	16
2	Mutual, New York.	565,839,387	36,367	98,084,071	17.49	24	86,053,959	17.85	25
3	Equitable, N. Y....	631,016,666	21,559	79,809,392	12.65	30	67,751,931	12.32	29
4	Provident L. & T..	71,816,566	21,214	64,087,935	89.24	1	56,592,894	88.42	1
5	New England.....	78,954,903	15,825	45,492,170	57.62	4	38,565,319	52.40	6
6	Ætna Life.....	110,669,719	26,095	39,795,308	35.96	10	34,447,856	33.47	9
7	Northwestern.....	202,405,923	17,089	37,008,668	18.28	23	33,122,451	19.20	22
8	Mutual Benefit.....	162,617,014	12,798	30,647,862	18.85	22	27,635,395	18.00	24
9	Germania.....	53,275,386	17,964	29,642,674	55.64	5	25,655,901	52.49	5
10	Washington.....	46,390,324	10,278	22,059,577	47.55	8	20,323,215	47.52	8
11	Penn Mutual.....	79,069,580	9,933	21,426,765	27.10	16	17,730,420	25.93	17
12	State Mutual.....	30,476,430	7,397	21,042,567	69.04	2	17,245,129	64.67	2
13	Union Mutual.....	27,204,606	8,088	14,757,522	54.25	7	13,740,762	52.06	7
14	Michigan Mutual...	20,372,156	6,240	12,267,727	60.22	3	11,258,322	58.95	3
15	National of Vt.....	38,767,541	9,242	12,181,798	31.43	14	10,780,727	33.36	10
16	Travelers.....	44,978,949	6,051	11,416,702	25.38	18	10,310,228	25.06	18
17	Massachusetts Mut.	56,320,503	4,644	10,674,354	18.95	21	10,201,984	20.62	20
18	Connecticut Mut...	151,739,494	4,964	9,932,413	6.54	34	9,709,604	6.41	33
19	Manhattan.....	51,137,066	2,897	8,252,850	16.14	26	8,847,532	20.34	21
20	Phoenix Mutual....	23,955,464	5,797	7,649,547	31.93	13	7,873,905	31.66	14
21	Berkshire.....	25,054,963	2,858	6,609,026	26.38	17	6,649,193	30.36	15
22	Home Life.....	25,879,171	2,963	5,216,996	20.16	20	5,143,885	22.61	19
23	Union Central.....	41,643,121	2,213	4,173,818	10.02	32	2,897,131	8.55	32
24	John Hancock.....	9,514,238	1,893	3,256,256	34.23	12	3,042,499	32.48	12
25	United States.....	30,431,272	1,738	3,019,399	9.92	33	2,906,018	11.28	30
26	Connecticut Gen...	8,158,289	2,618	2,984,606	36.58	9	2,525,785	32.93	11
27	Pacific Mutual.....	10,681,100	573	1,572,126	14.72	27	1,319,204	13.88	28
28	Vermont.....	2,474,728	1,591	1,376,023	55.60	6	1,137,677	56.99	4
29	Mutual of Kentucky.	11,147,022	737	1,291,859	11.59	31	1,002,970	10.39	31
30	Maryland.....	5,008,463	399	1,014,316	20.25	19	865,513	18.05	23
31	Brooklyn.....	5,522,368	803	930,995	16.86	25	940,417	16.44	26
32	Presbyterian Min...	1,030,521	215	369,868	35.89	11	299,742	32.26	13
33	Prudential.....	2,328,862	310	328,550	14.11	28	174,700	14.06	27
34	American.....	3,760,659	121	211,907	5.64	35	223,033	5.53	34
35	Life Ind. & Invest..	4,444,486	192	209,486	4.71	36	193,500	3.53	35
36	Provident Savings..	60,954,208	135	122,150	0.20	41	101,750	0.20	39
37	Metropolitan.....	3,986,592	134	113,771	2.85	38	86,063	2.12	36
38	Royal Union.....	703,050	67	96,500	13.73	29	.....	.....	.....
39	Imperial.....	10,015,100	31	50,000	0.50	40	54,500	0.90	38
40	Commercial Union.	1,280,500	9	46,000	3.59	37	(c)	(c)	(c)
41	Bankers.....	1,224,500	10	13,000	1.06	39	19,000	1.81	37
	Life Ins. Co. of Va.	3,088,346	Not given	.....	.....	.....	Not given.	.....	.....
	Equitable of Iowa..	2,933,435	Not given	.....	.....	.....	Not given.	.....	.....
	Covenant Mutual...	1,484,219	Not given	.....	.....	.....	Not given.	.....	.....
	Mutual of Balt.....	1,071,374	Not given	.....	.....	.....	Not given.	.....	.....
	German Mutual.....	715,142	Not given	.....	.....	.....	Not given.	.....	.....
	Aggregates.....	3,217,145,434	305,689	754,311,387	23.45	.....	663,919,366	23.43	.....

c Commenced business in 1889.

EXHIBIT XXXIV.—LAPSED AND SURRENDERED POLICIES.

Giving the amount of Policies Terminated by Lapse and Surrender during 1889, with the Percentage to the Mean Amount of Insurance in Force, in comparison with similar items for 1888. [Industrial business excluded.]

Rank.	NAME OF COMPANY.	Mean Insurance in Force in 1889.	Lapsed and Surrendered Policies.	Ratio.	1888.		
					Lapsed and Surrendered Policies.	Ratio.	Rank.
1	Provident Savings.....	\$55,983,247	\$30,650	0.05	\$35,250	0.07	1
2	Imperial.....	8,032,850	53,000	0.66	8,000	0.17	2
3	German Mutual.....	728,081	6,026	0.83	6,000	0.80	4
4	Life, Indemnity and Investment.	4,060,368	91,653	1.85	19,000	0.34	3
5	Connecticut Mutual.....	151,550,703	3,527,110	2.33	3,873,805	2.56	6
6	Presbyterian Ministers.....	979,831	25,939	2.65	8,100	0.90	5
7	New England.....	76,273,072	2,637,395	3.46	2,782,126	3.88	10
8	Phoenix Mutual.....	24,413,879	887,720	3.64	861,626	3.44	8
9	Mutual Benefit.....	158,057,818	6,738,814	4.26	6,459,925	4.30	11
10	Germania.....	51,074,809	2,226,963	4.36	1,761,068	3.81	9
11	State Mutual.....	28,570,807	1,337,578	4.69	857,749	3.43	7
12	John Hancock.....	9,441,141	443,970	4.70	423,901	4.58	12
13	Ætna Life.....	106,787,010	5,784,585	5.42	5,068,625	5.06	13
14	Provident Life and Trust.....	67,910,130	3,733,792	5.50	3,303,221	5.45	16
15	Penn Mutual.....	73,721,231	4,226,413	5.73	4,068,142	6.29	21
16	Mutual, New York.....	523,944,983	30,510,235	5.82	24,529,056	5.39	15
17	Northwestern.....	127,402,407	10,987,353	5.86	9,565,695	5.98	18
18	Connecticut General.....	7,914,014	476,197	6.02	462,137	6.18	20
19	American.....	3,895,436	237,889	6.11	203,374	5.17	14
20	Travelers.....	43,058,655	2,694,097	6.26	2,364,066	5.99	19
21	Metropolitan.....	4,027,184	267,061	6.63	293,872	7.05	23
22	Union Mutual.....	26,800,103	1,782,333	6.65	1,806,273	6.92	22
23	Maryland.....	4,901,388	329,866	6.73	Not given	.....	.....
24	Massachusetts Mutual.....	52,900,543	3,766,543	7.12	3,598,023	7.59	26
25	Berkshire.....	23,478,125	1,902,758	8.10	1,657,553	7.98	25
26	Manhattan.....	47,320,739	3,837,344	8.11	2,450,405	5.94	17
27	New York Life.....	457,744,237	37,218,444	8.13	34,259,254	8.80	29
28	Equitable, New York.....	590,116,396	50,588,016	8.57	48,984,059	9.49	31
29	National of Vermont.....	35,539,922	3,105,840	8.74	2,253,250	7.87	27
30	Home Life.....	24,313,735	2,175,613	8.86	2,373,448	10.67	33
31	Covenant Mutual.....	1,459,369	130,472	8.87	106,938	7.55	25
32	Pacific Mutual.....	10,176,804	924,500	9.08	655,903	7.25	24
33	Equitable of Iowa.....	2,726,925	249,380	9.14	226,055	9.57	32
34	Washington.....	44,579,179	4,259,542	9.55	3,621,429	8.80	26
35	Mutual of Kentucky.....	10,402,381	1,014,071	9.75	1,162,560	12.37	35
36	United States.....	28,091,769	2,830,265	10.08	2,228,318	9.05	30
37	Brooklyn.....	5,611,254	613,227	10.93	636,336	11.17	34
38	Michigan Mutual.....	19,735,768	2,778,908	14.08	2,488,504	13.39	36
39	Vermont.....	2,235,543	350,000	15.66	313,871	17.50	38
40	Prudential.....	1,785,895	296,075	16.58	Not given	.....	.....
41	Union Central.....	37,757,021	6,907,345	18.56	4,681,229	15.20	37
42	Commercial Union.....	1,280,500	344,000	26.86	(c)	(c)	.....
43	Royal Union.....	622,075	182,000	29.26	93,750	19.70	39
44	Bankers.....	1,138,000	492,000	41.48	Not given	.....	.....
	Life Ins. Co. of Virginia.....	3,038,346	Not given	.....	Not given	.....	.....
	Mutual of Baltimore.....	1,060,168	Not given	.....	Not given	.....	.....
	Aggregates.....	\$3,023,603,931	\$203,003,521	6.71	\$180,551,856	6.76	.....

c Commenced business in 1889.

EXHIBIT XXXV.—DEATH RATE.

Giving the Death Rate of the several companies in 1889, compared with the Death Rate in 1888. (Industrial business excluded.)

Rank.	NAME OF COMPANY.	Mean Insurance in Force in 1889.	Death Losses Paid.	Ratio.	1888.		
					Death Losses Paid.	Ratio.	Rank.
1	Commercial Union.....	\$1,280,500	.....	0.00	(c)	(c)	(c)
1	Royal Union.....	622,075	.....	0.00	\$1,000	0.21	2
2	Equitable of Iowa.....	2,726,925	\$8,225	0.30	21,343	0.90	9
3	Michigan Mutual.....	19,735,768	116,168	0.59	110,865	0.60	5
4	Bankers.....	1,138,000	7,000	0.62	.....	0.00	1
5	Union Central.....	37,757,021	272,468	0.72	181,018	0.59	4
6	Vermont.....	2,235,543	17,424	0.78	15,883	0.89	8
7	Provident Life and Trust.....	67,910,130	558,929	0.82	597,860	0.99	10
8	Travelers.....	43,058,655	360,793	0.84	445,580	1.13	14
9	National of Vermont.....	35,539,922	309,848	0.87	291,209	1.02	11
9	Life Ind. and Invest.....	4,960,368	43,175	0.87	64,550	1.15	15
10	Berkshire.....	23,478,125	224,638	0.96	206,469	0.99	10
11	Provident Savings.....	55,983,247	550,104	0.98	401,233	0.82	6
11	Mutual of Baltimore.....	1,060,168	10,365	0.98	15,394	1.46	22
12	State Mutual.....	28,570,807	222,003	0.99	329,075	1.31	20
13	Northwestern.....	187,462,407	1,887,540	1.00	1,345,898	0.84	7
13	Imperial.....	8,032,850	80,571	1.00	26,000	0.55	3
14	Pacific Mutual.....	10,176,894	111,499	1.09	114,370	1.26	17
15	New York Life.....	457,744,237	5,032,466	1.10	4,419,050	1.13	14
16	Massachusetts Mutual.....	52,900,543	585,402	1.11	511,818	1.08	13
17	Equitable, New York.....	590,116,396	6,825,798	1.16	6,341,274	1.23	16
18	Penn Mutual.....	73,721,231	860,842	1.17	823,324	1.27	18
19	Connecticut General.....	7,914,014	97,387	1.23	77,870	1.04	12
20	United States.....	28,091,769	358,287	1.26	404,466	1.64	29
21	Maryland.....	4,901,388	62,623	1.28	66,893	1.60	27
22	Union Mutual.....	26,800,103	357,692	1.33	449,003	1.72	32
23	Washington.....	44,579,179	596,777	1.34	609,945	1.48	23
23	Mutual of Kentucky.....	10,402,381	139,168	1.34	129,965	1.38	21
24	Home Life.....	24,313,735	336,141	1.38	339,480	1.52	25
25	Mutual, New York.....	523,944,083	7,679,151	1.47	7,231,665	1.59	26
26	Ætna Life.....	106,787,010	1,645,361	1.54	1,509,837	1.51	24
27	New England.....	76,273,072	1,190,832	1.56	1,201,654	1.67	30
28	Germania.....	51,074,809	858,414	1.68	744,625	1.61	28
28	Presbyterian Ministers.....	979,831	16,509	1.68	11,644	1.30	19
29	Mutual Benefit.....	158,057,818	2,812,696	1.78	2,892,325	1.92	34
30	Manhattan.....	47,320,739	965,365	2.04	917,989	2.22	37
31	Brooklyn.....	5,611,254	126,338	2.27	104,473	1.83	33
32	Connecticut Mutual.....	151,550,703	3,546,885	2.34	3,197,983	2.12	36
33	Phoenix Mutual.....	24,413,879	626,472	2.57	577,989	2.31	38
34	Covenant Mutual.....	1,459,369	48,500	3.32	28,728	2.03	35
35	German Mutual.....	728,081	25,355	3.48	12,834	1.71	31
	Aggregates.....	\$3,001,415,929	\$39,635,211	1.32	\$36,766,581	1.38	..

c Commenced business in 1889.

EXHIBIT XXXVI.—RATE OF INTEREST REALIZED.

Showing the Rate of Interest Realized by the companies on the Mean Admitted Assets in 1889, compared with the Rate Realized in 1888.

Rank.	NAME OF COMPANY.	Mean Admitted Assets.	Interest and Rental Receipts.	Rate of Interest Realized.	1888.		
					Interest and Rental Receipts.	Rate of Interest Realized.	Rank.
1	Western and Southern	\$106,085	\$14,000	%13.19	\$2,864	%2.75	45
2	Equitable of Iowa	689,424	48,165	6.99	46,419	7.23	3
3	Pacific Mutual	2,032,883	133,158	6.55	117,626	6.50	4
3	Mutual of Kentucky	1,547,589	101,391	6.55	83,249	5.91	8
4	Life Ins. Co. of Virginia	475,346	\$ 30,000	6.31	\$ 40,000	8.75	2
5	German Mutual	411,193	25,353	6.17	25,732	6.26	5
6	Phoenix Mutual	10,287,670	620,448	6.03	622,072	5.91	8
7	Northwestern	34,879,395	2,032,265	5.83	1,771,209	5.76	10
8	Brooklyn	1,622,357	93,298	5.75	87,753	5.41	15
8	Covenant Mutual	381,978	21,962	5.75	23,383	5.92	7
9	Life Ind. and Invest.	136,594	7,742	5.67	7,016	6.03	6
10	Connecticut General	1,865,890	103,981	5.57	94,612	5.33	19
11	Michigan Mutual	2,427,231	133,745	5.51	113,503	5.38	16
12	Bankers	111,781	5,050	5.41	6,079	5.55	13
13	Penn Mutual	14,407,482	778,133	5.40	694,923	5.28	21
14	Union Central	5,048,248	270,218	5.35	244,071	5.89	9
15	Connecticut Mutual	57,654,904	3,065,406	5.32	2,987,191	5.29	20
16	John Hancock	3,432,441	182,432	5.31	162,789	5.10	23
17	Mutual Benefit	44,375,712	2,314,823	5.22	2,287,863	5.34	18
18	Ætna Life	34,242,070	1,771,949	5.17	1,729,464	5.22	22
18	National of Vermont	5,542,369	286,606	5.17	260,308	5.36	17
19	Equitable, New York	99,336,845	5,035,765	5.07	4,911,164	5.57	12
19	Metropolitan	7,447,625	377,822	5.07	267,712	4.78	30
20	Massachusetts Mutual	9,990,671	503,126	5.06	463,205	4.99	26
20	Mutual of Baltimore	159,320	8,064	5.06	4,953	3.32	44
21	Presbyterian Ministers	369,928	18,592	5.03	19,157	5.53	14
22	Travelers	9,055,981	453,246	5.00	452,855	5.59	11
22	Vermont	376,520	18,814	5.00	17,255	5.02	24
23	Germania	14,393,583	706,189	4.91	588,656	4.35	38
24	New England	20,119,815	982,375	4.88	968,678	5.00	25
25	Maryland	1,409,158	68,365	4.85	56,661	4.22	40
26	Washington	9,710,302	462,443	4.76	446,069	4.90	28
27	Berkshire	4,257,795	200,641	4.71	183,125	4.56	34
28	American	2,144,845	100,814	4.70	94,210	4.49	37
29	Mutual, New York	130,566,629	6,124,060	4.69	6,061,518	4.97	27
30	New York Life	98,545,192	4,587,606	4.66	4,236,831	4.84	29
31	Prudential	3,399,229	157,650	4.64	97,589	4.03	42
32	United States	6,090,590	275,780	4.53	267,656	4.62	33
33	State Mutual	5,363,094	242,225	4.52	242,161	4.63	32
34	Home Life	6,525,052	293,885	4.50	282,339	4.53	35
35	Provident L. and T.	16,020,484	706,507	4.41	610,712	4.28	39
36	People's Industrial	122,084	5,303	4.34	1,615	1.45	46
37	Union Mutual	6,079,769	259,804	4.27	242,669	4.04	41
38	Imperial	168,583	7,076	4.20	6,915	4.70	31
39	Manhattan	11,636,225	487,100	4.19	519,134	4.52	36
40	Royal Union	26,985	781	2.89	1,426	9.42	1
41	Provident Savings	614,759	17,184	2.80	18,472	3.99	43
42	Commercial Union	127,531	2,699	2.12	(c)	(c)	(c)
43	United States Industrial ..	124,834	2,490	2.00	.....	.....	..
	Aggregates	\$685,862,071	\$34,147,531	4.98	\$32,452,863	5.15	..

c Commenced business in 1889.

A Partly estimated.

EXHIBIT XXXVII.—EXPENSES TO MEAN INSURANCE IN FORCE.

Showing the Ratio of Gross Expenses of Management to Mean Insurance in Force in 1889 compared with a similar ratio for 1888. (Industrial business excluded.)

Rank.	NAME OF COMPANY.	Mean Insurance in Force.	Gross Expenses of Management.	Ratio.	1888.		
					Gross Expenses of Management.	Ratio.	Rank.
1	Provident Savings.....	\$55,983,247	\$369,812	0.66	\$229,279	0.47	1
2	Connecticut Mutual.....	151,550,703	1,077,087	0.71	1,313,796	0.87	9
3	New England.....	76,273,072	549,780	0.72	517,281	0.72	4
4	Life, Ind. & Invest.....	4,960,368	36,843	0.74	46,418	0.83	6
5	Mutual Benefit.....	158,057,818	1,203,014	0.76	929,707	0.62	2
6	German Mutual.....	728,081	5,616	0.77	6,347	0.84	7
7	Provident L. & T.....	67,910,130	538,925	0.79	471,344	0.78	5
8	Travelers.....	43,058,655	365,465	0.86	265,739	0.67	3
9	State Mutual.....	28,570,807	255,445	0.89	216,640	0.86	8
10	Ætna Life.....	106,787,010	959,592	0.90	862,933	0.86	8
11	Imperial.....	8,032,850	73,336	0.91	42,569	0.90	11
12	Northwestern.....	187,462,407	1,718,724	0.92	1,479,393	0.92	12
13	Berkshire.....	23,478,125	233,008	0.99	191,210	0.92	12
13	Maryland.....	4,901,388	48,701	0.99	49,601	1.08	18
14	Equitable, N. Y.....	590,116,396	6,004,095	1.02	4,945,449	0.95	14
14	Massachusetts Mutual.....	52,900,543	530,322	1.02	488,405	1.03	15
15	Phoenix Mutual.....	24,413,879	251,853	1.03	234,739	0.94	13
16	Penn Mutual.....	73,721,231	771,923	1.05	609,293	0.94	13
17	Connecticut General.....	7,914,014	84,624	1.07	78,806	1.05	17
18	Union Mutual.....	26,806,103	293,417	1.09	301,487	1.16	21
19	Germania.....	51,074,809	568,721	1.11	480,394	1.04	16
20	Home Life.....	24,313,735	279,218	1.15	239,997	1.08	18
20	Michigan Mutual.....	19,735,768	227,505	1.15	202,234	1.09	19
21	Mutual of Kentucky.....	10,402,381	124,252	1.19	102,080	1.09	19
22	Mutual, New York.....	523,944,983	6,428,894	1.23	4,972,108	1.08	18
22	National of Vermont.....	35,539,922	436,706	1.23	322,554	1.13	20
23	New York Life.....	457,744,237	5,754,828	1.26	4,416,540	1.13	20
24	Washington.....	44,579,179	569,069	1.28	526,829	1.28	22
25	United States.....	28,091,769	372,326	1.33	376,474	1.53	24
26	Bankers.....	1,138,000	15,217	1.34	11,762	1.69	28
27	Brooklyn.....	5,611,254	80,356	1.43	80,274	1.41	23
28	Manhattan.....	47,320,739	680,131	1.44	526,224	1.28	22
29	Covenant Mutual.....	1,459,369	22,726	1.56	22,035	1.56	25
30	Presbyterian Ministers.....	979,831	16,006	1.63	8,015	0.89	10
31	Equitable of Iowa.....	2,726,925	45,233	1.66	38,337	1.62	26
32	Union Central.....	37,757,021	669,481	1.77	550,249	1.78	27
33	Royal Union.....	622,075	12,614	2.03	11,660	2.45	29
34	Vermont.....	2,235,543	50,613	2.26	39,990	2.23	28
35	Mutual of Baltimore.....	1,060,168	27,169	2.56	16,409	1.56	25
36	Commercial Union.....	1,280,500	53,765	4.20	(c)	(c)	(c)
	Aggregates.....	\$2,991,239,035	\$31,806,412	1.06	\$26,224,601	0.99	..

c Commenced business in 1889.

EXHIBIT XXXVIII.—GROSS EXPENSES TO TOTAL INCOME.

Giving the Percentage of Total Income used in the Gross Expenses in 1889, in comparison with a similar percentage for 1888. (Industrial business excluded.)

Rank.	NAME OF COMPANY.	Total Income.	Gross Expenses of Management.	Ratio.	1888.		
					Gross Expenses of Management.	Ratio	Rank.
1	Connecticut Mutual.....	\$7,701,221	\$1,077,087	13.99	\$1,313,796	17.70	9
2	New England.....	3,672,137	549,780	14.97	517,281	14.83	4
2	Provident Life and Trust.....	3,599,292	538,925	14.97	471,344	14.78	3
3	Mutual Benefit.....	7,898,659	1,203,014	15.23	929,707	12.61	1
4	Germania.....	2,963,000	568,721	15.82	480,394	18.24	13
5	German Mutual.....	34,447	5,616	16.30	6,347	18.15	12
6	Ætna Life.....	5,516,769	959,592	17.39	862,933	16.89	6
7	State Mutual.....	1,444,387	255,445	17.69	216,640	17.22	8
8	Northwestern.....	9,379,459	1,718,724	18.32	1,479,393	18.49	15
9	Equitable, New York.....	30,393,288	6,004,095	19.75	4,945,449	18.35	14
9	Penn Mutual.....	3,908,443	771,923	19.75	609,293	17.12	7
10	Phoenix Mutual.....	1,269,147	251,853	19.84	234,739	18.05	11
11	New York Life.....	28,830,123	5,754,828	19.96	4,416,540	17.84	10
12	Travelers.....	1,793,650	365,465	20.37	265,739	15.74	5
13	Mutual, New York.....	31,119,020	6,428,894	20.60	4,972,108	18.96	16
14	Berkshire.....	1,102,999	233,008	21.12	191,210	19.22	17
15	Massachusetts Mutual.....	2,412,168	530,322	21.98	488,405	23.23	23
16	Washington.....	2,531,929	569,069	22.48	526,829	23.08	22
17	Home Life.....	1,224,916	279,218	22.80	239,997	21.83	21
18	Maryland.....	207,650	48,701	23.94	49,601	21.71	20
19	Connecticut General.....	345,738	84,624	24.48	78,806	25.05	25
20	National of Vermont.....	1,781,674	436,706	24.51	322,554	20.92	19
21	Mutual of Kentucky.....	495,413	124,252	25.08	102,080	23.97	24
22	Provident Savings.....	1,360,814	369,812	27.18	229,279	19.70	18
23	United States.....	1,350,554	372,326	27.57	376,474	34.63	33
24	Michigan Mutual.....	810,064	227,505	28.08	202,234	27.59	27
25	Union Central.....	2,338,559	669,481	28.63	550,249	32.03	32
26	Union Mutual.....	1,001,115	293,417	29.31	301,487	31.29	31
26	Brooklyn.....	274,160	80,356	29.31	80,274	28.81	29
27	Manhattan.....	2,250,058	680,131	30.23	526,224	26.66	26
28	Equitable of Iowa.....	143,718	45,233	31.47	38,337	30.05	30
29	Presbyterian Ministers.....	50,845	16,006	31.48	8,015	13.51	2
30	Life, Indemnity and Investment....	115,146	36,843	32.00	46,418	39.87	34
31	Covenant Mutual.....	60,365	22,726	37.65	22,035	41.51	35
32	Imperial.....	176,762	73,336	41.49	42,569	45.42	36
33	Royal Union.....	29,762	12,614	42.38	11,650	60.07	38
34	Mutual of Baltimore.....	63,763	27,169	42.61	16,409	28.10	28
35	Vermont.....	92,753	50,613	54.57	39,990	49.22	37
36	Bankers.....	23,912	15,217	63.64	11,762	66.13	39
37	Commercial Union.....	19,918	53,765	269.88	(c)	(c)	(c)
	Aggregates.....	\$159,787,797	\$31,806,412	19.91	\$26,224,601	18.67	..

c Commenced business in 1889.

EXHIBIT XXXIX.—NET EXPENSES TO TOTAL INCOME.

Giving the Percentage of Total Income used in Expenses (excluding Taxes, Dividends to Stockholders, Expenses on Real Estate and Profit and Loss Account) during 1889, in comparison with a similar ratio for 1888. (Industrial business excluded.)

Rank.	NAME OF COMPANY.	Total Income.	Net Management Expenses.	Ratio.	1888.		
					Net Management Expenses.	Ratio.	Rank.
1	Connecticut Mutual.....	\$7,701,221	\$619,333	8.04	\$664,885	8.96	1
2	German Mutual.....	34,447	3,483	10.11	3,145	8.99	2
3	Mutual Benefit.....	7,898,659	892,495	11.30	766,037	10.39	3
4	Ætna Life.....	5,516,769	737,326	13.37	646,953	12.60	5
5	Provident Life and Trust.....	3,599,292	491,136	13.65	436,207	13.61	6
6	New England.....	3,672,137	504,591	13.74	479,709	13.76	7
7	Phoenix Mutual.....	1,269,147	178,481	14.06	182,250	14.02	8
8	Germania.....	2,963,000	529,912	14.51	444,918	17.26	14
9	Travelers.....	1,793,650	283,464	15.80	252,217	14.94	9
10	State Mutual.....	1,444,387	238,762	16.53	202,913	16.13	10
11	Presbyterian Ministers.....	50,845	8,659	17.03	7,200	11.93	4
12	Northwestern.....	9,379,459	1,618,903	17.26	1,359,801	17.00	12
13	Penn Mutual.....	3,908,443	681,711	17.44	547,578	16.33	11
14	Maryland.....	207,650	37,722	18.17	38,895	17.03	13
15	Equitable, New York.....	30,393,288	5,750,345	18.92	4,766,364	17.68	16
16	New York Life.....	28,830,123	5,586,421	19.36	4,213,131	17.76	17
17	Berkshire.....	1,102,999	214,713	19.47	174,858	17.58	15
18	Connecticut General.....	345,738	67,718	19.59	74,157	23.57	25
19	Mutual, New York.....	31,119,020	6,097,762	19.60	4,666,834	17.80	18
20	Massachusetts Mutual.....	2,412,168	473,859	19.65	464,581	22.09	23
21	Home Life.....	1,224,916	256,047	20.90	217,305	19.76	21
22	Washington.....	2,531,929	537,654	21.23	493,116	21.60	22
23	National of Vermont.....	1,781,674	409,280	22.97	299,081	19.40	20
24	Mutual of Kentucky.....	495,413	114,453	23.10	102,080	24.28	27
25	United States.....	1,350,554	323,597	23.96	295,901	27.22	31
26	Michigan Mutual.....	810,064	196,035	24.20	172,476	23.52	24
27	Brooklyn.....	274,160	68,566	25.01	67,967	24.39	29
28	Provident Savings.....	1,360,814	354,862	26.74	217,594	18.70	19
29	Union Central.....	2,338,559	630,794	26.97	531,732	30.37	33
30	Equitable of Iowa.....	143,718	38,845	27.03	31,883	24.37	28
31	Manhattan.....	2,250,058	625,996	27.82	477,782	24.20	26
31	Union Mutual.....	1,001,115	278,533	27.82	287,253	29.81	32
32	Mutual of Baltimore.....	63,763	18,339	28.76	15,222	26.07	30
33	Life, Indemnity and Investment...	115,146	36,258	31.49	43,570	37.43	36
34	Covenant Mutual.....	60,365	20,859	34.55	19,611	36.94	35
35	Bankers.....	23,912	9,147	38.25	5,642	31.72	34
36	Imperial.....	176,762	68,293	38.64	37,573	40.09	37
37	Royal Union.....	29,762	11,601	38.98	11,660	61.00	39
38	Vermont.....	92,753	42,602	45.93	35,251	43.39	38
39	Commercial Union.....	19,918	51,584	258.98	(c)	(c)	(c)
	Aggregates.....	\$159,787,797	\$29,110,111	18.22	\$23,754,541	16.91	..

c Commenced business in 1889.

EXHIBIT XL.—NET EXPENSES TO NEW BUSINESS.

Giving the Percentage of Net Expenses to the New Business paid for in 1889 in comparison with a similar ratio for 1888. (Industrial business excluded.)

Rank.	NAME OF COMPANY.	New Business.	Net Expenses.	Ratio.	1888.			
					New Business.	Net Expenses.	Ratio.	Rank.
1	Imperial.....	\$5,023,000	\$68,293	1.36	\$3,446,100	\$37,573	1.09	1
2	Provident Savings	18,013,197	354,862	1.97	11,130,200	217,594	1.96	2
3	Commercial Union	1,624,500	51,584	3.17	(c)	(c)	(c)	(c)
4	Northwestern.....	46,324,491	1,618,903	3.49	39,012,246	1,359,801	3.49	4
5	Travelers.....	7,813,335	283,464	3.63	6,873,366	252,217	3.67	5
6	Provident L. and T.....	13,003,882	491,136	3.78	11,493,441	436,207	3.80	6
7	Mutual of Kentucky.....	2,981,641	114,453	3.85	2,095,718	102,080	4.93	18
8	Massachusetts Mutual...	12,079,313	473,859	3.92	9,195,146	464,581	5.05	20
9	United States	8,237,981	323,597	3.93	5,426,176	295,901	5.45	24
10	Berkshire.....	5,442,388	214,713	3.94	4,375,253	174,858	4.00	8
11	National of Vermont....	10,311,738	409,280	3.97	10,459,588	299,081	2.86	3
12	Union Central.....	15,853,651	630,794	3.98	11,638,881	531,732	4.57	14
13	Equitable, New York...	140,895,090	5,750,345	4.08	123,815,285	4,766,364	3.85	7
14	Etna Life.....	16,942,408	737,326	4.12	13,501,609	646,953	4.79	15
15	Penn Mutual	16,516,900	681,711	4.13	13,061,480	547,578	4.19	10
16	State Mutual	5,716,748	238,762	4.18	4,760,202	202,913	4.26	11
17	Vermont	980,249	42,602	4.35	734,556	35,251	4.80	16
18	Mutual Benefit.....	20,358,360	892,495	4.38	17,397,958	766,037	4.42	12
19	Home Life	5,788,102	256,047	4.42	3,829,749	217,305	5.67	25
20	Michigan Mutual.....	4,582,804	196,035	4.47	3,869,109	172,476	4.46	13
21	New York Life.....	120,300,987	5,586,421	4.64	101,740,439	4,213,131	4.14	9
22	Manhattan	13,081,134	625,996	4.78	8,307,599	477,782	5.75	28
23	Mutual, New York.....	125,319,426	6,097,762	4.87	89,304,061	4,666,834	5.23	21
24	New England.....	9,948,055	504,591	5.07	8,428,981	479,709	5.69	26
25	Equitable of Iowa.....	736,201	38,845	5.28	628,042	31,083	4.95	19
26	Connecticut General....	1,218,011	67,718	5.56	1,053,983	74,157	7.04	32
27	Maryland.....	633,009	37,722	5.96	807,045	38,895	4.82	17
27	Presbyterian Ministers..	145,327	8,659	5.96	110,335	7,200	6.53	30
28	Washington.....	8,671,309	537,654	6.20	7,625,713	493,116	6.47	29
28	Union Mutual.....	4,489,757	278,503	6.20	4,090,007	287,253	7.02	31
29	Germania	8,302,643	529,912	6.38	8,229,220	444,918	5.41	23
30	Royal Union.....	161,950	11,601	7.16	236,100	11,660	5.28	22
31	Connecticut Mutual.....	8,618,704	619,333	7.19	8,561,490	664,885	7.77	33
32	Covenant Mutual.....	271,033	20,859	7.70	187,074	19,611	10.48	36
33	Life Ind. and Invest	336,870	36,258	10.76	525,500	43,570	8.29	35
34	Brooklyn	634,173	68,566	10.81	831,633	67,967	8.17	34
35	Mutual of Baltimore....	156,170	18,339	12.10	138,556	15,222	11.66	37
36	Bankers.....	674,000	9,147	13.57	989,500	5,642	5.70	27
37	German Mutual.....	21,462	3,483	16.23	22,118	3,145	14.22	39
38	Phoenix Mutual.....	1,022,722	178,481	17.45	1,455,200	182,259	12.52	38
	Aggregates.....	\$663,232,721	\$29,110,111	4.39	\$539,298,569	\$23,754,541	4.40	..

c Commenced business in 1889.

EXHIBIT XLI.—DIVIDENDS TO POLICYHOLDERS.

Giving the Dividends paid to Policyholders in 1889, and the Percentage of such Dividends to Premium Receipts, in comparison with similar items in 1888.

Rank.	NAME OF COMPANY.	Premium Income.	Dividends to Policyholders.	Ratio.	Rank	1888.		
						Dividends to Policyholders.	Ratio.	Rank.
1	New York Life <i>d</i>	\$24,242,517	\$2,467,329	10.18	20	\$2,309,488	11.23	21
2	Mutual, New York <i>d</i>	23,727,859	2,288,877	9.65	23	2,151,840	11.07	22
3	Equitable, New York <i>d</i>	25,357,523	1,482,394	5.85	28	2,376,663	10.78	23
4	Mutual Benefit.....	5,583,836	1,353,421	24.24	4	1,285,897	25.30	4
5	Connecticut Mutual.....	4,418,336	1,165,830	26.39	3	1,160,368	26.16	3
6	Northwestern <i>d</i>	7,347,194	928,048	12.63	13	956,761	15.36	10
7	Ætna Life.....	3,738,709	612,420	16.38	8	591,553	17.38	7
8	New England.....	2,628,886	561,010	21.34	5	594,979	24.06	5
9	Penn Mutual <i>d</i>	3,084,562	539,383	17.26	7	519,533	19.77	6
10	Provident Savings.....	1,343,630	372,470	27.72	2	376,681	32.90	2
11	Provident Life and Trust.....	2,890,424	348,745	12.07	16	309,664	12.15	18
12	Germania <i>d</i>	2,256,811	264,458	11.72	17	250,837	12.76	15
13	Massachusetts Mutual.....	1,867,547	225,777	12.09	15	209,564	12.78	14
14	Washington.....	1,975,824	179,889	9.10	24	165,758	9.03	25
15	Manhattan <i>d</i>	1,762,958	175,425	9.95	21	218,188	15.60	11
16	State Mutual.....	1,201,560	158,429	13.19	11	161,400	15.62	9
17	United States.....	1,061,943	158,249	14.90	9	None	....	..
18	Home Life.....	930,301	137,903	14.82	10	118,225	14.47	12
19	National of Vermont.....	1,495,068	131,933	8.82	25	155,187	12.11	19
20	Phoenix Mutual.....	648,699	119,577	18.43	6	116,927	17.24	8
21	Berkshire.....	902,358	101,077	11.20	18	102,504	12.63	16
22	John Hancock.....	a 1,616,585	62,671	3.88	31	56,888	4.32	30
23	Michigan Mutual.....	676,319	59,116	8.73	26	54,219	8.75	26
24	Mutual of Kentucky.....	393,679	38,041	9.66	22	36,940	10.77	24
25	Pacific Mutual.....	416,716	34,408	8.26	27	26,328	8.44	27
26	Union Central <i>d</i>	2,068,341	32,558	1.57	35	27,215	1.85	34
27	Metropolitan.....	a 8,342,945	27,847	0.33	38	26,181	0.38	36
28	Union Mutual.....	724,117	25,356	3.50	33	50,856	7.14	28
29	Imperial.....	169,686	21,319	12.56	14	12,070	13.90	13
30	Maryland.....	138,266	17,758	12.84	12	16,318	12.44	17
31	Equitable of Iowa <i>d</i>	95,230	9,791	10.29	19	9,460	11.66	20
32	Brooklyn.....	178,853	9,493	5.31	29	11,704	6.23	29
33	Connecticut General <i>g d</i>	238,175	9,177	3.85	32	7,896	3.60	32
34	American.....	a 139,085	7,251	5.21	30	6,637	3.67	31
35	German Mutual.....	8,914	5,673	63.64	1	5,641	61.93	1
36	Life Ins. Co. of Virginia.....	a 151,571	2,262	1.49	36	1,759	1.38	35
37	Vermont <i>d</i>	72,301	1,980	2.74	34	2,220	3.54	33
38	Royal Union.....	21,801	236	1.08	37	None	....	..
39	Life, Indemnity and Invest... Prudential.....	107,404	61	0.06	39	159	0.15	37
	Travelers.....	a 4,422,833	None	....	..	None	....	..
	United States Industrial.....	1,340,404	None	....	..	None	....	..
	Peoples Industrial.....	a 90,245	None	....	..	None	....	..
	Mutual of Baltimore.....	a 69,126	None	....	..	None	....	..
	Western and Southern.....	54,951	None	....	..	None	....	..
	Covenant Mutual.....	a 43,518	None	....	..	None	....	..
	Presbyterian Ministers.....	31,608	None	....	..	None	....	..
	Bankers.....	30,000	None	....	..	None	....	..
	Commercial Union.....	17,862	None	....	..	(c)	(c)	(c)
	Aggregates.....	17,219	None	....	..	(c)	(c)	(c)
	Aggregates.....	\$140,164,293	\$14,130,598	10.08	..	\$14,484,508	12.04	..

a Includes industrial business. c Commenced business in 1889. d Transacts a tontine business.

g The bulk of this company's business is on the non-participating plan.

EXHIBIT XLII.—GROSS ASSETS AND SURPLUS.

Giving the Total Gross Assets, Surplus and Percentage of Assets to Liabilities of the several companies at January 1, 1890.

NAME OF COMPANY.	Total Gross Assets.	Rank.	NAME OF COMPANY.	Total Gross Surplus, % Per Cent.	Rank.	NAME OF COMPANY.	Assets to Liabilities.	Rank.
	\$			\$			%	
Mutual, New York	136,401,328	1	Equitable, N. Y.	22,861,428	1	Western & South.	2031.18	1
Equitable, N. Y.	107,150,309	2	New York Life	16,292,542	2	Bankers	1247.64	2
New York Life	105,053,601	3	Mutual, New York	10,206,743	3	Commercial Union	938.90	3
Connecticut Mutual	57,904,850	4	Ætna Life	6,020,906	4	Peoples Industrial	841.64	4
Mutual Benefit	45,337,039	5	Northwestern Mut.	5,854,410	5	Life Ind. & Invest.	347.81	5
Northwestern	37,330,333	6	Connecticut Mut.	5,453,375	6	Imperial	339.63	6
Ætna Life	34,805,819	7	Mutual Benefit	3,508,411	7	U. S. Industrial	339.54	7
New England	20,678,875	8	New England	2,578,408	8	Provident Savings	205.76	8
Provident L. and T.	17,079,005	9	Provident L. and T.	2,564,548	9	Equitable of Ia.	143.70	9
Penn Mutual	15,274,880	10	Penn Mutual	2,018,687	10	Prudential	141.20	10
Germania	14,012,720	11	Metropolitan	1,610,327	11	German Mutual	136.79	11
Manhattan	11,804,845	12	Travelers	1,496,840	12	Life Ins. Co. of Va	134.39	12
Massachusetts Mut.	10,498,206	13	Home Life	1,444,696	13	Presbyterian Min.	134.02	13
Washington	10,145,963	14	Germania	1,269,395	14	Connecticut Gen.	133.80	14
Phoenix Mutual	10,019,729	15	Prudential	1,177,872	15	American	129.99	15
Travelers	9,769,586	16	Manhattan	1,118,670	16	Equitable, N. Y.	127.12	16
Metropolitan	8,610,612	17	National of Vt	1,024,971	17	Vermont	125.80	17
Home Life	6,748,767	18	Massachusetts Mut	946,994	18	Maryland	124.37	18
United States	6,346,497	19	State Mutual	825,049	19	Metropolitan	123.00	19
Union Mutual	10,145,963	20	United States	793,587	20	National of Vt	120.56	20
National of Vt.	6,011,279	21	Berkshire	563,848	21	Mutual of Balt.	119.15	21
Union Central	5,741,078	22	Phoenix Mutual	560,064	22	Northwestern	118.60	22
State Mutual	5,659,204	23	Union Central	544,465	23	New York Life	118.36	23
Berkshire	4,431,397	24	American	515,417	24	Travelers	118.09	24
Prudential	4,030,422	25	Connecticut Gen.	485,647	25	Provident L. and T.	117.67	25
John Hancock	3,566,177	26	Washington	475,139	26	State Mutual	117.07	26
Michigan Mutual	2,613,313	27	Provident Savings	356,725	27	Royal Union	115.91	27
American	2,234,298	28	Union Mutual	348,485	28	Penn Mutual	115.23	28
Pacific Mutual	2,188,441	29	John Hancock	291,099	29	Berkshire	114.58	29
Connecticut Gen.	1,922,634	30	Maryland	285,921	30	New England	114.24	30
Mutual of Ky.	1,640,765	31	Pacific Mutual	244,081	31	Pacific Mutual	112.55	31
Brooklyn	1,619,691	32	Michigan Mutual	223,266	32	United States	112.47	32
Maryland	1,459,345	33	Equitable of Iowa	221,246	33	Ætna Life	112.19	33
Equitable of Ia.	727,431	34	Brooklyn	162,163	34	Brooklyn	111.13	34
Provident Savings	703,472	35	Imperial	131,217	35	Union Central	110.48	35
Life Ins. Co. of Va.	474,225	36	Commercial Union	128,805	36	Connecticut Mut.	110.40	36
German Mutual	409,690	37	Life Ins. Co. of Va	121,357	37	Home Life	110.27	37
Vermont	409,528	38	Peoples Industrial	120,130	38	Massachusetts Mut	109.91	38
Presbyterian Min.	380,264	39	U. S. Industrial	113,673	39	Manhattan	109.76	39
Covenant Mutual	373,283	40	Life Ind. & Invest.	113,210	40	Michigan Mutual	109.34	40
Imperial	186,074	41	German Mutual	110,317	41	Germania	109.30	41
Mutual of Balt.	172,177	42	Bankers	105,660	42	John Hancock	108.88	42
U. S. Industrial	161,126	43	Western & South.	105,423	43	Mutual Benefit	108.39	43
Life Ind. & Invest.	158,894	44	Presbyterian Min.	96,532	44	Mutual, New York	108.09	44
Commercial Union	144,159	45	Vermont	83,966	45	Union Mutual	105.97	45
Peoples Industrial	136,328	46	Mutual of Ky.	74,118	46	Phoenix Mutual	105.92	46
Bankers of Neb.	114,858	47	Mutual of Balt.	27,670	47	Covenant Mutual	105.74	47
Western & South.	110,882	48	Covenant Mutual	20,249	48	Washington	104.91	48
Royal Union	36,738	49	Royal Union	5,044	49	Mutual of Ky.	104.73	49
Aggregate	719,878,450	..	Aggregate	95,612,897	..	Average	115.32	..

* Includes Accident Department.

† Reserve at 4½ per cent.

EXHIBIT XLIII.—PREMIUM RECEIPTS, ETC., SINCE ORGANIZATION.

Giving the Premium Receipts and Payments to Policyholders since organization; also the present Gross Assets of the Companies, a column showing the Total Benefits to Policyholders and the Ratio of Total Benefits to Total Premium Receipts.

a Rank.	NAME OF COMPANY.	Commenced Business.	Total Premium Receipts.	Total Payments to Policyholders.	Present Assets for Protection of Policyholders.	Total Benefits to Policyholders.	Ratio.
1	Mutual, New York.....	1843	\$361,678,275	\$287,681,947	\$136,401,328	\$424,083,275	117.23
2	Equitable, New York.....	1859	232,416,334	130,337,609	107,150,309	237,487,918	102.18
3	New York Life.....	1845	220,846,333	129,051,736	105,053,601	234,105,337	106.00
4	Connecticut Mutual.....	1846	159,842,373	140,001,798	57,904,850	107,906,648	123.81
5	Mutual Benefit.....	1845	126,835,554	107,532,701	45,337,039	152,869,740	120.50
6	Ætna Life.....	1850	90,215,770	70,848,464	34,805,819	105,654,283	116.83
7	Northwestern.....	1858	75,637,026	48,876,464	37,330,333	86,206,797	113.98
8	New England.....	1843	58,523,638	47,772,486	20,678,875	68,451,361	116.94
9	Metropolitan.....	1867	43,780,908	18,968,887	8,610,612	27,579,499	63.00
10	Phoenix Mutual.....	1851	36,778,092	29,386,088	10,019,729	39,405,817	107.15
11	Manhattan.....	1850	35,677,401	28,986,320	11,804,845	40,791,165	114.43
12	Germania.....	1860	35,337,591	22,853,974	14,912,720	37,766,694	106.87
13	Penn Mutual.....	1847	33,739,859	21,489,559	15,274,880	36,764,439	108.97
14	Union Mutual.....	1849	30,779,482	24,318,451	6,188,312	30,506,763	99.12
15	Massachusetts Mutual....	1851	27,923,750	18,748,485	10,498,206	29,246,691	104.73
16	Washington.....	1860	27,654,141	17,900,753	10,145,963	28,046,716	101.42
17	Provident Life and Trust.	1865	24,962,313	10,841,003	17,079,005	27,920,008	111.83
18	United States.....	1850	21,029,006	14,454,001	6,346,497	20,800,498	98.89
19	Prudential.....	1876	18,034,376	5,206,460	4,030,422	9,236,882	51.22
20	Home Life.....	1860	17,806,184	12,432,943	6,748,767	19,181,710	107.72
21	American.....	1850	16,145,628	12,378,789	2,234,298	14,613,087	90.52
22	Travelers.....	1866	15,724,787	6,357,546	9,769,586	16,127,132	101.90
23	John Hancock.....	1862	15,157,317	9,209,820	3,566,177	12,865,697	84.90
24	Berkshire.....	1851	13,441,882	9,884,310	4,431,397	14,315,707	106.50
25	Union Central.....	1867	12,792,613	5,122,508	5,741,078	10,863,586	84.92
26	State Mutual.....	1845	10,786,456	6,918,181	5,659,204	12,577,385	116.60
27	National of Vermont.....	1850	10,719,516	5,684,583	6,011,279	11,695,862	109.12
28	Brooklyn.....	1864	8,833,587	6,510,176	1,619,691	8,129,867	91.82
29	Pacific Mutual.....	1868	6,897,386	4,195,869	2,188,441	6,384,310	92.56
30	Michigan Mutual.....	1867	6,775,334	3,110,884	2,613,313	5,724,197	84.54
31	Provident Savings.....	1875	5,131,697	3,294,212	703,472	3,997,684	77.90
32	Connecticut General.....	1865	4,693,475	2,602,600	1,922,634	4,525,234	96.42
33	Mutual of Kentucky.....	1866	4,519,319	2,805,276	1,640,705	4,446,041	99.21
34	Covenant Mutual.....	1853	2,069,984	1,578,963	373,283	1,952,246	94.31
35	Equitable of Iowa.....	1867	1,270,419	643,570	747,431	1,371,001	107.92
36	Mutual of Baltimore.....	1870	778,670	428,559	172,177	600,736	77.15
37	German Mutnal.....	1858	695,748	600,619	409,690	1,010,319	145.19
38	Vermont.....	1869	690,461	279,429	409,528	688,957	99.78
39	Life Ind. and Investment.	1881	444,634	239,359	158,894	398,253	89.57
40	Imperial.....	1886	334,461	161,118	186,074	347,192	103.81
41	United States Industrial..	1888	95,972	32,882	161,126	194,008	202.14
42	Peoples Industrial.....	1888	74,552	14,322	136,328	150,050	202.07
43	Western and Southern....	1888	57,877	12,140	110,882	123,022	212.56
44	Royal Union.....	1886	57,253	4,609	36,738	41,347	72.22
45	Bankers.....	1887	32,318	9,680	114,858	124,538	385.04
46	Commercial Union.....	1889	17,219	.....	144,159	144,159	837.21
	Aggregates.....		\$1,817,766,971	\$1,269,860,133	\$719,878,450	\$1,989,738,583	109.46

a According to premium receipts.

EXHIBIT XLIV.—

Being a Summary of all the Ratios for the Year

	TO ADMITTED ASSETS.									Net Assets to Reserve.	Assets to Liabilities.	Gross Assets to Liabilities.
	Real Estate.	Bonds and Mortgages.	United States Securities.	Other Stocks and Bonds.	Collateral Loans.	Premium Notes and Loans.	Cash on Hand.	Deferred and Unpaid Premiums.	All Other Assets.			
	%	%	%	%	%	%	%	%	%	%	%	%
Aetna Life.....	1.77	46.18	3.13	29.01	1.45	4.60	11.67	0.74	1.44	120.98	120.69	112.19
American.....	18.65	22.22	0.58	11.67	32.23	5.84	7.55	0.23	1.03	134.69	129.26	129.99
Bankers.....	....	36.03	....	....	52.94	....	5.46	2.25	3.31	1836.42	1240.35	1247.44
Berkshire.....	9.69	56.64	7.17	11.08	6.82	3.07	2.42	2.06	1.06	113.71	113.59	114.58
Brooklyn.....	20.81	34.78	6.53	26.43	0.04	7.82	2.65	1.62	1.18	110.68	110.36	111.13
Commerc'l Union.....	....	78.41	....	....	....	....	12.30	8.72	0.57	830.60	830.60	938.90
Connecticut Gen.....	6.56	67.90	....	16.14	0.39	4.00	1.81	2.09	1.81	133.65	132.97	133.80
Connecticut Mut.....	14.78	56.84	0.22	20.62	0.11	3.13	2.42	0.21	1.67	110.51	110.32	110.40
Covenant Mut.....	14.48	64.27	....	....	....	16.29	1.91	1.37	1.63	105.40	105.38	105.74
Equitable of Ia.....	0.98	70.74	....	16.61	0.56	5.03	1.02	1.74	3.32	141.34	141.09	143.70
Equitable, N. Y.....	23.40	22.44	0.75	37.23	2.57	....	11.12	1.71	0.79	125.16	125.00	127.12
German Mutual.....	6.92	87.54	....	3.18	....	0.34	0.22	0.25	1.54	140.37	136.71	136.79
Germania.....	11.03	49.53	1.26	28.75	2.70	1.48	2.02	2.34	0.86	108.80	108.67	109.39
Home Life.....	2.51	19.15	22.83	28.85	13.91	9.28	0.57	2.41	0.48	126.40	126.21	110.37
Imperial.....	....	59.15	....	0.61	....	....	21.47	16.95	1.81	339.07	321.61	339.63
John Hancock.....	11.70	44.92	....	31.37	3.09	4.62	1.31	1.67	1.33	108.47	108.34	108.88
Life, Ind. & Invest.....	....	74.90	....	....	....	6.53	13.49	2.48	2.54	463.10	333.94	347.81
Life Ins. Co. of Va.....	1.27	59.63	0.80	....	....	18.10	7.93	10.60	1.67	137.82	134.39	134.39
Manhattan.....	2.36	35.13	5.40	11.96	32.58	7.29	1.71	2.57	1.00	109.95	109.70	109.70
Maryland.....	5.78	24.61	....	60.62	2.41	3.29	1.36	1.34	0.58	123.94	123.33	124.37
Massachusetts.....	4.41	34.34	....	39.65	6.73	8.32	1.94	3.17	1.46	109.11	109.05	109.91
Metropolitan.....	5.74	58.51	4.98	25.95	....	1.51	2.64	0.46	1.13	125.96	122.82	123.00
Michigan Mut.....	5.32	77.91	0.07	....	0.39	6.97	1.22	5.31	2.81	110.84	108.34	109.34
Mutual of Balt.....	26.51	12.15	....	3.74	0.07	13.57	32.93	9.37	1.65	115.21	113.87	119.15
Mutual of Ky.....	1.09	75.48	....	8.97	0.12	5.04	1.02	2.33	5.94	103.57	103.55	104.73
Mutual, N. Y.....	9.13	42.00	0.59	36.51	7.26	....	2.20	1.56	0.74	107.59	107.48	108.09
Mutual Benefit.....	2.37	49.21	1.65	24.61	6.77	11.19	1.92	0.88	1.41	108.23	108.15	108.39
National of Vi.....	3.06	43.11	2.24	34.84	1.64	5.29	5.56	2.69	1.58	119.76	118.67	120.56
New England.....	8.25	14.09	1.00	62.19	5.03	4.62	3.34	0.71	0.78	113.89	113.72	114.24
New York Life.....	12.68	17.34	0.88	57.00	3.55	0.35	5.67	2.10	0.42	117.82	117.64	118.36
Northwestern.....	3.20	80.94	0.36	5.24	....	1.89	4.79	2.30	1.28	118.08	117.80	118.60
Pacific Mutual.....	5.62	65.66	....	8.96	0.22	3.84	5.81	6.62	3.27	108.84	108.59	112.55
Penn Mutual.....	5.39	29.81	0.92	42.96	9.89	6.62	1.01	2.67	0.73	114.47	113.86	115.23
Peoples Indus.....	....	12.83	....	61.96	....	....	21.76	1.52	1.04	818.27	818.27	841.64
Phoenix Mutual.....	12.27	65.48	1.40	8.31	....	8.83	1.16	0.68	1.86	105.93	105.74	105.92
Presbyterian Min.....	6.16	27.76	....	60.01	2.64	0.28	0.65	0.87	1.63	135.52	133.73	134.02
Provident L. & T.....	6.37	44.57	2.16	36.14	1.19	4.79	0.68	3.14	0.96	116.94	116.75	117.67
Provident Sav.....	5.24	18.59	....	50.25	4.06	0.52	10.36	9.72	1.25	223.82	195.11	205.76
Prudential.....	9.25	73.23	9.69	3.31	....	0.01	1.42	2.35	0.74	137.57	137.57	141.29
Royal Union.....	....	89.34	....	....	....	0.83	5.11	2.73	1.99	110.48	110.48	115.91
State Mutual.....	6.82	17.26	3.29	57.98	3.68	7.41	2.62	....	0.95	117.11	117.07	117.07
Travelers.....	10.89	34.64	....	38.74	3.13	2.35	6.91	2.63	0.71	116.83	116.72	118.09
Union Central.....	3.17	68.83	0.23	....	....	19.95	0.44	5.40	2.05	107.82	107.29	110.48
Union Mutual.....	18.57	21.62	1.03	40.22	4.80	7.47	3.31	1.93	1.04	105.51	105.44	105.97
United States.....	1.68	56.11	0.87	31.51	2.11	2.76	1.14	2.74	1.83	111.14	111.05	112.47
U. S. Industrial.....	....	34.79	....	....	3.28	....	58.78	2.64	0.52	778.89	321.08	339.54
Vermont.....	6.49	57.90	....	11.78	0.78	3.14	1.13	6.99	11.80	122.22	121.78	125.80
Washington.....	4.38	82.19	....	4.22	5.04	....	0.32	2.90	0.95	103.61	103.60	104.91
West'n & South'n.....	....	92.71	....	....	....	....	2.19	5.10	....	1975.89	1975.89	2031.18
Averages.....	10.60	39.65	1.32	33.91	4.38	2.78	4.66	1.71	1.00	114.63	114.45	115.32

A Industrial business excluded.

B Not given.

C Industrial companies.

RATIO SUMMARY.

1889, presented in the foregoing Exhibits.

Income Saved.	Insurance Gained to Insured as Written.	TO INSURANCE IN FORCE.			TO MEAN INSURANCE.		Rate of Interest Realized.	GROSS EXPENSES TO		NET EXPENSES TO		Dividends to Premiums.	Total Benefits to Total Premiums.
		Whole Life Policies. A	Endowment Policies. A	All Other Policies. A	Lapsed and Surrendered Policies. A	Death Claims Paid. A		Mean Insurance in Force. A	Total Income. A	Total Income. A	New Business. A		
%	%	%	%	%	%	%	%	%	%	%	%	%	%
16.60	38.07	46.05	35.96	17.99	5.42	1.54	5.17	0.90	17.39	13.37	4.12	16.38	116.83
Loss	82.08	5.64	12.28	6.11	4.70	(c)	4.70	(c)	(c)	(c)	(c)	5.21	90.52
4.24	25.67	20.99	1.06	77.95	41.48	0.62	5.41	1.34	63.64	38.25	13.57	.....	385.04
23.29	45.56	72.05	26.38	1.57	8.10	0.96	4.71	0.99	21.12	19.47	3.94	11.20	106.50
Loss	71.97	16.86	11.17	10.93	2.27	5.75	1.43	29.31	25.01	10.81	5.31	91.82	
Loss	69.99	1.87	3.59	94.54	26.86	0.00	2.12	4.20	269.88	258.98	3.17	.....	837.21
31.30	32.50	61.88	36.58	1.54	6.02	1.23	5.57	1.07	24.48	19.59	5.56	3.85	96.42
11.91	4.08	93.46	6.54	.....	2.33	2.34	5.32	0.71	13.99	8.04	7.19	26.39	123.81
Loss	16.80	(b)	(b)	(b)	8.87	3.32	5.75	1.56	37.65	34.55	7.70	.....	94.31
31.35	53.26	(b)	(b)	(b)	9.14	0.30	6.99	1.66	31.47	27.03	5.28	10.29	107.92
41.28	46.67	86.85	12.65	0.50	8.57	1.16	5.07	1.02	19.75	18.92	4.08	5.85	102.18
Loss	(b)	(b)	(b)	(b)	0.83	3.48	6.17	0.77	16.30	10.11	16.23	63.64	145.19
28.91	43.78	41.82	55.64	2.54	4.36	1.68	4.91	1.11	15.82	14.51	6.38	11.72	106.87
25.86	46.29	79.84	20.16	.....	8.86	1.38	4.50	1.15	22.80	20.90	4.42	14.82	107.72
0.87	71.45	2.46	0.50	97.04	0.66	1.00	4.20	0.91	41.49	38.64	1.36	12.56	103.81
14.65	9.95	61.51	34.23	4.26	4.70	(c)	5.31	(c)	(c)	(c)	(c)	3.88	84.90
30.45	Loss	4.60	4.71	90.69	1.85	0.87	5.67	0.74	32.00	31.49	10.76	0.06	89.57
22.60	21.47	(b)	(b)	(b)	(b)	(c)	6.31	(c)	(c)	(c)	(c)	1.49	f
5.70	43.90	77.26	16.14	6.60	8.11	2.04	4.19	1.44	30.23	27.82	4.78	9.95	114.43
32.87	30.21	78.13	20.25	1.62	6.73	1.28	4.85	0.99	23.94	18.17	5.96	12.84	f
32.74	45.28	78.11	18.95	2.94	7.12	1.11	5.06	1.02	21.98	19.65	3.92	12.09	104.73
26.07	Loss	96.32	2.85	0.83	6.63	(c)	5.07	(c)	(c)	(c)	(c)	0.33	63.00
37.55	25.52	26.87	60.22	12.91	14.08	0.59	5.51	1.15	28.08	24.20	4.47	8.73	84.54
16.53	14.65	(b)	(b)	(b)	(b)	0.98	5.06	2.56	42.61	28.76	12.10	.....	77.15
28.32	45.26	81.64	11.59	6.77	9.75	1.34	6.55	1.19	25.08	23.10	3.85	9.66	99.21
30.49	55.14	82.49	17.49	0.02	5.82	1.47	4.69	1.23	20.60	19.60	4.87	9.65	117.23
20.96	41.04	76.17	18.85	4.98	4.26	1.78	5.22	0.76	15.23	11.30	4.38	24.24	120.50
39.51	50.65	68.57	31.43	.....	8.74	0.87	5.17	1.23	24.51	22.97	3.97	8.82	109.12
23.64	48.46	39.18	57.62	3.20	3.46	1.56	4.88	0.72	14.97	13.74	5.07	21.34	116.94
38.00	50.10	70.50	29.09	0.41	8.13	1.10	4.66	1.26	19.96	19.36	4.64	10.18	106.00
43.91	57.72	79.75	18.28	1.97	5.86	1.00	5.83	0.92	18.32	17.26	3.49	12.63	113.98
8.27	41.85	81.87	14.72	3.41	9.08	1.09	6.55	(d)	(d)	(d)	(d)	8.26	92.56
34.45	58.08	70.24	27.10	2.66	5.73	1.17	5.40	1.05	19.75	17.44	4.13	17.26	108.97
Loss	(c)	(c)	(c)	(c)	(c)	(c)	4.34	(c)	(c)	(c)	(c)	.....	202.07
Loss	67.97	31.93	0.10	3.64	2.57	6.03	1.03	19.84	14.06	17.45	18.43	107.15	
16.93	69.76	64.11	35.89	.....	2.65	1.68	5.03	1.63	31.48	17.03	5.96	.....	f
49.18	58.90	9.97	89.24	0.79	5.50	0.82	4.41	0.79	14.97	13.65	3.78	12.07	111.83
4.87	51.86	0.12	0.20	99.68	0.05	0.98	2.80	0.66	27.18	26.74	1.97	27.72	77.90
21.99	69.02	72.43	14.11	13.46	16.58	(c)	4.64	(c)	(c)	(c)	(c)	.....	51.22
55.77	62.24	14.93	13.73	71.34	29.26	0.00	2.89	2.03	42.38	38.98	7.16	1.08	72.22
41.26	45.53	30.10	69.04	0.86	4.69	0.99	4.52	0.89	17.69	16.53	4.18	13.19	116.60
48.77	43.16	64.23	25.38	10.39	6.26	0.84	5.00	0.86	20.37	15.80	3.63	.....	101.90
43.55	39.60	86.70	10.02	3.28	18.56	0.72	5.35	1.77	28.63	26.07	3.98	1.57	84.92
15.77	14.44	30.88	54.25	14.87	6.65	1.33	4.27	1.09	29.31	27.82	6.20	3.50	99.12
23.38	49.13	68.61	9.92	21.47	10.08	1.26	4.53	1.33	27.57	23.96	3.93	14.90	98.89
Loss	(c)	(c)	(c)	(c)	(c)	(c)	2.00	(c)	(c)	(c)	(c)	.....	202.14
11.12	46.74	37.45	55.60	6.95	15.66	0.78	5.00	2.26	54.57	45.93	4.35	2.74	99.78
26.99	33.97	52.45	47.55	.....	9.55	1.34	4.76	1.28	22.48	21.23	6.20	9.10	101.42
2.30	(c)	(c)	(c)	(c)	(c)	(c)	13.19	(c)	(c)	(c)	(c)	...	212.56
31.40	48.33	71.62	23.45	4.93	6.71	1.32	4.98	1.06	19.91	18.22	4.39	10.08	109.46

d Statement includes expenses of accident branch. / Not known.

EXHIBIT XLVI.—AGGREGATES.

Being the Aggregates of the Financial Standing, etc., of the companies embraced in the preceding tables, compared with the aggregates of the preceding year.

	1899.	1898.
Number of companies.....	49	48
Capital stock.....	\$8,028,150	\$7,117,800
INCOME.		
New premiums.....	33,433,560	\$27,877,287
Renewal premiums <i>a</i>	103,808,930	89,954,582
Received for annuities.....	2,621,803	2,412,842
Total premium income.....	\$142,164,293	\$120,244,711
Dividends, interest, etc.....	31,471,256	30,283,180
Received for rents.....	2,566,009	2,116,259
All other receipts <i>a</i>	2,037,220	1,215,037
Total interest and other income.....	\$36,074,505	\$33,614,476
Total income.....	\$176,238,798	\$153,859,187
EXPENDITURES.		
Paid for death losses.....	\$44,866,684	\$41,078,677
Paid for matured endowments.....	9,092,172	8,135,958
Annuities paid.....	1,539,793	1,358,210
Paid for surrendered, lapsed and purchased policies.....	12,420,282	11,458,660
Dividends to policyholders.....	14,130,598	14,499,245
Total payments to policyholders.....	\$82,049,529	\$76,530,780
Dividends to stockholders.....	475,760	453,292
Commissions to agents.....	<i>c</i> 24,164,422	<i>d</i> 15,901,336
Medical fees, salaries and other charges of employees.....	5,036,956	<i>c</i> 7,078,078
All other expenditures <i>a</i>	9,175,585	8,784,270
Total expenses of management.....	\$38,852,723	\$32,216,976
Total expenditures.....	\$120,902,252	\$108,747,756
Excess of income over expenditures.....	55,336,546	45,111,431
ASSETS.		
Real estate owned.....	\$75,699,090	\$68,568,400
Bonds and mortgage loans.....	283,277,787	262,542,821
United States bonds.....	9,433,527	11,608,067
Other stocks and bonds.....	212,263,882	220,040,729
Collateral loans.....	31,306,719	26,760,562
Premium notes and loans.....	19,839,332	19,055,986
Cash in office and banks.....	33,266,467	30,867,641
Net deferred and unpaid premiums.....	12,252,642	10,549,485
All other assets <i>a</i>	7,126,702	7,134,781
Total admitted assets.....	\$714,466,148	\$657,128,462
Items not admitted.....	5,412,302	5,096,153
LIABILITIES.		
Reinsurance reserve (4 per cent).....	\$616,302,463	\$566,812,920
Losses and claims not paid.....	3,386,557	3,736,760
Claims resisted.....	217,809	157,711
Dividends unpaid.....	1,151,878	1,180,328
All other liabilities <i>a</i>	3,206,846	2,724,152
Total liabilities.....	\$624,265,553	\$574,611,871
Surplus to policyholders.....	90,200,595	82,516,591
POLICY ACCOUNT.		
New business written.....	\$803,692,518	\$647,412,974
New business not taken.....	134,857,583	102,647,466
New business actually paid for.....	668,834,935	544,765,508
Whole life policies in force.....	2,304,233,808	2,034,806,442
Endowment policies in force.....	754,311,387	663,919,366
All other policies in force <i>a</i>	158,600,151	130,076,290
Total insurance in force.....	\$3,217,145,436	\$2,828,802,098
Industrial business written.....	201,977,843	179,397,732
Industrial policies in force.....	365,841,267	305,201,610
Total assets (including non-admitted items).....	719,878,450	662,224,615
Total surplus (including non-admitted items).....	95,612,897	87,612,744
Total premiums received since organization by 46 companies..	1,817,766,971	1,681,122,315
Total payments to policyholders since organization by 46 cos..	1,269,860,133	1,188,095,479

a Where the various items of a few companies' statements have not been classified, the total amounts have been included in these aggregates. *c* Includes salaries and traveling expenses of agents. *d* Commissions only.

IMPAIRMENT OF "RESERVE."

THE PROPER TREATMENT OF A LIFE INSURANCE COMPANY IN WHICH THE "RESERVE" HAS BECOME IMPAIRED.

SHEPPARD HOMANS.

In the treatment of this subject two important considerations present themselves. (1) A policy of life insurance is a *contract* between two parties, the company and the individual. (2) The Constitution of the United States, Section 10, Art. 1, provides that "No State shall * * * pass any law impairing the obligations of contracts."

We will first consider a life policy simply as a contract involving the payment of a stipulated sum on the death of the insured, leaving out, for present purposes, consideration of the endowment or investment element, as this is merely an incident in the transaction, governed by other and quite different principles. Not only is the insurance a contract, or vested right, which may not lawfully be impaired, but its equity or value varies with the altered health or personal conditions of each individual insured. The equity or value in the case of a person in vigorous health is quite different from that of one in impaired health. The former may obtain all the insurance he needs or desires elsewhere; the latter is deprived of this advantage. We have then, in the United States, both statutory restrictions and abstract equity to urge against any avoidable impairment or destruction of a life insurance contract. In Great Britain the law is different—Parliament has the power to direct that when the assets of a company are insufficient to meet its liabilities, the insurances may be uniformly reduced in amount and thus the deficiency may be removed. This power has been exercised and the "scaling process" has been resorted to as the best method by which to prevent a company from going into bankruptcy. Apart from the violation of constitutional law, however, there are some grave objections to the "scaling process," which I pointed out in a consultation with the managers of the Charter Oak Life Insurance Company in 1877, and which may be of sufficient interest to present to you at this time.

Here was a peculiar case. As an insurance institution the Charter Oak was entirely successful. Its death and expense rates were low; its agency force admirably organized. By injudicious investment some \$5,000,000 out of the \$13,000,000 total assets had been rendered unavailable and had been thrown out by the Insurance Commissioner of Connecticut. Some steps were needed in order to prevent the company from being placed in the hands of a receiver. This would mean the destruction of all the insurances, and the distribution of the assets among the policyholders on the basis of "reserve" or investment values. That extreme measure should be avoided if possible. The directors had decided to urge the policyholders, as the best means of protecting their own interests, to "scale down" the insurances forty per cent in each case. In this way the available assets would be sufficient to meet the liabilities so reduced. In consultation, I opposed this course for the following reasons: It would be a confession of partial failure or repudiation and would tend to destroy confidence at a time when every effort should be made to inspire confidence. It would be an unnecessary loss of forty per cent of the premium income. Agents would require compensation not only for the work of scaling the policies, but for the consequent cutting down of their own renewal commissions; hence, it would be a serious and needless expense. The trouble was in the banking or investment department and not at all in the insurance department. Sound principles would suggest where and how the remedy should be applied. Finally, I urged the great injustice when applied to impaired lives as compared to those in sound health. Its only defense would be dire necessity.

When asked to point out a remedy or better course to pursue, I suggested the following:

A carefully prepared statement should be sent to each policyholder showing in detail the

total assets, available and unavailable, and the total liabilities; also showing the resulting deficiency. The necessity for the policyholders to come to the relief of the company in order to protect their own interests should be clearly set forth. These several points should be fully explained by proper persons and by personal interviews as far as practicable.

The theoretical remedy would be for each policyholder to give a check for his share of the deficiency, viz.: forty per cent of his net reserve. The impairment would thus be removed and the company could go on without question. Such a course would, of course, be impracticable, but if each policyholder could be induced to give a written obligation or lien, bearing four per cent interest for his proportion of the impairment, to be deducted in settlement of his policy, the same results might be obtained. Confidence would be maintained or restored, the full income would be preserved, unnecessary expenses would be avoided, agents' interests in renewal commissions would be preserved, and all the insurances would remain intact. The company should agree that if the assets then unavailable should ever, in whole or in part, become available, each policyholder should receive a pro rata credit on his lien, and that any current surplus should be applied to reduce the interest thereon. Policyholders should be informed that while the stated premiums would necessarily be increased by interest on the liens, the total payments would generally be less than similar amounts of new insurances would cost in other companies.

Some individuals might object to giving a lien or note obligation, and might insist upon such surrender value as the company or the State laws promised or guaranteed. In other cases the reserve or the available portion thereof could be used to purchase paid-up or extended insurance, or the policy, if for the whole of life, could be exchanged for one running for a long term of years upon which the net reserve, taking credit for present value of full net premiums, would be proportioned to the reduced or available assets. By such methods, varying in detail, the company could be made technically and actually solvent.

My recommendations were submitted to and endorsed by several leading experts, the late Elizur Wright among the number, and were formally adopted by the directors of the company. Unfortunately, however, they decided not to abandon the "scaling process" but to offer simultaneously, both plans to the policyholders. The result, as foretold by me, was a selection against the company and its final winding up in bankruptcy. The wreck of the Charter Oak is attributable mainly to incompetent management.

Other companies have failed through dishonest management of trust funds. Among them all there has been too little regard for the obvious principles which should govern such cases and to the vested rights guaranteed to policyholders by the constitution. In nearly all such cases the insurance contracts have been needlessly destroyed to the manifest injury of individual interests. For, I repeat, the equity of a sound life in the insurance part of his policy or contract is *nil*, while that of an impaired life is tangible and positive.

There is one instance, however, which should be pointed out with the denunciation which it deserves. I allude to the case of the Atlantic Mutual Life Insurance Company of Albany. By an error of the secretary, the dividend paid—or awarded—was too large, and the net reserve was impaired thereby to the extent of perhaps \$200—an impairment of no great moment, although, of course, not to be justified. The company was unquestionably solvent and abundantly able to meet all its obligations. Taking advantage, however, of the technical impairment, this company, by a collusion between the Superintendent of the Insurance Department and a judge of the Supreme Court, was placed in the hands of a receiver. The result was the destruction of all the insurances, and a distribution of assets on the basis of reserve or investment values. This, in my opinion, was a case of judicial murder, and is a blot on the good name of the judiciary, the insurance department, the State itself, and of life insurance generally.

If in future there should, unfortunately, be a deficiency in the assets of any life insurance company, let us hope that the insurance contracts will be treated upon correct principles, as demanded alike by abstract equity and by constitutional law, and not be slaughtered wholesale as has been the case too often in the past.

STANDARD SHORT RATE SCALE

FOR COMPUTING PREMIUMS FOR TERMS LESS THAN ONE YEAR. AS ADOPTED BY THE
"WESTERN UNION."

RULE.—Take the percentage indicated in scale opposite the number of days risk is to run, on the premium for one year at given rate, and the result will be the premium earned in case of cancellation, or to be charged in case of short risks.

DAYS.	Per Cent Annual Premium.	DAYS.	Per Cent Annual Premium.	DAYS.	Per Cent Annual Premium.
1 day.....	2	18 days.....	16	105 days.....	45
2 days.....	4	19 ".....	16	120 " or 4 months.....	50
3 ".....	5	20 ".....	17	135 ".....	55
4 ".....	6	25 ".....	19	150 " or 5 months.....	60
5 ".....	7	30 ".....	20	165 ".....	65
6 ".....	8	35 ".....	23	180 " or 6 months.....	70
7 ".....	9	40 ".....	26	195 ".....	73
8 ".....	9	45 ".....	27	210 " or 7 months.....	75
9 ".....	10	50 ".....	28	225 ".....	78
10 ".....	10	55 ".....	29	240 " or 8 months.....	80
11 ".....	11	60 ".....	30	255 ".....	83
12 ".....	12	65 ".....	33	270 " or 9 months.....	85
13 ".....	13	70 ".....	36	285 ".....	88
14 ".....	13	75 ".....	37	300 " or 10 months.....	90
15 ".....	14	80 ".....	38	315 ".....	93
16 ".....	14	85 ".....	39	330 " or 11 months.....	95
17 ".....	15	90 " or 3 months.....	40	360 " or 12 months.....	100

SCALE FOR COMPUTING EARNED PREMIUM

ON TERM POLICIES CANCELED BEFORE EXPIRATION.

THREE YEARS.	Per Cent Term Premium.	FOUR YEARS.	Per Cent Term Premium.	FIVE YEARS.	Per Cent Term Premium.
For 3 months or less.....	20	For 4 months or less.....	20	For 5 months or less.....	20
Over 3, not exceeding 6..	30	Over 4, not exceeding 8..	30	Over 5, not exceeding 10..	30
" 6 " 9..	40	" 8 " 12..	40	" 10 " 15..	40
" 9 " 12..	50	" 12 " 16..	50	" 15 " 20..	50
" 12 " 15..	60	" 16 " 20..	60	" 20 " 25..	60
" 15 " 18..	70	" 20 " 24..	70	" 25 " 30..	70
" 18 " 21..	75	" 24 " 28..	75	" 30 " 35..	75
" 21 " 24..	80	" 28 " 32..	80	" 35 " 40..	80
" 24 " 27..	85	" 32 " 36..	85	" 40 " 45..	85
" 27 " 30..	90	" 36 " 40..	90	" 45 " 50..	90
" 30 " 33..	95	" 40 " 44..	95	" 50 " 55..	95
" 33.....	100	" 44.....	100	" 55.....	100

DEFINITIVE ANALYSIS

—OF—

LIFE INSURANCE RETURNS, 1883-89 INCLUSIVE.

A COMPENDIUM AND DIGEST OF THE FIGURES OF 26 COMPANIES.

COMPILED FROM THE OFFICIAL MASSACHUSETTS REPORT

BY BENJ. F. BROWN.

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INTRODUCTORY.

THE record of new business for 1889 easily surpasses in its turn the splendid showing of the preceding year and fitly signalizes the close of a decade of unparalleled growth and prosperity in life insurance. The twenty-six companies reporting to the Massachusetts department—comprising, with two or three exceptions, all of more than local note doing business in the United States—issued last year 203,417 policies (taken and paid for) insuring, including additions, the enormous total of \$629,767,816.* This result shows the remarkable gain of \$116,132,038—or nearly eighteen and one-half per cent—over the great record of 1888, and represents by far the largest single year's business ever transacted by *all* companies in this or any other country.† Corresponding with this showing, and *almost* equally satisfactory, is the gain of insurance in force which foots up \$371,670,792, representing, needless to add, the largest annual increase ever recorded. Thus swelled the amount of insurance outstanding in the twenty-six companies at the end of the year reaches the magnificent total of \$3,064,711,768,‡ showing a gain of no less than \$1,646,000,000 in round figures, or about 116 per cent since 1880; while during the same period the income increased from \$81,000,000 to \$164,073,199; the gross assets, \$278,000,000 to \$679,984,508, and the surplus over all liabilities, \$39,000,000 to \$85,783,794. Taken altogether the results here recorded are without a precedent in the whole range of financial history, and present cause for congratulation not merely to those identified with life insurance but to all interested in the progress of civilization and humanity the world over.

But, it may be asked, how came the great economy at so low an ebb as above indicated at the opening of the decade? A brief retrospect will suffice to show.

Taking the records of the Massachusetts department as a guide, we find that the year 1870 closed with a total of \$1,982,000,000 in force in the companies then reporting. The abnormal growth of the business incidental to the period of inflation

* It is a notable fact that the bulk of this vast business (61.4 per cent) was written by the three leading companies; yet, with a single exception, every company showed substantial, and several extraordinary gains over the business of 1888 (see Table A).

† It will surprise many at this day to be told that as far back as 1869 the companies reporting to the New York department returned a total new business of \$614,762,420. This was the zenith of the artificial growth incident to the inflation period, and the figure was never again equaled, indeed hardly approximated, until 1888, when a total of \$631,731,701 was reached. Both these sums, however, included "not taken" insurance amounting to over \$100,000,000 in each instance.

‡ The total in force in the companies reporting to the New York department was \$3,144,677,311, new business footing up \$652,949,993 (paid for).

or "flush" times succeeding the war here reached its climax, and the figure quoted proved to be the flood-mark of life insurance for many years to come. Reaction set in, almost as a natural consequence, and, gathering added force with the outbreak of the great financial storm a year or two later, continued without check or intermission to the end of the decade. By this time the volume of outstanding risk had declined to the low figure of \$1,418,000,000, having in the interim suffered a shrinkage of no less than \$564,000,000 in round figures.

Here, finally, with the resumption of specie payments and the return of confidence, the receding tide was stayed; and thus it was that the year 1880 marked at once the termination of a critical period and the commencement of a new epoch in the history of American life insurance. Based upon the solid foundation represented by the survival of the fittest, the progress of the grand institution has continued steadily onward and upward, the volume of business swelling in increasing ratio with each succeeding year; with the final result that the small beginning of \$159,000,000 in the first year of the decade has culminated in a business of nearly \$630,000,000 in the last, while the volume of outstanding insurance has reached a figure more than \$1,000,000,000 greater than at any previous period up to the earlier months of 1886, when, for the first time, the total of 1870 was exceeded.

It would be very satisfactory to conclude our review of the situation just here, but there are certain matters less agreeable in the consideration, to which, nevertheless, it is both proper and desirable that attention be drawn at this time. It is a fact patent to close observers that certain evils, always in some degree existent, have developed so extensively of late, as a consequence of the aggressive and overstrained competition of the day, as to constitute real occasion for apprehension and anxiety on the part of all well-wishers to life assurance. These objectionable features—"blemishes where all else is so fair"—briefly designated, are as follows: (1) increase in expenditure disproportionate to results; (2) the swelling proportion of lapses, and (3) rapidly growing volume of assurance issued though "not taken," yet, by a pleasing fiction, included in the returns of new business. (See figures under appropriate headings, Tables G and E.)

It will, of course, be understood that the criticism here implied is by no means of general application as a whole, yet there are few companies to which in a modified degree some part of it will not apply. Taking the matter of expenses, for instance, some increase is, of course, inevitable in connection with the increase of new business, which, as already shown, has been general all along the line. Yet an examination of the appropriate ratio columns (Table C) will show that there are companies which, notwithstanding this increase, have effected an actual reduction of expenses, and yet others in which little or no change is manifest in the ratio. In comparatively few companies, indeed, has a fairly proportionate ratio been exceeded, but among these should be noted two or three marked instances of a rate of expenditure which is not only dis-

proportionate to results, but is in fact almost solely responsible for the undue swelling of the general ratio (Table G), to which attention is drawn above. The value of new business acquired at legitimate cost is undeniable, but if it can be acquired only at such cost as will neutralize or exceed the benefit, it is better left alone. In one of the instances named the rate of expenditure *undoubtedly crosses the danger line*, while in two others, at least, it is not too much to say that it cannot be maintained even at its present limit without serious detriment to the interests of policyholders, if indeed, in the long run, with proper regard for safety. The effect of such expenditure may be readily traced in the appropriate column, Table D, headed "Mortuary and Expense Margins, etc.," of which a careful study is suggested. It may be well to add in this connection, though it should be unnecessary, that a small local company, whose affairs are shown to be in an unsatisfactory condition, is not to be considered in connection with the "two or three marked instances" alluded to above. Is it not time to call a halt in methods which so evidently constitute a serious menace to the future of life assurance?

As to the other matters designated, it is hardly necessary to do more in this place than draw attention to the figures given in Table E, which, in a general way, tell their own story and point their own moral. If we are to add a final word, let it be concerning the latter of the two. To say the least, it is not easy of comprehension why the companies continue to report, year after year, millions upon millions of so-called "new business" from which, though it has contributed very materially to expenses, not a dollar of revenue has been derived and which represents, in fact, only—wind. What company will take the lead in doing away with so glaring an anomaly?

EXPLANATORY NOTES.

Tables A, B and C are in form and detail the same as last year and, apart from drawing attention to the ratios fixing the exact status or "size" of the individual company's business from year to year, require no explanation other than is conveyed by their several headings. A new feature is, however, added in the form of a supplement to the last named. This table is designed to illustrate, so far as is practicable, the value of a large volume of new business, when procured at reasonable expense, in reducing the current or "office" cost of assurance through its effect upon the death rate; also, incidentally, the misleading and delusive character of the expense ratio *per se* as an index of economy. In illustration is given the experience of twelve selected companies, all over thirty years old, exemplifying a wide diversity of business methods, as well as representing the maximum and minimum conditions of new business volume and expenditure respectively. It should prove an interesting and profitable study.

Table D constitutes by far the most important as well as interesting showing of the entire series, being, in fact, a summing up of the net results accruing from the operations recorded in the preceding tables. It has been, as will be seen, much simplified and improved since last year by the elimination of certain ratios which, in the case of those at least who do not comprehend the varying effect of age and other conditions of the assurance in different companies upon such a showing, could only have a confusing or misleading effect. A further improvement consists in the introduction of a column presenting a distinctive showing of the profits *proper* of life assurance, by means of which the effects of unfavorable mortality or over-expenditure are the more readily apparent. It is well to know, in fact, just what are the legitimate earnings of the company as a direct result of good or bad management, as also to what extent they are swelled or diminished, as the case may be, by the inevitable fluctuation in value of owned securities, and that is just what is clearly and unmistakably indicated here. That there is something more in this than appears on the surface a careful examination of the columns in question will show.

The ratios given in this table comprise by no means the least important and instructive of its features. The fluctuation in the rates of interest during the term of years covered has been very striking, while the considerable fall of last year is suggestive in its teaching to say the least. (See average rates, all companies, 1883-89 table H.) Of the ratios relating to surplus earned, it need only be said, in conclusion, that while valueless, nor in any degree intended as a means of comparison as between companies, they serve a most important and desirable end in affording an accurate relative showing—a kind of barometrical index, so to speak—of net results from year to year in the individual company upon the one basis adapted for exact comparison, viz.: the net value of the aggregation of policies in force.

Tables E, F, G and H, representing the preceding tables in summary, present many features of interest, and must by no means be passed lightly by. Many of the ratios there presented will be found specially interesting and valuable for purposes of comparison and otherwise by all students of life assurance. While this may be said of all, it is especially true of the last named.

Boston, July, 1890.

TABLE A.—BUSINESS EXHIBIT, 1883-89—WITH CORRELATIVE SHOWING OF VOLUME AND GROWTH.

NAME OF COMPANY AND YEAR ORGANIZED.	NEW AND OUTSTANDING ASSURANCE									
	Year Ending December 31.	New Assurance Issued and Paid for.	Old, or Relative Volume of New Business.	Proportion to Grand Total, Twenty-six Companies.	Total Assurance in Force.	Proportion to Grand Total, Twenty-six Companies.	Net Gain in Amount Outstanding. (The minus sign — indi- cates Loss.)	Percentage of Annual Gain.	Proportion to Grand Total, Twenty-six Companies.	Ratio of Increase in Outstanding Assurance, 1883-89.
ÆTNA	1850.									
	1886	16,942,408	16.5	2.69	110,669,718	3.19	7,785,415	7.5	2.69	33.5
	1888	13,501,609	13.9	2.63	102,904,323	3.78	5,531,969	5.7	1.98	
	1887	12,088,902	13.0	2.76	97,372,334	4.03	5,109,365	5.6	2.08	
	1886	11,163,904	12.7	3.02	92,262,069	4.25	4,471,786	5.1	2.26	
	1885	9,437,641	11.1	2.99	87,701,243	4.46	3,127,652	3.7	2.10	
	1884	6,685,761	7.8	2.49	84,663,591	4.65	—376,744	....	....	
BRESKIRE	1883	8,255,843	10.0	3.17	85,049,335	4.95	2,111,475	2.5	1.68	
		77,936,158	12.1	....	.....	....	27,750,858	4.3	....	....
	1889	5,442,388	24.9	.86	25,054,953	.82	3,153,675	14.4	.85	
	1888	4,375,253	22.3	.85	21,921,288	.81	2,243,965	11.4	.86	93.0
	1887	4,056,876	22.7	.93	19,657,353	.81	1,786,096	10.0	.78	
	1886	3,696,424	22.5	.98	17,877,227	.82	1,667,913	10.3	.84	
	1885	3,025,392	20.6	.98	16,209,314	.82	1,199,008	8.0	.80	
CONNECTICUT GENERAL.....	1884	2,401,519	17.6	.94	15,010,306	.82	887,393	6.3	.83	
	1883	2,586,022	19.9	.99	14,122,913	.82	1,117,651	8.6	.89	
		25,683,854	21.5	....	.....	....	12,049,701	9.9	....	....
	1889	1,218,011	15.9	.19	8,158,288	.26	488,548	6.4	.13	
	1888	1,053,983	14.5	.20	7,669,740	.27	377,962	5.2	.14	39.4
	1887	1,145,851	17.0	.26	7,901,778	.30	565,593	8.4	.23	
	1886	944,256	14.6	.26	6,727,275	.31	270,810	4.2	.14	
CONNECTICUT GENERAL.....	1885	799,378	12.6	.25	6,456,465	.33	117,301	1.8	.18	
	1884	840,648	13.8	.32	6,339,164	.35	272,597	4.5	.26	
	1883	854,770	14.6	.33	6,066,637	.35	215,563	3.7	.17	
		6,863,937	14.7	....	.....	....	2,307,214	4.9	....	....

CONNECTICUT MUTUAL.....1846.		5.7	1.37	151,730.494	4.95	377,581	0.2	0.10	-3.42
1889	8,618,704	5.7	1.07	151,301,913	5.62	369,415	0.2	0.13	
1888	8,561,490	5.7	1.00	150,992,498	6.25	463,375	0.3	0.19	
1887	8,726,374	5.8	2.00	150,528,923	6.94	772,665	....	....	
1886	7,713,830	5.1	2.09	151,301,588	7.68	909,097	....	....	
1885	8,352,390	5.5	2.65	152,230,685	8.36	3,202,724	....	....	
1884	6,755,810	4.4	2.54	155,433,409	9.04	1,672,342	....	....	
1883	7,993,108	5.0	3.04	....	....	5,366,257	....	....	
1889	56,651,776	5.3	....	631,016,666	20.6	81,800,540	14.9	21.2	171.0
1888	140,895,000	25.7	22.4	549,216,126	20.4	66,186,564	13.7	23.7	
1887	123,815,285	25.6	24.1	483,099,562	20.0	71,250,464	17.3	29.2	
1886	114,293,788	27.8	26.2	411,779,098	19.0	54,440,852	15.2	27.5	
1885	92,424,115	25.9	25.0	357,338,246	18.1	47,929,075	15.5	32.1	
1884	80,374,515	26.0	25.5	309,409,171	17.0	34,228,583	12.5	32.6	
1883	68,217,494	24.8	25.7	275,160,588	15.0	42,390,968	18.2	33.7	
1889	67,338,346	29.0	25.8	....	....	398,187,046	15.3	....	
1888	687,358,633	26.4	....	53,251,667	1.74	4,396,987	9.0	1.18	44.4
1887	8,302,643	17.0	1.32	48,854,680	1.82	5,237,536	12.0	1.88	
1886	8,226,947	18.9	1.50	43,617,142	1.81	1,814,802	4.3	.74	
1885	4,575,989	10.9	1.05	41,802,340	1.93	1,822,355	4.6	.92	
1884	4,595,516	11.5	1.24	39,979,945	2.03	1,025,644	2.6	.69	
1883	4,263,831	10.9	1.35	38,954,341	2.14	809,222	2.1	.77	
1889	3,625,220	9.5	1.37	38,145,097	2.22	1,255,893	3.4	1.00	
1888	3,804,773	10.4	1.48	....	....	16,362,461	5.4	....	
1887	37,454,919	12.7	....	25,879,171	.84	3,190,872	13.8	.84	65.0
1886	5,788,102	25.4	.92	21,748,259	.84	991,793	4.6	.96	
1885	3,220,749	17.6	.75	21,756,596	.90	2,306,535	11.9	.94	
1884	4,655,697	23.9	1.07	19,450,061	.89	1,690,645	9.2	.82	
1883	3,553,497	20.0	.96	17,819,416	.90	861,821	5.0	.58	
1889	2,517,571	14.8	.80	16,957,595	.93	82,949	5.5	.08	
1888	1,930,514	11.4	.73	16,874,646	.98	1,178,232	7.5	.93	
1887	2,775,830	17.6	1.07	....	....	10,182,757	7.5	....	
1886	25,050,960	18.7	....	....	....	....	....	....	
GERMANIA.....1860.		18.7	....	....	....	10,182,757	7.5	....	....
1889	8,302,643	17.0	1.32	53,251,667	1.74	4,396,987	9.0	1.18	44.4
1888	8,226,947	18.9	1.50	48,854,680	1.82	5,237,536	12.0	1.88	
1887	4,575,989	10.9	1.05	43,617,142	1.81	1,814,802	4.3	.74	
1886	4,595,516	11.5	1.24	41,802,340	1.93	1,822,355	4.6	.92	
1885	4,263,831	10.9	1.35	39,979,945	2.03	1,025,644	2.6	.69	
1884	3,625,220	9.5	1.37	38,954,341	2.14	809,222	2.1	.77	
1883	3,804,773	10.4	1.48	38,145,097	2.22	1,255,893	3.4	1.00	
1889	37,454,919	12.7	....	....	....	16,362,461	5.4	....	
1888	5,788,102	25.4	.92	25,879,171	.84	3,190,872	13.8	.84	65.0
1887	3,220,749	17.6	.75	21,748,259	.84	991,793	4.6	.96	
1886	4,655,697	23.9	1.07	21,756,596	.90	2,306,535	11.9	.94	
1885	3,553,497	20.0	.96	19,450,061	.89	1,690,645	9.2	.82	
1884	2,517,571	14.8	.80	17,819,416	.90	861,821	5.0	.58	
1883	1,930,514	11.4	.73	16,957,595	.93	82,949	5.5	.08	
1889	2,775,830	17.6	1.07	16,874,646	.98	1,178,232	7.5	.93	
1888	25,050,960	18.7	....	....	....	10,182,757	7.5	....	
HOME.....1860.		18.7	....	....	....	10,182,757	7.5	....	....

TABLE A.—BUSINESS EXHIBIT, 1883-89.—WITH CORRELATIVE SHOWING OF VOLUME AND GROWTH—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	New Assurance Issued and Paid for.	New Assurance to Old, or Relative Volume of New Business.	Proportion to Grand Total, Twenty-six Companies.	Total Assurance in Force.	Proportion to Grand Total, Twenty-six Companies.	Net Gain in Amount Outstanding. (The minus sign — indi- cates Loss.)	Percentage of Annual Gain.	Proportion to Grand Total, Twenty-six Companies.	Ratio of Increase in Outstanding Assurance, 1883-89.
JOHN HANCOCK *	1862.									
	1889	1,123,916	12.0	.18	9,514,238	.31	146,194	1.6	.40	.67
	1888	1,103,458	12.1	.21	9,368,044	.35	234,342	2.6	.80	
	1887	989,347	11.0	.23	9,133,702	.38	155,192	1.7	.90	
	1886	991,707	11.2	.27	8,078,510	.41	113,074	1.3	.67	
	1885	1,071,656	12.0	.34	8,865,436	.45	62,663	.....	.....	
	1884	885,702	8.8	.33	8,028,099	.40	123,708	.....	.....	
	1883	835,395	8.6	.25	9,561,897	.53	—394,391	.....	.....	
	1882	7,001,331	11.0	.....	.....	.....	—399,595	.....	.....	56.0
MANHATTAN.....	1850.	13,081,134	39.1	.28	51,137,066	1.67	7,692,653	17.5	2.09	
	1888	8,307,569	21.3	1.62	43,504,413	1.62	4,485,802	11.5	1.60	
	1887	6,000,718	16.5	1.39	39,018,611	1.62	2,766,722	7.6	1.12	
	1886	4,701,485	13.6	1.27	36,951,889	1.80	1,784,750	5.2	.90	
	1885	3,447,314	9.6	1.03	34,407,199	1.75	470,009	1.4	.82	
	1884	3,468,975	10.5	1.31	33,997,130	1.87	973,925	3.0	.93	
	1883	2,673,107	8.8	1.10	33,023,305	1.92	332,735	1.0	.80	
	1882	41,680,302	15.8	.....	.....	.....	18,446,596	6.7	.....	....
MASSACHUSETTS MUTUAL.....	1851.	12,070,313	24.4	1.92	56,320,503	1.84	6,830,019	13.8	1.84	85.0
	1889	9,105,146	20.2	1.70	49,480,584	1.81	4,128,815	9.1	1.47	
	1887	8,151,693	19.8	1.88	45,351,709	1.88	4,205,231	10.0	1.67	
	1886	6,953,767	17.1	1.76	41,246,538	1.90	3,221,380	8.6	1.66	
	1885	6,309,868	18.0	2.00	37,095,158	1.92	3,300,051	9.5	2.21	
	1884	4,957,583	15.0	1.87	34,665,107	1.90	1,804,943	5.5	1.72	
	1883	4,977,200	16.3	1.91	32,860,164	1.91	2,349,917	7.7	1.87	
	1882	52,174,580	18.7	.....	.....	.....	25,810,256	9.2	.....	....

METROPOLITAN t.....1866.	1889	274,079	6.7	.04		3,086,592	.13	-81,185	....	-53.0
	1888	216,935	5.1	.04		4,067,777	.15	-205,013	....	
	1887	128,951	2.9	.03		4,272,790	.18	-331,561	....	
	1886	145,535	2.9	.04		4,604,351	.21	-458,694	....	
	1885	170,466	2.9	.05		5,062,945	.26	-603,800	....	
	1884	227,766	3.3	.08		5,622,785	.31	-1,195,997	....	
	1883	241,909	2.3	.09		6,888,782	.40	-1,677,663	....	
		1,405,648	3.7	....		.....	....	-4,579,853	....	
	1889	125,319,426	26.0	19.9		565,899,387	18.5	83,788,808	22.5	72.0
MUTUAL.....1843.	1888	89,324,001	20.9	17.4		482,050,579	17.9	54,467,220	19.5	
	1887	61,696,145	15.6	14.1		427,583,359	17.7	33,867,185	13.8	
	1886	50,434,574	13.6	13.6		393,776,174	18.2	24,823,837	12.6	
	1885	42,085,749	12.0	13.3		368,052,337	18.7	17,163,522	11.5	
	1884	31,317,879	9.1	11.8		351,769,285	19.3	8,843,853	8.4	
	1883	34,410,077	10.4	13.2		342,946,032	20.0	13,391,958	10.7	
		434,507,911	15.4	....		.....	....	296,285,213	....	
	1889	20,358,960	13.3	3.23		162,617,014	5.31	9,118,391	2.45	25.6
MUTUAL BENEFIT.....1845.	1888	17,307,958	11.8	3.37		153,408,693	5.70	6,399,220	2.26	
	1887	14,811,641	10.3	3.40		147,186,403	6.10	4,002,747	1.63	
	1886	13,868,122	10.0	4.00		143,186,056	6.60	3,769,649	1.90	
	1885	13,684,004	10.0	4.37		139,416,807	7.08	3,573,264	2.29	
	1884	12,560,694	9.4	4.74		135,843,543	7.46	2,544,775	2.42	
	1883	12,175,566	9.4	4.67		132,298,768	7.69	3,679,663	2.98	
		104,706,285	10.6	....		.....	....	32,997,909	....	
	1889	10,311,738	31.9	1.64		98,767,541	1.26	6,455,298	1.74	263.0
NATIONAL.....1850.	1888	10,459,588	42.0	2.04		32,312,393	1.20	7,386,979	2.65	
	1887	7,238,779	36.2	1.66		24,922,324	1.03	4,862,818	2.43	
	1886	5,210,063	31.4	1.41		20,050,506	.92	3,479,988	1.76	
	1885	3,889,866	27.6	1.23		16,579,518	.84	2,472,757	1.66	
	1884	3,022,890	25.0	1.14		14,106,761	.78	1,985,036	1.89	
	1883	2,339,571	21.9	.90		12,121,725	.70	1,459,716	1.15	
		42,478,375	30.9	....		.....	....	28,098,532	....	

* This company's business is chiefly industrial, of which class it had in force December 31, 1889, 320,964 policies, insuring \$36,365,419
† This company's business is almost entirely industrial, of which class it had outstanding December 31, 1889, 1,849,113 policies, insuring \$900,889,969.

of which class it had in force December 31, 1889, 320,264 policies, insuring \$36,365,419

* This company's business is chiefly indu-

TABLE A.—BUSINESS EXHIBIT, 1883-89—WITH CORRELATIVE SHOWING OF VOLUME AND GROWTH—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	NEW AND OUTSTANDING ASSURANCE.									
	Year Ending December 31.	New Assurance Issued and Paid for.	New Assurance to Old, or Volume of New Business.	Proportion to Grand Total, Twenty-six Companies.	Total Assurance in Force.	Proportion to Grand Total, Twenty-six Companies.	Net Gain in Amount Outstanding (The minus sign — indi- cates Loss.)	Percentage of Annual Gain.	Proportion to Grand Total, Twenty-six Companies.	Ratio of Increase in Outstanding Assurance, 1883-89.
NEW ENGLAND MUTUAL.....1844.	1886	9,948,055	13.5	1.58	78,954,993	1.58	\$ 5,363,662	7.3	1.44	33.1
	1888	8,428,981	12.1	1.64	73,591,241	2.74	3,837,117	5.5	1.38	
	1887	7,126,633	10.6	1.64	69,754,124	2.69	2,512,163	3.7	1.08	
	1886	7,167,774	11.1	1.94	67,241,961	3.10	2,607,561	4.0	1.35	
	1885	6,955,187	11.1	2.20	64,634,400	3.28	2,005,604	3.2	1.35	
	1884	5,794,223	9.4	2.18	62,628,796	3.44	934,205	1.5	1.89	
NEW YORK.....1845.	1883	6,572,882	11.1	2.53	61,694,591	3.59	2,356,854	4.0	1.90	
		51,993,735	11.3	....	.....	....	19,657,166	4.2	....	....
	1889	120,300,987	28.6	19.1	495,601,970	16.2	75,715,465	18.0	20.4	189.0
	1888	101,740,439	28.4	19.8	419,886,505	15.6	60,950,969	17.0	21.8	
	1887	85,164,659	28.0	19.5	382,935,536	14.9	54,561,996	17.9	22.3	
	1886	60,992,664	26.9	18.9	304,373,540	14.0	44,699,040	17.2	22.6	
NORTHWESTERN.....1858.	1885	55,935,837	24.3	17.7	259,674,500	13.2	39,251,914	13.4	20.3	
	1884	51,831,616	26.0	19.5	229,362,586	12.6	30,631,543	15.4	20.1	
	1883	45,038,061	26.3	17.3	198,746,043	11.6	27,330,946	15.7	21.7	
		530,004,263	26.9	....	.....	....	394,186,873	16.4	....	....
	1889	46,324,491	26.8	7.36	202,405,923	6.60	29,887,022	17.3	8.04	143.0
	1888	39,012,246	26.4	7.60	172,518,891	6.41	24,963,588	16.9	8.93	
	1887	31,796,242	24.9	7.30	147,615,323	6.12	19,985,420	15.7	8.13	
	1886	28,630,737	25.9	7.74	127,699,903	5.88	16,919,042	15.4	8.55	
	1885	23,938,672	24.2	8.54	110,710,861	5.62	11,916,879	12.0	8.00	
	1884	19,933,377	20.7	7.17	98,793,982	5.43	6,710,889	7.3	6.49	
	1883	16,734,158	22.5	7.19	92,663,093	5.35	8,727,669	10.5	6.92	
		207,469,923	24.5	....	.....	....	119,050,499	13.6	....	....

PENN MUTUAL.....1847.	1889	16,516,900	24.2	2.62	79,059,580	2.58	10,696,698	15.6	2.88	107.0
	1888	13,061,480	21.4	2.54	68,372,882	2.54	7,354,077	12.0	2.64	
	1887	11,317,277	21.0	2.60	61,018,805	2.53	7,106,932	13.2	2.80	
	1886	9,864,000	20.6	2.67	53,911,873	2.49	5,922,090	12.3	2.98	
	1885	7,078,135	17.5	2.43	47,989,223	2.44	4,009,363	9.0	2.69	
	1884	5,581,711	13.4	2.10	43,979,860	2.41	2,458,185	6.0	2.34	
	1883	6,078,095	15.9	2.34	41,521,675	2.42	3,327,153	8.7	2.64	
		70,117,528	19.1	....	.....	....	40,875,058	11.0	....	....
	1889	13,003,882	20.3	2.06	71,816,566	2.34	7,812,872	12.2	2.10	119.0
	1888	11,493,441	20.1	2.24	64,003,604	2.38	6,866,041	12.0	2.46	
PROVIDENT L. AND T. *.....1865.	1887	9,923,783	19.5	2.28	57,137,653	2.37	6,223,385	12.2	2.53	
	1886	8,546,632	18.7	2.31	50,914,238	2.24	5,235,599	11.5	2.64	
	1885	7,248,334	17.4	2.29	45,678,669	2.22	3,986,000	9.5	2.67	
	1884	7,447,732	19.9	2.81	41,691,769	2.29	4,191,818	11.0	3.99	
	1883	7,208,011	22.2	2.79	37,499,951	2.18	4,735,889	11.0	3.76	
		64,930,821	19.7	....	.....	....	39,052,524	11.3	....	....
	1889	18,013,197	35.3	2.86	60,954,208	1.99	9,941,922	19.5	2.67	†
	1888	11,130,200	23.7	2.17	51,012,286	1.90	4,140,600	8.8	1.48	
	1887	14,812,200	41.0	3.40	46,885,561	1.94	10,854,865	30.0	4.41	
	1886	14,440,100	57.0	3.86	36,000,696	1.66	10,849,400	43.0	5.48	
PROVIDENT SAVINGS †.....1875.	1885	13,282,600	95.0	4.20	25,151,296	1.28	11,113,125	79.0	7.46	
	1884	8,284,900	118.0	3.12	14,038,171	.77	7,017,825	100.0	6.68	
	1883	5,430,100	205.0	2.09	7,020,346	.41	4,383,075	166.0	3.48	
		80,393,297	82.0	....	.....	....	58,300,812	63.8	....	....
	1889	5,716,748	21.4	.91	39,476,430	.99	3,811,245	14.3	1.03	154.0
	1888	4,760,202	20.3	.93	26,665,185	.99	3,277,345	14.0	1.18	
	1887	3,938,067	18.8	.90	23,387,840	.96	2,419,205	11.5	.98	
	1886	3,925,331	21.4	1.06	20,968,635	.97	2,601,168	14.2	1.31	
	1885	3,851,216	24.3	1.22	18,367,467	.93	2,535,393	16.0	1.70	
	1884	2,738,094	19.4	1.07	15,822,144	.87	1,670,031	11.8	1.59	
STATE MUTUAL.....1845.	1883	2,813,089	23.4	1.08	14,162,113	.82	2,145,768	18.0	1.70	
		27,742,747	24.1	....	.....	....	18,460,085	14.3	....	....

* Business chiefly of the endowment class. † Does business on the "Natural Premium" plan. ‡ Assurances in force in 1882 only \$2,637,271.

TABLE A.—BUSINESS EXHIBIT, 1883-89.—WITH CORRELATIVE SHOWING OF VOLUME AND GROWTH—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	NEW AND OUTSTANDING ASSURANCE.									
		New Assurance Issued and Paid for.	Old, or Relative Volume of New Business.	Proportion to Grand Total, Twenty-six Companies.	Total Assurance in Force.	Proportion to Grand Total, Twenty-six Companies.	Net Gain in Amount Outstanding. (The minus sign — indi- cates Loss.)	Percentage of Annual Gain.	Proportion to Grand Total, Twenty-six Companies.	Ratio of Increase in Outstanding Assurance, 1883-89.	
TRAVELERS*.....1864.	1889	7,813,335	19.0	1.24	44,978,949	1.47	\$ 3,840,588	9.3	1.03	97.0	
	1888	6,873,366	18.2	1.34	41,138,361	1.54	3,398,468	9.0	1.22		
	1887	6,993,024	20.2	1.58	37,739,863	1.56	3,568,868	10.4	1.45		
	1886	7,460,749	25.0	2.08	34,171,665	1.58	4,365,494	14.7	2.20		
	1885	5,353,432	19.6	1.70	26,806,131	1.51	2,477,317	9.0	1.66		
	1884	5,015,815	20.0	1.90	27,328,814	1.50	2,323,210	9.3	2.21		
1883	4,263,721	18.7	1.64	25,005,604	1.45	2,169,991	6.5	1.72			
UNION MUTUAL.....1849.	1889	43,683,442	20.1	....	.....	....	22,142,656	10.2	....	....	
	1888	4,489,757	17.0	.71	27,204,666	.89	809,006	3.1	.22	10.8	
	1887	4,090,007	15.9	.80	26,395,600	.98	601,405	2.3	.22		
	1886	4,165,585	16.5	.96	25,794,195	1.07	608,249	2.4	.25		
	1885	3,599,950	14.3	.95	25,185,046	1.16	618,508	2.5	.31		
	1884	3,997,644	16.2	1.24	24,567,438	1.25	284,693	1.2	.19		
1883	3,449,079	14.0	1.30	24,262,745	1.33	—245,213	....	....			
1883	3,422,279	13.9	1.32	24,527,958	1.42	—93,607	....	....			
UNITED STATES.....1850.	1889	27,054,241	15.4	....	.....	....	2,583,041	0.6	. ..	....	
	1888	8,237,981	32.0	1.31	30,431,272	.99	4,679,005	18.2	1.26	77.0	
	1887	5,426,176	23.1	1.06	25,752,267	.96	2,280,438	9.7	.82		
	1886	4,801,620	22.7	1.10	23,477,869	.97	2,362,674	11.2	.96		
	1885	3,402,675	17.0	.92	21,109,155	.97	955,322	4.7	.48		
	1884	3,441,760	17.4	1.09	20,153,853	1.02	383,989	2.0	.26		
	1883	3,534,975	18.4	1.33	19,709,824	1.09	576,285	3.0	.55		
	1883	4,540,554	26.3	1.75	19,193,579	1.12	2,026,474	11.8	1.61		
	1883	33,386,741	22.4	....	.....	....	13,264,167	8.7	....	....	

VERMONT	1859.	49.0	.16	2,474,728	.08	478,370	23.9	.13	115.0
	1886	45.1	.14	1,990,358	.07	405,702	25.5	.15	
	1887	27.6	.09	1,591,056	.07	169,561	11.9	.07	
	1886	15.7	.06	1,422,095	.07	14,946	1.1	.01	
	1885	20.0	.09	1,407,149	.07	—87,277	—1.9	....	
	1884	16.0	.09	1,434,426	.08	49,024	3.5	.05	
	1883	33.6	.15	1,385,402	.08	232,853	20.0	.17	
		29.6	....	.....	....	1,393,179	12.0	....	....
WASHINGTON	1889	20.3	1.38	46,390,324	1.51	3,622,290	8.5	.97	58.0
	1888	19.3	1.48	42,708,034	1.59	3,261,597	8.3	1.17	
	1887	18.9	1.59	39,596,527	1.64	2,931,696	8.0	1.19	
	1886	19.2	1.76	36,574,831	1.69	2,618,597	7.7	1.32	
	1885	13.2	1.40	33,956,324	1.73	621,652	1.9	.41	
	1884	17.3	2.09	33,334,672	1.83	1,339,949	4.2	1.28	
	1883	18.8	2.12	31,994,723	1.86	2,620,704	9.0	2.08	
		18.1	....	.....	....	17,016,395	6.8	....	....

* Purely stock company.

TABLE B.—FINANCIAL EXHIBIT; SHOWING CASH RESOURCES, GROWTH OF THE RESERVES AND GENERAL CONDITION.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	INVESTED ASSETS, RESERVE AND NET SURPLUS.						NON-PRODUCTIVE ASSETS.		GROSS ASSETS, LIABILITIES AND SURPLUS.				Ratio of Increase in Assets, 1883-89.
		Cash Guar- antee Capital.	Ledger or Interest- bearing Assets at "Book" Value (without Deduction for Depre- ciation, etc.)	Reserve, Main- Standard, or Net Liability on all Outstand- ing Risks.	Net or Interest- bearing Surplus (Including Capital).	Interest-bearing Assets to each \$100	Reserve or Net Liability per \$1000	Accrued Interest and Rents, Uncol- lected and Deferred Premiums.	Market Value of Stocks and Bonds over Cost (Except as Other- wise Indi- cated).	Gross Assets, Less De- preciation and "Items not Admitted."	Total Liabilities (Exclusive of Capital).	Surplus as Regards Policy- holders (Including Capital).	Gross Assets to each \$100 of Liabilities.	
ÆTNA	1850.													
	1889	\$ 1,250,000	\$ 33,239,934	\$ 28,399,758	\$ 4,840,176	\$ 117.00	\$ 257.00	\$ 767,031	\$ 734,364	\$ 34,741,130	\$ 28,791,595	\$ 5,949,535	\$ 120.67	% 24.0
	1888	1,250,000	32,324,198	27,536,663	4,787,535	117.40	268.00	744,768	679,301	33,743,010	27,045,679	5,708,531	120.75	
	1887	1,250,000	31,234,521	26,571,217	4,663,304	117.60	273.00	666,562	624,838	32,550,688	26,901,014	5,649,674	121.00	
	1886	1,000,000	30,285,672	25,643,886	4,641,786	118.10	278.00	597,274	549,594	31,460,902	25,954,384	5,452,518	121.02	
	1885	1,000,000	29,333,087	24,827,164	4,505,923	118.10	283.00	613,022	574,899	30,460,508	25,223,692	5,275,816	120.93	
BERKSHIRE	1884	1,000,000	28,539,077	24,247,811	4,291,266	117.70	287.00	683,480	507,582	29,688,926	24,760,273	4,922,652	119.88	
	1883	1,000,000	27,814,988	23,792,414	4,022,574	116.90	281.00	545,064	680,220	29,017,935	24,223,626	4,794,309	119.55	
	1889	25,500	4,224,585	3,833,184	391,401	110.20	154.00	136,946	49,005	4,393,249	3,866,416	526,833	113.69	22.8
	1888	25,500	3,969,173	3,575,870	393,303	111.00	165.00	120,560	50,435	4,122,343	3,627,910	494,433	113.63	
	1887	25,500	3,706,518	3,381,622	378,826	111.20	173.00	107,144	50,145	3,922,871	3,431,085	470,886	113.72	
	1886	25,500	3,702,826	3,334,368	368,518	111.10	187.00	108,895	57,655	3,850,055	3,402,583	447,472	113.15	
CONNECTICUT GENERAL.	1885	25,500	3,671,680	3,307,752	363,928	111.00	205.00	101,100	47,075	3,796,168	3,355,386	440,782	113.14	
	1884	25,500	3,610,319	3,244,625	365,694	111.30	217.00	113,617	44,550	3,749,927	3,295,699	454,228	113.78	
	1883	25,500	3,535,462	3,161,862	373,580	111.80	225.00	99,958	56,865	3,676,140	3,231,705	444,375	113.74	
	1889	150,000	1,865,788	1,409,244	456,544	132.40	175.00	74,479	20,216	1,910,786	1,438,051	472,735	132.87	38.7
	1888	150,000	1,757,501	1,330,736	426,825	132.10	176.00	67,993	16,842	1,820,995	1,355,934	465,061	132.90	
	1887	150,000	1,641,542	1,251,427	390,115	131.20	174.00	62,411	12,653	1,692,738	1,274,506	418,232	132.81	

TABLE B.—FINANCIAL EXHIBIT: SHOWING CASH RESOURCES, GROWTH OF THE RESERVES AND GENERAL CONDITION—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	INVESTED ASSETS, RESERVE AND NET SURPLUS.						NON-PRODUCTIVE ASSETS.		GROSS ASSETS, LIABILITIES AND SURPLUS.				Ratio of Increase in Assets, 1883-89.		
		Cash Guar- antee Capital.	Ledger or Interest- bearing Assets at "Book" Value (without Deduction for Depreci- ation, etc.)	Reserve, Mass. Standard, or Net Present Liability on all Outstand- ing Risks.	Net or Interest- bearing Surplus (Including Capital).	Assets to each \$100 of Reserve.	Reserve* or Net Liability per \$100 Assured.	Accrued Interest and Rents, Uncol- lected and Deferred Premiums.	Market Value of Stocks and Bonds over Cost (Except as Other- wise Indi- cated).	Gross Assets, Less De- preciation and "Items not Admitted."	Total Liabilities (Exclusive of Capital).	Surplus as Regards Policy- holders (Including Capital).	Gross Assets to each \$100 of Liabilities.			
JOHN HANCOCK 1.....1862.	1889	Mutual.	3,425,530	3,211,366	214,134	\$	\$	106,449	\$	16,358	3,548,080	3,265,017	283,063	\$	108.66	41.2
	1888	Mutual.	3,161,933	2,987,191	174,742	105.80	76.00	111,884	44,683	3,317,224	3,044,414	272,810	108.96			
	1887	Mutual.	2,995,314	2,774,001	151,313	105.50	84.00	98,079	48,102	3,070,649	2,831,361	239,288	108.46			
	1886	Mutual.	2,739,269	2,581,459	157,810	106.10	96.00	93,746	45,778	2,875,581	2,616,410	259,171	109.90			
	1885	Mutual.	2,607,407	2,442,004	165,403	106.80	114.00	90,663	53,646	2,747,497	2,494,932	252,565	110.12			
	1884	Mutual.	2,505,599	2,372,447	133,082	105.60	133.00	88,542	35,793	2,624,923	2,410,487	214,436	108.89			
1883	Mutual.	2,471,384	2,337,214	134,170	105.70	148.00	75,847	40,037	2,579,449	2,383,043	196,406	108.23				
MANHATTAN.....1850.	1889	100,000	11,089,488	10,495,429	594,059	105.70	205.00	418,652	221,260	11,729,400	10,699,108	1,030,292	109.63			10.0
	1888	100,000	10,961,149	9,996,668	964,481	109.70	230.00	354,064	227,836	11,543,049	10,249,230	1,293,819	112.62			
	1887	100,000	10,919,856	9,661,548	1,258,308	113.00	248.00	318,129	195,192	11,433,196	9,840,324	1,592,872	116.18			
	1886	100,000	10,817,300	9,348,669	1,468,631	115.70	258.00	262,957	220,781	11,310,058	9,665,859	1,644,199	117.00			
	1885	100,000	10,695,499	9,143,642	1,551,797	117.00	285.00	270,804	189,584	11,155,827	9,466,586	1,689,241	117.86			
	1884	100,000	10,595,548	8,986,766	1,608,782	117.90	264.00	258,555	191,950	11,046,053	9,335,594	1,710,459	118.32			
1883	100,000	10,486,593	8,816,211	1,610,292	118.30	267.00	228,916	215,765	10,871,184	9,083,106	1,788,078	119.68				
MASSACHUSETTS MUT....1851.	1889	Mutual.	9,618,010	9,481,438	136,572	101.40	170.00	481,631	4,316,176	10,415,818	9,537,786	878,032	109.20			42.2
	1888	Mutual.	8,828,173	8,749,359	78,814	100.90	179.00	395,029	2,272,320	9,565,523	8,813,347	752,176	108.54			
	1887	Mutual.	8,275,702	8,257,149	18,613	100.20	182.00	433,897	2,202,600	9,012,380	8,318,755	693,605	108.34			
	1886	Mutual.	7,873,836	7,792,239	81,597	101.00	190.00	368,421	2,111,808	8,513,553	7,993,968	520,785	107.71			
	1885	Mutual.	7,494,895	7,370,778	124,117	101.70	195.00	331,468	2,275,499	8,093,388	7,475,955	617,433	108.26			
	1884	Mutual.	7,219,811	6,981,770	238,041	104.30	201.00	356,387	.....	7,537,744	7,045,023	492,721	106.99			
1883	Mutual.	6,887,965	6,635,306	252,659	103.80	203.00	313,960	4,348,789	7,577,999	6,766,627	810,672	111.97				

TABLE B.—FINANCIAL EXHIBIT; SHOWING CASH RESOURCES, GROWTH OF THE RESERVES AND GENERAL CONDITION—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	INVESTED ASSETS, RESERVE AND NET SURPLUS.					NON-PRODUCTIVE ASSETS.		GROSS ASSETS, LIABILITIES AND SURPLUS.				Ratio of Increase in Assets, 1883 to.	
		Cash Guar- antee Capital.	Ledger or Interest- bearing Assets "Book" Value (without Deduction for Depre- ciation, etc.)	Reserve, Standard, or Net Present Liability on all Outstand- ing Risks.	Net or Interest- bearing Surplus (Including Capital).	Interest-bearing Assets to each \$100	Liability per \$100 Assured.	Accrued Interest and Rents, Uncol- lected and Deferred Premiums.	Market Value of Stocks and Bonds over Cost (Except "Items not Admitted")	Gross Assets, Less De- preciation and "Items not Admitted"	Total Liabilities (Exclusive of Capital).	Surplus as Regards Policy- holders (Including Capital).		Gross Assets to each \$100 of Liabilities.
NEW ENGLAND MUT. 1844.	1889	Mutual.	\$ 19,082,849	\$ 17,809,270	\$ 1,273,579	\$ 107.20	\$ 226.00	\$ 366,457	\$ 1,192,943	\$ 20,642,250	\$ 18,042,710	\$ 2,599,540	\$ 114.41	95.7
	1888	Mutual.	18,214,534	16,958,895	1,255,639	107.40	230.00	331,599	1,162,957	19,709,091	17,192,726	2,516,365	114.64	
	1887	Mutual.	17,548,727	16,215,021	1,297,706	108.00	232.00	336,169	1,172,023	19,056,940	16,400,799	2,656,141	116.20	
	1886	Mutual.	16,674,559	15,613,664	1,060,895	106.80	232.00	347,913	1,186,686	18,609,152	15,883,546	2,725,606	117.14	
	1885	Mutual.	16,014,323	14,931,699	1,082,684	107.30	231.00	331,831	1,184,986	17,831,141	15,203,872	2,627,269	117.31	
	1884	Mutual.	15,509,656	14,382,549	1,127,107	107.80	230.00	330,773	1,240,058	17,077,072	14,577,092	2,499,980	117.15	
1883	Mutual.	15,225,761	13,981,704	1,244,057	108.90	227.00	289,119	1,375,276	16,890,156	14,316,738	2,573,418	117.95		
NEW YORK. 1845.	1889	Mutual.	97,846,079	287,940,704	9,905,375	111.30	\$156.00	2,633,263	4,026,279	104,415,322	88,867,242	15,548,080	117.50	106.0
	1888	Mutual.	86,891,997	278,070,571	8,821,336	111.30	\$163.00	2,436,265	3,655,859	92,685,062	79,058,973	13,626,089	117.85	
	1887	Mutual.	77,410,343	269,817,491	7,592,852	110.90	\$171.00	2,099,275	3,167,599	82,506,354	70,530,206	11,976,058	116.98	
	1886	Mutual.	69,645,023	262,518,049	7,126,374	111.40	\$180.00	1,836,979	3,601,890	74,921,927	63,157,551	11,764,376	118.63	
	1885	Mutual.	61,623,473	256,241,000	5,382,473	109.60	\$188.00	1,596,373	3,351,793	66,515,466	56,716,230	9,799,236	117.66	
	1884	Mutual.	56,039,852	251,627,032	4,412,820	108.50	\$194.00	1,596,019	1,447,755	58,941,739	52,393,582	6,618,157	112.65	
1883	Mutual.	51,933,719	247,376,847	4,556,872	109.60	\$206.00	1,307,759	2,065,053	55,202,314	48,045,993	7,156,321	114.89		
NORTHWESTERN. 1858.	1889	Mutual.	35,643,739	31,186,577	4,457,162	114.30	\$154.00	1,327,373	1,145,758	37,107,930	31,516,713	5,591,217	117.74	88.0
	1888	Mutual.	31,525,126	27,628,304	3,896,822	114.10	\$160.00	1,024,585	1,082,585	32,650,860	28,024,137	4,626,723	116.51	
	1887	Mutual.	27,803,582	24,578,587	3,224,995	113.10	\$167.00	1,024,355	1,082,585	28,896,356	24,889,690	4,006,666	115.85	
	1886	Mutual.	25,715,163	22,033,289	3,681,874	116.70	\$173.00	897,869	1,082,585	26,618,075	22,310,312	4,307,763	119.45	
	1885	Mutual.	23,420,872	20,022,647	3,418,225	117.10	\$181.00	784,421	1,082,585	24,238,046	20,331,925	3,906,121	119.23	
	1884	Mutual.	21,805,620	18,640,500	3,165,120	117.50	\$189.00	640,065	1,082,585	22,497,773	19,022,083	3,475,690	118.97	
1883	Mutual.	20,396,448	17,795,401	2,604,047	115.90	\$192.00	603,908	1,121,964	21,085,364	17,997,539	3,087,825	117.17		

PENN MUTUAL.....1847.	1889	Mutual.	14,298,397	12,760,795	1,537,672	112.10	162.00	513,694	361,987	15,155,849	13,321,437	1,834,412	113.77	79.0
	1887	Mutual.	12,951,924	11,594,356	1,357,568	111.70	170.00	419,397	416,177	13,769,199	12,022,860	1,746,339	114.53	
	1886	Mutual.	10,827,557	10,470,186	1,357,371	113.00	173.00	336,162	430,510	12,582,029	10,818,473	1,763,556	116.30	
	1885	Mutual.	10,679,168	9,533,590	1,145,648	112.00	178.00	279,913	463,535	11,394,056	9,817,009	1,577,047	116.06	
	1884	Mutual.	9,737,915	8,704,915	1,033,000	111.90	182.00	233,554	421,062	10,380,497	8,967,993	1,412,504	115.75	
	1883	Mutual.	9,134,330	8,077,409	1,068,921	113.10	185.00	202,662	319,822	9,644,052	8,381,838	1,262,214	115.08	
PROVIDENT L. AND T....1865.	1889	Mutual.	8,406,379	7,426,577	980,102	113.20	186.00	188,955	416,644	8,993,533	7,706,888	1,286,645	116.70	
	1888	1,000,000	15,042,738	14,336,257	1,606,481	111.20	200.00	604,334	399,073	16,046,145	14,494,212	2,451,933	116.92	134.0
	1887	1,000,000	14,172,624	12,665,360	1,507,264	111.90	198.00	626,714	285,485	15,004,824	12,824,723	2,270,101	117.72	
	1886	1,000,000	12,653,341	11,199,105	1,454,236	113.00	196.00	585,928	228,120	13,466,769	11,286,000	2,180,769	119.32	
	1885	1,000,000	11,188,805	9,797,240	1,391,625	114.20	192.00	506,659	243,176	11,938,869	9,906,430	2,032,439	120.59	
	1884	1,000,000	9,939,386	8,610,507	1,318,873	115.30	188.00	433,339	137,623	10,500,242	8,701,185	1,799,057	120.68	
PROVIDENT SAVINGS.....1875.	1889	893,587	7,824,369	6,658,736	1,166,633	117.50	178.00	325,588	48,987	9,149,210	7,605,245	1,543,965	120.30	
	1888	100,000	607,479	236,889	370,590	226.30	3.93	74,238	5,318	666,727	317,298	352,429	213.24	370.0
	1887	100,000	539,224	157,266	381,958	342.80	3.10	35,717	.....	569,165	192,266	376,899	296.00	
	1886	100,000	389,518	122,895	266,623	317.00	2.62	10,435	.....	371,932	189,895	182,037	195.86	
	1885	100,000	304,490	97,331	207,159	312.80	2.70	16,411	.....	291,379	135,331	156,038	215.31	
	1884	100,000	217,404	79,053	138,371	275.50	3.17	14,758	605	224,857	112,033	112,824	200.70	
STATE MUTUAL.....1845.	1889	100,000	170,241	53,478	116,763	318.30	3.82	13,822	.....	180,291	68,478	111,813	203.30	
	1888	100,000	148,488	51,582	96,906	287.90	12.10	6,389	.....	152,752	61,724	91,028	247.57	
	1887	Mutual.	5,400,629	4,837,435	563,194	111.60	159.00	854,000	204,575	5,659,204	4,850,721	808,483	116.67	82.6
	1886	Mutual.	4,804,614	4,261,912	542,702	112.70	100.00	853,000	299,371	5,066,985	4,268,412	798,573	118.71	
	1885	Mutual.	4,393,027	3,801,858	591,169	115.30	163.00	851,500	173,642	4,608,170	3,816,993	791,177	120.73	
	1884	Mutual.	3,966,241	3,407,361	558,880	116.30	162.00	851,000	168,000	4,186,241	3,415,161	771,080	122.58	

* Without deduction for reinsured risks. ^a Including annuity reserve ranging from \$6,806,733 (1883) to \$10,918,308 (1889), and averaging several times larger than that of all other companies combined. ^b Representing assurance liability proper, or exclusive of annuity. ^c Including surplus to tonline policy holders ranging from \$2,216,096 (1883) to \$7,705,053 (1889). ^d Market over par value. ^e Including tonline profits in excess of ordinary surplus on policies of this class, aggregating \$1,316,785. ^f Including item "Market value of real estate over cost." ^g Interest due and accrued only.

TABLE B.—FINANCIAL EXHIBIT; SHOWING CASH RESOURCES, GROWTH OF THE RESERVES AND GENERAL CONDITION—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	INVESTED ASSETS, RESERVES AND NET SURPLUS.					NON-PRODUCTIVE ASSETS.			GROSS ASSETS, LIABILITIES AND SURPLUS.				Ratio of Increase in Assets, 1883-89.
		Cash Guar- antee Capital.	Ledger or Interest- bearing Assets at "Book" Value (without Deduction for Depreci- ation, etc.)	Reserve, Mass. Standard, or Net Present Liability on all Outstand- ing Risks.	Net or Interest- bearing Surplus (Including Capital).	Interest-bearing Assets to each \$100 of Reserve.	Reserve* or Net Liability per \$1000 Assured.	Accrued Interest and Rents, Uncol- lected and Deferred Premiums.	Market Value of Stocks and Bonds over Cost (Except as Other- wise Indi- cated).	Gross Assets, Less De- preciation and "Items not Admitted."	Total Liabilities (Exclusive of Capital).	Surplus as Regards Policy- holders (Including Capital).	Gross Assets to each \$100 of Liabilities.	
TRAVELERS †.....1864.	1889	Surplus.	\$ 9,822,050	\$ 8,211,127	\$ 1,610,923	\$ 119.60	\$ 183.00	\$ 322,511	\$	\$ 9,681,568	\$ 8,263,277	\$ 1,418,291	\$ 116.85	102.0
	1888	Surplus.	8,947,177	7,434,014	1,513,163	120.35	181.00	305,733	.....	8,477,131	7,466,693	1,010,438	113.40	
	1887	Surplus.	8,105,170	6,712,923	1,392,247	120.70	178.00	294,197	.....	7,734,369	6,759,454	974,935	111.47	
	1886	Surplus.	7,321,944	6,043,899	1,322,517	121.60	177.00	263,305	24,900	7,034,241	6,096,386	937,852	115.36	
	1885	Surplus.	6,572,413	5,455,059	1,138,945	121.00	183.00	246,948	.....	6,299,933	5,476,424	822,609	115.00	
	1884	Surplus.	5,935,947	4,945,241	1,011,108	120.50	181.00	236,434	.....	5,698,450	4,981,816	716,634	114.38	
1883	Surplus.	5,455,879	4,513,845	960,615	121.40	181.00	202,630			5,247,986	4,589,340	658,646	114.36	
UNION MUTUAL.....1849.	1889	Mutual.	5,953,361	5,795,531	227,830	103.00	211.00	183,214	22,041	6,156,598	5,807,365	349,223	106.01	-1.7
	1888	Mutual.	5,795,568	5,645,005	150,593	102.70	214.00	176,358	33,661	6,001,674	5,790,595	281,109	105.91	
	1887	Mutual.	5,823,627	5,605,923	217,704	103.90	217.00	167,558	25,617	6,013,593	5,697,922	315,661	104.54	
	1886	Mutual.	5,866,737	5,616,356	253,381	104.50	223.00	158,886	95,887	6,119,708	5,739,260	380,448	106.63	
	1885	Mutual.	5,995,933	5,654,752	299,341	104.40	223.00	162,349	67,676	6,109,619	5,737,861	371,758	106.63	
	1884	Mutual.	5,978,326	5,710,821	267,505	104.70	235.00	316,020	27,655	6,311,422	5,918,495	392,927	106.64	
1883	Mutual.	5,965,059	5,750,823	214,236	103.70	235.00	172,283		34,010	6,229,184	5,844,068	385,616	106.61	
UNITED STATES.....1850.	1889	440,000	5,001,622	5,628,936	292,686	105.20	186.00	239,618	\$ 162,382	6,266,338	5,656,352	609,986	110.78	23.1
	1888	440,000	5,585,840	5,283,593	302,277	105.70	207.00	214,720	\$ 157,163	5,914,813	5,314,138	600,705	111.30	
	1887	440,000	5,402,530	5,070,722	331,808	106.90	218.00	199,827	\$ 115,357	5,681,494	5,086,822	594,652	111.70	
	1886	440,000	5,248,626	4,909,399	339,227	106.90	235.00	176,841	\$ 193,911	5,586,590	4,934,286	652,341	113.22	
	1885	440,000	5,122,242	4,803,922	318,250	106.60	241.00	172,943	\$ 165,210	5,425,264	4,830,663	594,601	112.10	
	1884	440,000	5,026,376	4,733,059	293,317	106.20	240.00	162,583	\$ 37,039	5,154,412	4,705,097	389,375	108.17	
1883	440,000	5,061,465	4,691,955	369,510	107.90	246.00	153,173		\$ 41,852	5,220,499	4,761,743	464,686	109.65	

VERMONT.....1869.	1889	100,000	325,298	309,430	15,868	105.10	125.00	38,576	a 35,907	396,472	316,855	79,617	125.14
	1888	100,000	314,967	273,690	41,337	115.10	138.00	24,476	a 17,104	350,567	276,345	80,222	129.03
	1887	100,000	306,733	240,971	59,762	124.80	153.00	22,127	a 11,000	330,890	249,971	80,919	132.37
	1886	100,000	287,273	213,231	74,042	134.70	150.00	16,371	a 10,695	311,801	217,271	94,570	143.52
	1885	100,000	274,322	199,119	75,273	137.80	143.00	16,130	a 8,430	296,135	201,150	94,985	147.26
	1884	100,000	256,680	186,794	69,866	137.40	131.00	17,880	a 3,134	274,293	187,224	86,971	146.44
	1883	100,000	236,438	164,365	74,073	145.10	120.00	15,859	a 3,686	253,608	165,305	90,243	154.53
WASHINGTON 1860.	1889	125,000	9,607,204	9,641,027	-33,833	99.60	208.00	385,266	80,901	10,019,268	9,667,908	351,360	103.63
	1888	125,000	8,923,952	8,947,186	-23,234	99.70	209.00	346,893	184,422	9,401,336	8,973,683	427,653	104.77
	1887	125,000	8,387,300	8,224,187	103,173	101.20	210.00	313,476	167,547	8,807,479	8,314,832	492,647	105.93
	1886	125,000	7,813,631	7,693,871	119,760	101.60	210.00	288,436	167,547	8,231,190	7,762,293	468,837	106.04
	1885	125,000	7,394,546	7,231,145	163,401	102.30	213.00	257,815	152,047	7,771,775	7,292,852	478,923	106.57
	1884	125,000	6,883,848	6,810,718	73,130	101.10	204.00	256,671	a 154,391	7,273,650	6,917,451	356,199	105.15
	1883	125,000	6,587,879	6,449,794	138,085	102.10	202.00	239,557	a 179,449	6,978,607	6,527,791	450,816	106.91

* Without deduction for reinsured risks.

† Purely stock company, the amount of capital (\$600,000) appearing in connection with accident department.

item, "Market value of real estate over cost."

a Including

TABLE C.—ECONOMIC EXHIBIT—COMPLETE SYNOPSIS OF INCOME AND OUTGO, INCLUDING NATURAL COST OF ASSURANCE, ETC., ETC.

NAME OF COMPANY AND YEAR ORGANIZED.	RECEIPTS FROM ALL SOURCES.					DISBURSEMENTS IN DETAIL.—MORTALITY AND EXPENSE, OR NATURAL COST-FACTORS.					MORTALITY AND EXPENSE RATIOS PROPER IN CO-RELATION WITH NEW BUSINESS.				
	Premium Receipts (Including Reserve Released by Lapses).	To Each \$1000 Assured.	Interest, Rents, Profits, etc.	Total Income.	To Each \$1000 Assured.	Death Claims Paid (Including Dividend Additions).	To Each \$1000 Assured.	Expenses and Taxes (Including Net Cost of Capital).	To Each \$1000 Assured.	Combined Outgo Represent- ing Natural or Net Cost of Assurance.	To Each \$1000 Assured.	Total Death Claims (Within the Year) to Mean Amt. Assured.	Expenses, Taxes, Premium Receipts, etc., to Gross.	%	Proportion of New Business to Each \$1000 of Old.
ÆTNA.....1850.	3,738,703	33.80	1,778,066	5,516,769	49.80	1,645,361	14.90	884,592	8.00	2,529,953	22.90	1.50	23.6	%	\$
	3,495,265	33.10	1,729,464	5,133,729	49.90	1,599,837	14.70	787,933	7.70	2,297,770	22.40	1.60	23.1	%	165.00
	3,201,345	32.90	1,629,368	4,830,713	49.60	1,514,676	15.60	688,741	7.10	2,203,417	22.70	1.54	21.5	%	139.00
	3,090,012	32.70	1,609,619	4,699,631	50.30	1,383,605	15.00	649,020	7.00	2,032,625	22.00	1.52	21.4	%	127.00
	2,845,491	32.40	1,734,383	4,579,875	52.20	1,390,768	15.80	606,397	6.90	1,997,105	22.70	1.47	21.3	%	111.00
	2,688,320	31.80	1,601,908	4,290,228	50.60	1,265,467	14.90	545,410	6.40	1,810,877	21.30	1.61	20.3	%	78.00
1883	2,719,350	32.00	1,760,372	4,479,722	52.70	1,248,873	14.70	576,976	6.80	1,827,849	21.50	1.55	21.3	%	100.00
BERKSHIRE.....1851.	902,358	35.10	200,641	1,102,999	44.00	224,638	9.00	231,478	9.20	456,116	18.20	.90	25.7	%	249.00
	811,557	37.00	183,124	994,681	45.40	206,469	9.50	190,955	8.70	397,424	18.20	.99	23.5	%	223.00
	753,365	38.30	186,273	940,147	47.80	185,572	9.40	177,525	9.00	363,097	18.40	.92	23.5	%	225.00
	705,795	39.50	189,241	895,037	50.00	185,276	10.40	166,624	9.30	351,900	19.70	1.24	23.6	%	206.00
	660,115	41.30	190,999	859,214	53.00	183,493	11.30	153,115	9.50	336,608	20.80	1.16	22.9	%	176.00
	597,544	39.90	190,620	788,234	52.50	168,100	11.20	138,932	9.30	327,032	20.50	1.06	22.3	%	199.00
1883	580,299	41.10	194,067	774,366	54.90	194,935	13.80	137,588	9.70	332,593	23.50	1.53	23.8	%	159.00
CONNECTICUT GENERAL.1865.	238,175	20.20	107,563	345,738	42.40	97,387	11.80	75,624	9.30	173,011	21.10	1.15	31.8	%	145.00
	219,509	28.60	95,083	314,592	41.00	77,870	10.20	69,806	9.10	147,676	19.30	1.04	31.8	%	170.00
	201,006	27.60	91,820	292,826	40.20	64,102	8.80	67,416	9.20	131,518	18.00	1.06	33.6	%	140.00
	182,592	27.50	86,684	269,276	40.40	74,019	11.00	56,651	8.40	130,670	19.40	.94	34.3	%	126.00
	169,259	26.20	81,764	251,023	38.90	60,425	9.70	58,089	9.00	118,514	18.40	1.33	34.0	%	138.00
	162,211	25.60	76,631	238,842	37.70	55,453	8.70	59,957	9.30	114,510	18.00	.71	36.4	%	146.00
1883	148,220	26.00	95,580	253,800	41.80	90,583	14.90	51,520	8.50	142,103	23.40	1.47	32.6	%	

1880	4,418,336	29.10	3,282,885	7,701,221	59.80	3,546,885	23.40	6,891,177	5.90	1,415,135	29.30	2.18	20.2	57.00
1888	4,436,285	29.30	3,987,191	7,423,476	49.00	3,197,983	23.10	6,704,479	5.90	3,992,462	26.30	2.16	17.9	57.00
1887	4,422,465	29.30	3,042,897	7,485,362	48.20	3,058,734	20.30	6,800,317	5.30	3,859,051	25.60	2.07	18.1	58.00
1886	4,404,544	29.70	2,960,463	7,425,007	48.20	2,819,044	18.90	6,846,009	5.60	3,685,853	24.50	1.89	19.0	51.00
1885	4,524,265	30.00	3,108,948	7,651,813	49.10	3,105,064	20.90	6,807,090	5.00	4,024,634	26.80	2.03	19.5	55.00
1884	4,707,437	30.90	2,704,577	7,502,015	48.20	2,752,375	18.10	6,822,988	5.40	3,575,363	23.50	1.80	17.5	44.00
1883	4,829,058	31.10	3,041,125	7,870,223	49.50	3,178,774	20.40	6,861,885	5.50	4,040,659	25.90	1.83	17.8	50.00
EQUITABLE.....1858.														
1889	25,357,523	40.20	5,035,766	39,393,288	48.20	6,825,797	10.80	5,998,095	9.50	12,823,892	20.30	1.15	23.6	257.00
1888	22,047,813	40.10	4,911,164	26,958,977	49.10	6,341,273	11.50	4,939,449	9.00	11,280,722	20.50	1.30	22.4	256.00
1887	19,115,775	39.60	4,125,074	23,240,840	48.10	5,129,515	11.90	4,070,644	8.40	9,200,159	19.00	1.26	21.3	278.00
1886	16,272,155	39.50	3,601,578	19,873,733	48.30	4,895,273	11.90	3,422,379	8.30	8,317,652	20.20	1.31	21.0	259.00
1885	13,461,679	37.70	3,128,374	16,590,053	46.40	4,071,040	11.40	2,895,571	8.10	6,966,611	19.50	1.28	21.5	260.00
1884	12,031,330	38.90	2,972,150	15,053,480	48.50	3,596,569	11.60	2,383,162	7.70	5,979,821	19.30	1.26	19.8	248.00
1883	10,797,548	39.00	2,743,073	13,470,572	48.90	3,042,105	11.10	2,100,833	7.60	5,142,932	18.70	1.21	19.6	290.00
GERMANIA.....1860.														
1889	2,256,811	41.60	706,189	2,963,000	54.60	858,414	15.80	2,556,721	10.30	1,415,135	26.10	1.66	24.7	170.00
1888	1,995,805	40.20	611,225	2,577,030	49.60	744,625	14.90	2,488,394	9.40	1,213,019	24.30	1.51	23.8	188.00
1887	1,749,369	41.80	641,462	2,422,237	55.70	710,598	13.80	2,366,057	8.60	1,097,255	22.40	1.52	21.7	109.00
1886	1,614,892	40.40	561,775	2,176,668	57.60	602,691	13.80	2,377,044	8.70	979,735	22.50	1.36	21.5	115.00
1885	1,561,660	40.00	525,765	2,087,425	53.50	689,825	15.60	2,381,876	9.10	1,071,701	25.60	1.37	23.6	109.00
1884	1,491,567	39.20	508,702	2,009,269	52.60	632,269	15.00	2,381,066	9.40	1,013,335	25.00	1.57	24.4	95.00
1883						593,137	15.00	2,378,855	9.40	966,092	24.40	1.62	25.0	104.00
HOME.....1860.														
1889	930,301	36.00	204,615	1,224,916	47.30	336,141	13.00	271,717	10.50	607,858	23.50	1.38	29.2	254.00
1888	816,847	35.00	222,339	1,099,186	48.30	339,480	14.30	232,171	10.20	571,655	25.10	1.53	28.4	176.00
1887	756,817	34.80	206,831	1,053,648	48.30	288,447	13.90	226,117	10.20	514,564	23.70	1.40	29.7	230.00
1886	680,841	35.00	384,896	1,065,737	54.80	336,050	17.30	220,239	10.30	536,298	27.60	1.80	29.4	200.00
1885	600,238	33.70	236,019	830,257	47.00	227,388	12.80	177,910	10.00	455,298	22.80	1.31	29.7	148.00
1884	593,353	33.20	257,454	820,867	48.40	240,051	14.10	179,052	9.80	405,073	23.90	1.42	29.3	114.00
1883	546,475	32.30	260,506	806,981	47.70	205,941	12.20	175,109	10.40	381,030	22.60	1.26	32.0	176.00

TABLE C.—ECONOMIC EXHIBIT (Concluded).

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	DISBURSEMENTS IN DETAIL.					SUMMATION.											
		OTHER PAYMENTS TO POLICYHOLDERS.				INTEREST ON CAPITAL.		PROFIT AND LOSS.	Total to Policy- holders.	Total Outgo of all Kinds.	Balance of Income Remaining for Invest- ment.	Ratio to Income.						
		Matured Endow- ments.	Annuities.	Cash Surrender Values.	Dividends.	Divi- dends to Stock- holders.	Less Amount in Excess of Six Per Cent, In- cluded in Expenses as Net Cost of Capital.											
AETNA	1850.																	
	1889	1,041,541	\$	322,110	\$	612,420	\$	125,000	\$	17	\$	3,541,441	\$	4,601,033	\$	915,736	%	16.6
	1888	778,162	.....	.....	591,553	125,000	.....	.....	.....	.....	.....	3,181,119	4,044,052	1,089,677	.....	.....	21.2	
	1887	606,456	.....	.....	575,094	112,500	.....	.....	.....	.....	.....	3,025,559	3,881,865	948,848	.....	.....	19.6	
	1886	688,933	.....	.....	534,920	100,000	.....	.....	.....	.....	.....	2,978,025	3,687,045	952,586	.....	.....	20.5	
	1885	881,007	.....	.....	547,269	100,000	.....	.....	.....	.....	.....	3,119,472	3,785,865	794,010	.....	.....	17.3	
BRESKIRE	1884	852,160	.....	.....	530,015	100,000	.....	.....	.....	.....	.....	2,900,728	3,566,139	724,089	.....	.....	16.9	
	1883	705,549	.....	.....	522,230	87,500	.....	.....	.....	.....	.....	2,781,828	3,480,804	1,058,918	.....	.....	23.6	
	1889	97,232	.....	.....	101,077	1,785	.....	.....	.....	.....	.....	613,078	846,086	256,913	.....	.....	23.3	
	1888	124,541	.....	.....	102,504	1,785	.....	.....	.....	.....	.....	593,943	785,152	209,599	.....	.....	21.1	
	1887	249,017	.....	.....	104,882	1,785	.....	.....	.....	.....	.....	698,103	882,455	57,692	.....	.....	6.1	
	1886	265,226	.....	.....	103,792	1,785	.....	.....	.....	.....	.....	686,155	863,800	31,147	.....	.....	3.5	
CONNECTICUT GENERAL.....	1885	143,603	.....	.....	99,845	1,785	.....	.....	.....	.....	.....	633,834	797,853	61,301	.....	.....	7.1	
	1884	113,829	.....	.....	89,822	1,785	.....	.....	.....	.....	.....	585,955	713,376	74,858	.....	.....	9.5	
	1883	111,350	.....	.....	92,227	1,785	.....	.....	.....	.....	.....	548,500	696,273	76,093	.....	.....	10.1	
	1889	32,038	.....	.....	9,177	12,000	.....	.....	.....	.....	.....	152,887	237,511	108,227	.....	.....	31.3	
	1888	20,437	.....	.....	7,896	12,000	.....	.....	.....	.....	.....	119,767	198,573	116,019	.....	.....	36.9	
	1887	35,120	.....	.....	7,240	12,000	.....	.....	.....	.....	.....	117,577	201,178	91,648	.....	.....	31.3	
CONNECTICUT GENERAL.....	1886	33,300	.....	.....	7,355	12,000	.....	.....	.....	.....	131,997	197,048	71,088	.....	.....	26.8		
	1885	39,554	.....	.....	6,920	12,000	.....	.....	.....	.....	126,220	194,671	56,352	.....	.....	22.5		
	1884	36,887	.....	.....	6,909	12,000	.....	.....	.....	.....	112,515	183,064	55,378	.....	.....	23.4		
	1883	37,647	.....	.....	8,414	12,000	.....	.....	.....	.....	148,459	208,979	44,621	.....	.....	17.6		

CONNECTICUT MUTUAL.....1846.	1889	634,207	.....	494,391	1,105,830	.....	.....	.....	5,839,313	6,916,400	784,821	10.2
	1888	497,769	.....	599,228	1,100,368	.....	.....	.....	5,385,348	6,669,145	724,351	9.8
	1887	601,995	.....	576,310	1,177,261	.....	.....	.....	5,414,301	6,407,984	1,057,378	14.2
	1886	693,778	.....	582,847	1,186,132	.....	.....	.....	5,285,001	6,296,269	1,128,738	15.2
	1885	704,213	.....	662,610	1,202,136	.....	.....	.....	5,824,584	6,926,512	784,701	9.5
	1884	769,848	.....	816,475	1,153,609	.....	.....	.....	5,512,307	6,499,846	1,022,169	13.3
EQUITABLE.....1859.	1883	634,204	.....	779,178	1,116,696	.....	.....	.....	5,781,852	6,827,013	1,043,210	13.2
	1889	1,052,702	202,880	2,273,084	1,422,394	7,000	-1,000	.....	11,842,858	17,846,953	12,546,335	41.3
	1888	1,221,216	171,972	1,773,332	2,376,663	7,000	-1,000	.....	11,884,457	16,829,926	10,129,071	37.6
	1887	919,093	138,603	1,555,515	2,319,783	7,000	-1,000	.....	10,022,510	14,139,154	9,101,095	39.2
	1886	430,407	112,659	1,033,010	1,859,259	7,000	-1,000	.....	8,336,608	11,704,987	8,108,746	40.8
	1885	369,194	91,586	866,706	1,740,170	7,000	-1,000	.....	7,138,689	10,040,260	6,549,793	39.5
GERMANIA.....1860.	1884	571,733	90,022	1,086,220	1,850,144	7,000	-1,000	.....	7,194,787	9,828,009	5,105,471	34.0
	1883	558,804	58,544	999,809	1,801,809	7,000	-1,000	.....	6,461,071	8,597,993	4,922,669	36.4
	1889	266,196	16,590	132,115	264,458	24,000	-12,000	.....	1,537,773	2,106,494	856,507	28.9
	1888	213,620	15,150	128,678	250,837	24,000	-12,000	.....	1,352,910	1,833,304	743,726	28.8
	1887	202,870	13,143	135,524	240,026	24,000	-12,000	.....	1,302,161	1,700,818	721,419	29.8
	1886	211,297	11,209	144,428	231,384	24,000	-12,000	.....	1,200,822	1,589,873	818,274	32.1
HOME.....1860.	1885	250,073	10,042	204,871	204,871	24,000	-12,000	.....	1,300,526	1,694,493	482,265	32.0
	1884	291,747	7,993	126,062	203,695	24,000	-12,000	.....	1,261,675	1,654,741	432,684	20.7
	1883	241,397	5,119	127,875	206,253	24,000	-12,000	.....	1,173,780	1,558,635	450,694	22.5
	1889	61,130	2,450	91,273	137,993	15,000	-7,500	.....	622,897	908,115	316,802	25.9
	1888	65,504	750	89,140	118,225	15,000	-7,500	.....	613,160	853,156	246,032	22.4
	1887	81,364	611	74,437	115,120	15,000	-7,500	.....	559,369	797,486	256,162	24.3
	1886	79,075	438	71,884	116,097	15,000	-7,500	.....	603,553	811,292	254,445	23.0
	1885	110,309	438	88,967	114,936	15,000	-7,500	.....	512,038	697,448	138,809	16.6
	1884	99,622	497	65,831	111,340	15,000	-7,500	.....	527,321	806,386	14,421	1.8
	1883	94,536	797	50,891	112,069	15,000	-7,500	.....	470,215	724,116	82,865	10.3

a "Premium on securities," \$24,621. b Real estate expense, except \$354,528, net loss in 1882.

TABLE C.—ECONOMIC EXHIBIT—COMPLETE SYNOPSIS OF INCOME AND OUTGO, INCLUDING NATURAL COST OF ASSURANCE, ETC.—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	RECEIPTS FROM ALL SOURCES.					DISBURSEMENTS IN DETAIL.—MORTALITY AND EXPENSE, OR NATURAL COST-FACTORS.					MORTALITY AND EXPENSE RATIOS PROPER IN CORRELATION WITH NEW BUSINESS.				
		Premium Receipts (Including Reserve Released by Lapses).	To Each \$1000	Interest, Rents, Profits, etc.	Total Income.	To Assured, \$1000	Death Claims Paid (Including Dividend Additions).	To Each \$1000	Expenses and Taxes (Including Net Cost of Capital).	To Each \$1000	Combined Outgo Represent- ing Natural or Net Cost of Assurance.	To Each \$1000	Total Death Claims (Within the Year) to Mean Amt. Assured.	Expenses, Taxes, etc., to Gross Premium Receipts.	%	Proportion of New Business to Each \$1000 of Old.
JOHN HANCOCK *.....1862.	1889	1,616,585	35.20	182,958	1,799,543	38.80	565,510	13.00	713,056	15.50	1,309,566	28.50	1.85	44.1	45.0	120.00
	1888	1,317,374	33.50	162,769	1,480,163	37.70	473,843	12.10	592,687	15.10	1,066,530	27.20	1.40	45.0	44.1	121.00
	1887	1,031,845	31.30	166,134	1,197,979	36.40	357,002	11.10	522,290	15.90	879,292	27.00	1.38	50.6	50.6	111.00
	1886	815,750	30.40	168,817	984,567	37.00	306,938	11.50	493,571	15.00	710,509	26.50	1.60	49.5	49.5	112.00
	1885	647,143	30.10	159,175	806,318	37.50	221,266	10.30	315,194	14.70	536,460	25.00	1.29	48.7	48.7	120.00
	1884	547,058	30.60	137,007	684,066	38.20	206,460	11.50	261,145	14.60	467,605	26.10	1.28	47.7	47.7	98.00
	1883	472,242	30.00	135,597	607,839	38.50	175,438	11.10	221,385	14.00	596,823	25.10	1.06	46.8	46.8	88.00
MANHATTAN.....1850.	1889	1,762,958	34.50	487,100	2,250,058	44.00	1,031,499	20.20	674,131	13.20	1,795,630	33.40	2.04	38.2	38.2	301.00
	1888	1,454,830	33.40	519,134	1,973,964	43.40	917,969	21.10	450,379	11.60	1,421,759	32.70	2.22	34.6	34.6	226.00
	1887	1,264,397	32.40	573,769	1,838,165	47.10	779,201	20.00	422,419	10.80	1,201,086	30.80	2.07	33.4	33.4	165.00
	1886	1,141,836	31.50	530,214	1,672,050	46.10	716,204	19.80	333,212	9.20	1,049,416	29.00	2.02	29.2	29.2	136.00
	1885	1,038,633	30.10	551,350	1,589,984	46.10	710,209	20.60	280,460	8.10	990,669	28.70	2.08	27.0	27.0	96.00
	1884	1,035,624	30.50	549,401	1,585,025	46.60	666,731	17.80	290,630	8.50	867,361	26.30	1.81	28.0	28.0	105.00
	1883	1,008,422	30.50	607,628	1,616,049	49.60	687,171	20.80	270,386	8.20	957,557	29.00	2.09	26.8	26.8	88.00
MASSACHUSETTS MUT..1851.	1889	1,867,547	33.20	544,621	2,412,168	42.80	585,402	10.40	450,282	9.00	1,089,684	19.40	1.17	27.0	27.0	244.00
	1888	1,630,370	33.10	493,205	2,123,575	42.50	511,818	10.30	453,459	9.20	964,277	19.50	1.08	27.0	27.0	203.00
	1887	1,434,458	31.40	417,486	1,851,944	40.00	525,311	11.60	378,717	8.30	894,088	19.90	1.11	26.4	26.4	198.00
	1886	1,312,126	31.10	420,566	1,732,686	40.70	490,095	12.00	342,940	8.30	839,075	20.30	1.34	26.1	26.1	171.00
	1885	1,201,590	30.60	412,272	1,613,792	40.80	387,468	10.20	328,600	8.70	716,000	18.90	1.05	27.4	27.4	186.00
	1884	1,048,920	30.20	420,820	1,469,754	40.90	339,778	9.80	289,578	8.30	629,356	18.10	1.01	27.6	27.6	150.00
	1883	941,187	28.60	428,255	1,369,442	40.30	434,343	13.20	265,576	8.10	699,919	21.30	1.35	28.3	28.3	163.00

METROPOLITAN * 1866.	1889	8,348,945	40.70	382,251	8,725,196	42.60	3,042,818	14.90	3,297,722	16.10	6,340,540	31.00	2.11	39.5	67.00
	1888	6,810,110	37.70	276,109	7,086,219	39.20	2,550,105	14.10	2,972,386	16.50	5,522,491	30.60	2.85	43.6	51.00
	1887	5,618,767	37.00	210,947	5,829,715	38.40	2,098,936	13.80	2,437,338	16.00	4,536,274	29.80	2.63	43.4	49.00
	1886	4,438,096	35.70	155,298	4,593,394	37.00	1,566,514	12.60	1,925,778	15.50	3,492,292	28.10	2.24	43.4	49.00
	1885	3,415,525	35.40	114,353	3,528,877	36.60	1,279,045	13.30	1,616,112	16.70	2,895,757	30.00	1.47	47.3	49.00
	1884	2,811,816	36.20	104,122	2,915,938	37.90	970,590	12.50	1,522,755	16.60	2,493,345	32.10	2.17	54.2	33.00
MUTUAL.....1843.	1883	1,975,703	31.20	106,916	2,082,619	32.20	631,639	10.00	1,161,991	18.30	1,793,630	28.30	1.63	58.8	23.00
	1889	23,727,859	41.90	7,391,161	31,119,020	55.00	7,679,151	13.60	6,428,894	11.40	14,108,045	25.00	1.45	27.1	260.00
	1888	19,444,308	40.30	6,771,624	26,215,922	54.40	7,231,665	15.00	4,972,107	10.30	12,203,772	25.30	1.60	25.6	229.00
	1887	17,110,902	40.00	6,009,021	23,119,922	54.10	7,107,260	16.60	3,649,514	8.50	10,756,774	25.30	1.57	21.3	156.00
	1886	15,624,721	39.70	5,522,456	21,137,177	53.70	5,492,922	13.90	3,101,417	7.90	8,594,337	21.80	1.47	19.8	136.00
	1885	14,768,922	40.00	5,446,052	20,214,954	54.80	5,920,031	12.00	2,487,290	6.70	8,407,324	22.70	1.65	19.8	120.00
MUTUAL BENEFIT.....1845.	1884	13,850,258	39.30	5,245,060	19,095,318	54.30	5,226,821	14.90	2,003,220	5.70	7,230,101	20.60	1.47	14.5	91.00
	1883	13,457,928	39.20	5,042,944	18,500,893	53.10	5,095,795	14.90	1,946,937	5.70	7,022,722	20.60	1.54	14.5	104.00
	1889	5,583,835	34.30	2,314,823	7,898,658	48.60	2,812,695	17.30	1,067,252	6.60	3,889,947	23.90	1.81	19.1	133.00
	1888	5,083,395	33.10	2,287,863	7,371,252	48.00	2,892,325	18.80	929,707	6.10	3,822,032	24.90	1.89	18.3	118.00
	1887	4,862,237	32.70	2,256,499	7,064,666	48.00	2,678,056	18.20	885,813	6.00	3,563,869	24.20	1.89	18.4	103.00
	1886	4,630,663	32.30	2,072,324	6,702,987	46.80	2,711,440	18.90	852,242	6.00	3,563,682	24.00	1.92	18.4	100.00
NATIONAL, Vermont.....1850.	1885	4,461,122	32.00	1,862,716	6,323,838	45.40	2,383,891	17.10	796,882	5.70	3,180,773	22.80	1.74	17.9	100.00
	1884	4,347,965	32.00	1,779,218	6,127,183	45.10	2,160,273	16.00	749,677	5.50	2,918,950	21.50	1.58	17.2	94.00
	1883	4,159,771	31.20	2,072,689	6,232,460	46.80	2,190,985	16.40	691,742	5.20	2,882,727	21.60	1.64	16.6	94.00
	1889	1,495,069	38.60	286,606	1,781,674	45.90	309,848	8.00	436,664	11.30	746,512	19.30	.88	29.2	319.00
	1888	1,281,173	39.70	260,364	1,541,537	47.70	291,209	9.00	322,554	10.00	613,763	19.00	1.02	25.2	422.00
	1887	954,395	38.30	233,143	1,187,448	47.70	212,171	8.50	225,239	9.00	437,410	17.50	.94	23.6	362.00
	1886	723,316	36.30	187,039	912,355	45.60	177,432	8.90	177,867	8.90	355,299	17.80	.97	24.5	314.00
	1885	628,532	36.70	170,724	779,256	47.00	139,054	8.30	152,006	9.20	289,060	17.50	.89	25.0	276.00
	1884	506,186	35.90	162,707	668,893	47.40	158,605	11.20	126,956	9.00	285,561	20.20	1.21	25.0	250.00
	1883	416,585	34.40	149,010	565,595	46.70	174,767	14.40	87,961	7.30	262,728	21.70	1.53	21.1	219.00

* All figures include industrial business excepting ratios in last column, and last but two, which refer to regular business only. a Not including real estate expenses.
 † Including \$4,331 paid in commutation of renewal commissions.

TABLE C.—ECONOMIC EXHIBIT (Concluded).

NAME OF COMPANY AND YEAR ORGANIZED.	DISBURSEMENTS IN DETAIL.					SUMMATION.				
	OTHER PAYMENTS TO POLICYHOLDERS.			INTEREST ON CAPITAL.		PROFIT AND LOSS.	Total to Policy- holders.	Total Outgo of all Kinds.	Balance of Income Remaining for Invest- ment.	Ratio to Income.
	Matured Endow- ments.	Annuities.	Cash Surrender Values.	Divi- dends to Stock- holders.	Less Amount in Excess of Six Per Cent, In- cluded in Expenses as Net Cost of Capital.					
JOHN HANCOCK.....1862.	1886	\$ 128,291	\$ 135	\$ 35,284	\$ 62,671	\$	\$ 822,890	\$ 1,535,946	\$ 263,597	% 14.6
	1888	86,650	345	33,131	56,888	.....	650,857	1,243,544	236,619	16.0
	1887	39,729	345	23,735	54,561	.....	475,372	1,011,934	186,045	15.5
	1886	65,603	345	24,526	51,722	.....	449,134	852,705	131,862	13.3
	1885	84,138	345	37,993	45,594	.....	366,246	704,440	101,878	12.6
	1884	99,828	345	37,484	44,658	.....	388,775	649,920	34,146	5.0
1883	68,045	647	34,008	42,008	.....	18,867	320,146	560,398	47,441	7.8
MANHATTAN.....1850.	1886	66,134	3,157	231,507	175,425	—18,000	1,441,588	2,121,719	128,339	5.7
	1888	59,576	3,167	207,527	218,188	—26,000	1,406,446	1,932,671	41,293	2.1
	1887	91,597	2,957	184,538	224,191	—26,000	1,282,514	1,735,650	102,535	5.6
	1886	81,713	3,179	164,583	221,888	—34,000	1,187,567	1,550,168	121,882	7.3
	1885	77,149	3,469	155,551	231,351	—34,000	1,177,729	1,490,093	99,891	6.3
	1884	49,554	4,000	182,909	234,521	—34,000	1,077,715	1,415,981	169,044	10.7
1883	131,829	4,137	137,886	196,123	—34,000	1,157,001	1,475,178	160,871	9.8	
MASSACHUSETTS MUTUAL.....1851.	1886	102,589	.....	178,241	225,777	.....	1,092,009	1,622,331	789,837	32.7
	1888	143,659	.....	196,748	209,564	.....	1,061,789	1,550,104	552,381	26.3
	1887	144,826	.....	147,205	197,892	.....	1,015,234	1,449,988	401,956	21.7
	1886	142,807	.....	115,367	204,601	.....	958,870	1,357,745	378,941	21.8
	1885	111,612	.....	100,724	221,929	.....	821,673	1,338,708	275,084	17.0
	1884	163,146	.....	87,801	207,241	.....	797,966	1,137,909	331,845	22.6
1883	114,190	.....	82,858	199,256	.....	815,647	1,125,327	244,115	17.9	

TABLE C.—ECONOMIC EXHIBIT—COMPLETE SYNOPSIS OF INCOME AND OUTGO, INCLUDING NATURAL COST OF ASSURANCE, ETC.—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	RECEIPTS FROM ALL SOURCES.						DISBURSEMENTS IN DETAIL—MORTALITY AND EXPENSE, OR NATURAL COST-FACTORS.						MORTALITY AND EXPENSE RATIOS PROPER IN CORRELATION WITH NEW BUSINESS.			
		Premium Receipts (Including Reserve Released by Lapses).	To Assured. \$	Interest, Rents, Profits, etc.	Total Income.	To Assured. \$	Death Claims Paid (Including Dividend Additions).	To Assured. \$	Expenses and Taxes (Including Net Cost of Capital).	To Assured. \$	Combined Represent- ing Natural or Net Cost of Assurance.	To Each \$1000	Total Death Claims (Within the Year) to Mean Amt. Assured.	Expenses, Taxes, etc., to Gross Premium Receipts.	Proportion of New Business to Each \$1000 of Old.		
NEW ENGLAND.....1844.	1889	2,628,886	33.30	1,043,251	3,672,137	46.60	1,100,832	15.10	537,516	6.80	1,728,348	21.90	1.56	20.5	135.00		
	1888	2,472,810	33.60	1,014,106	3,486,916	47.40	1,201,654	16.50	508,900	6.90	1,710,554	23.40	1.73	20.6	121.00		
	1887	2,337,007	33.50	1,042,906	3,379,913	48.40	1,016,322	14.60	438,764	6.30	1,455,086	20.90	1.36	18.8	106.00		
	1886	2,211,776	32.90	942,109	3,153,885	46.90	1,035,243	15.40	427,583	6.40	1,462,826	21.80	1.58	19.3	111.00		
	1885	2,111,431	32.70	931,352	3,042,783	47.10	1,099,459	17.00	406,677	6.30	1,506,127	23.30	1.85	19.2	111.00		
	1884	2,003,058	32.00	802,086	2,805,142	45.80	1,075,320	17.20	394,726	6.30	1,470,046	23.50	1.57	19.7	94.00		
NEW YORK.....1845.	1889	1,961,319	31.50	995,883	2,957,202	47.90	998,184	16.20	381,767	6.80	1,579,971	22.40	1.72	19.5	111.00		
	1888	2,242,517	44.50	4,442,157	28,684,673	454.50	5,032,466	10.20	5,754,828	111.40	10,787,994	21.60	1.13	14.51	286.00		
	1887	20,500,610	44.50	4,310,504	24,811,174	455.00	4,412,050	10.50	4,416,540	110.30	8,838,590	20.80	1.21	12.21	283.00		
	1886	17,826,822	44.50	3,703,953	21,530,845	455.80	3,916,997	10.90	4,290,314	111.80	8,507,311	22.70	1.23	12.5	280.00		
	1885	15,160,469	44.50	3,671,200	18,831,759	456.30	2,757,096	9.10	3,182,977	110.30	5,940,013	19.40	1.05	12.23	269.00		
	1884	12,480,848	44.50	3,424,203	15,905,141	455.90	2,999,110	11.50	2,689,646	110.00	5,638,756	21.50	1.18	12.4	243.00		
NORTHWESTERN.....1858.	1889	10,350,940	44.30	2,873,369	13,224,352	453.70	2,257,176	9.80	2,522,612	110.80	4,779,788	20.60	1.09	12.49	260.00		
	1888	7,247,194	36.30	2,022,265	9,279,459	46.30	1,887,540	9.30	1,718,724	8.50	3,606,264	17.80	.98	23.4	268.00		
	1887	6,229,444	36.10	1,771,209	8,000,653	46.40	1,346,868	7.80	1,450,651	8.40	2,797,549	16.80	.89	23.3	264.00		
	1886	5,220,953	35.40	1,639,106	6,860,119	46.50	1,410,303	9.60	1,204,645	8.20	2,600,948	17.80	1.01	23.1	249.00		
	1885	4,416,489	34.60	1,454,308	5,870,797	46.00	1,000,569	7.80	1,068,588	8.40	2,069,157	16.20	.96	24.8	259.00		
	1884	3,785,045	34.20	1,319,185	5,104,230	46.10	1,040,004	9.50	851,183	7.70	1,900,187	17.20	.92	22.5	242.00		
	1884	3,376,776	34.20	1,279,106	4,655,882	47.10	860,267	8.80	753,722	7.60	1,614,009	16.40	.95	22.3	207.00		
	1883	3,009,212	32.70	1,200,001	4,209,213	45.80	984,496	10.70	719,109	7.80	1,703,605	18.50	1.13	24.0	225.00		

PENN MUTUAL.....1847.	1889	3,084,563	39.00	823,880	3,908,443	49.40	860,842	10.90	771,923	9.80	1,632,765	20.70	1.84	25.0	242.00
	1888	2,696,201	38.60	717,464	3,353,755	49.00	823,324	12.00	699,292	8.90	1,432,016	20.90	1.33	23.1	214.00
	1887	2,341,497	38.40	658,774	3,000,271	49.20	594,485	9.80	538,748	8.80	1,133,233	18.60	1.06	23.0	210.00
	1886	2,058,169	38.20	650,626	2,708,795	50.30	692,048	11.80	488,417	9.10	1,121,365	20.90	1.22	23.7	206.00
	1885	1,826,701	38.10	543,513	2,370,214	49.40	696,450	14.50	417,174	8.70	1,113,624	23.20	1.40	22.8	175.00
	1884	1,622,314	37.30	497,958	2,140,272	48.60	597,666	11.50	374,800	8.50	882,466	20.00	1.22	22.8	194.00
1883	1,595,800	36.30	463,568	1,969,368	47.40	612,412	14.80	346,989	8.40	959,401	23.20	1.51	23.0	159.00	
PROVIDENT L. AND T...1865.	1889	2,890,484	40.30	708,868	3,599,292	54.40	558,929	7.80	538,925	7.50	1,097,854	15.30	.81	18.6	203.00
	1888	2,548,468	39.80	656,163	3,204,631	50.00	597,860	9.30	471,345	7.40	1,069,205	16.70	1.03	18.5	201.00
	1887	2,231,181	39.00	555,805	2,786,986	49.60	389,973	6.80	418,440	7.30	868,413	14.10	.68	18.8	195.00
	1886	1,946,699	38.20	510,834	2,457,463	48.20	396,482	7.80	345,155	6.80	741,537	14.60	.84	17.7	187.00
	1885	1,778,944	38.90	440,408	2,219,352	48.60	294,182	6.40	307,976	6.50	602,158	12.90	.74	17.3	174.00
	1884	1,599,674	38.40	394,536	1,994,210	47.80	376,304	8.80	295,825	7.10	672,129	15.90	.82	18.5	199.00
1883	1,422,619	37.40	340,115	1,742,734	46.50	276,220	7.40	255,959	6.80	532,249	14.20	.80	18.3	222.00	
PROVIDENT SAVINGS.....1875.	1889	1,343,630	22.00	17,184	1,360,814	22.30	559,104	9.00	369,812	6.10	919,916	15.10	1.11	27.5	353.00
	1888	1,145,153	22.50	12,472	1,163,625	22.80	401,233	7.90	229,279	4.50	690,512	12.40	.81	22.0	237.00
	1887	980,417	21.10	12,897	1,022,314	21.37	321,497	6.90	217,858	4.60	539,265	11.50	.89	22.1	210.00
	1886	848,827	18.00	8,630	857,457	18.26	203,218	5.60	153,837	4.30	357,955	9.90	.81	23.7	570.00
	1885	396,918	14.35	6,225	397,143	14.66	142,619	5.70	104,723	4.20	247,342	9.90	.75	22.0	950.00
	1884	197,804	11.95	5,300	173,104	12.34	70,311	5.00	59,797	4.30	130,018	9.30	.64	23.5	1180.00
1883	79,339	11.30	4,955	110,295	120.1	25,713	3.70	54,187	7.70	79,900	11.40	.52	26.3	2050.00	
STATE MUTUAL.....1845.	1889	1,201,560	39.40	242,828	1,444,388	47.40	282,003	9.20	255,445	8.40	537,448	17.60	.94	21.3	214.00
	1888	1,033,523	38.70	224,161	1,257,684	47.10	329,075	12.30	216,316	8.10	545,391	20.40	1.22	20.9	203.00
	1887	898,116	38.40	203,124	1,101,240	47.00	221,697	9.50	193,479	8.30	415,166	17.80	1.07	21.5	188.00
	1886	798,340	38.00	186,539	987,879	47.00	236,867	11.30	164,822	7.90	401,689	19.20	1.22	20.7	214.00
	1885	694,555	37.80	220,356	914,911	49.70	218,621	11.00	155,308	8.40	373,929	20.30	1.30	22.3	243.00
	1884	572,130	36.10	172,587	744,717	47.10	167,744	10.60	126,833	8.00	294,577	18.60	.94	22.2	194.00
1883	467,137	32.90	143,751	610,888	43.00	126,969	9.00	111,896	7.90	238,865	16.90	.93	24.0	234.00	

^a Represent premium receipts from assurance proper or exclusive of annuity premiums. ^b Five per cent of annuity premiums deducted from gross expenses for cost of annuity business.
^c See ratio of premium receipts.

TABLE C.—ECONOMIC EXHIBIT (Concluded).

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	DISBURSEMENTS IN DETAIL.					SUMMATION.				
		OTHER PAYMENTS TO POLICYHOLDERS.			INTEREST ON CAPITAL.		PROFIT AND LOSS.	Total to Policy- holders.	Total Outgo of all Kinds.	Balance of Income Remaining for Invest- ment.	Ratio to Income.
		Matured Endow- ments.	Annuities.	Cash Surrender Values.	Dividends.	Divi- dends to Stock- holders.						Less Amount in Excess of Six Per Cent, In- cluded in Expenses as Net Cost of Capital.
							\$				
				\$	\$	\$	\$	\$	\$	\$	\$
NEW ENGLAND.....1844.	1889	259,135	.....	243,065	561,011	.....	a 12,263	2,254,043	2,803,822	868,315	23.6
	1888	202,203	.....	304,992	594,979	.....	a 8,381	2,303,828	2,821,109	665,807	19.1
	1887	300,275	.....	315,458	423,792	.....	a 11,133	2,055,847	2,595,744	874,169	25.9
	1886	257,315	.....	228,736	450,279	.....	a 94,493	1,971,574	2,493,650	660,236	20.9
	1885	286,373	.....	231,129	481,322	.....	a 39,154	2,092,204	2,538,115	504,688	16.6
	1884	313,627	.....	252,429	535,526	.....	a 11,123	2,176,902	2,582,751	283,895	9.9
	1883	336,356	.....	188,436	533,587	.....	a 483	2,056,563	2,438,833	518,369	17.3
NEW YORK.....1845.	1889	1,219,629	1,160,753	2,240,945	2,467,328	.....	.....	12,121,122	17,875,950	10,954,173	38.2
	1888	1,044,132	1,057,386	2,180,269	2,399,488	.....	.....	10,973,070	15,369,610	9,481,564	38.1
	1887	444,370	967,917	1,881,704	2,324,223	.....	.....	9,535,211	13,805,595	7,705,390	36.0
	1886	558,075	921,762	1,315,118	2,074,239	.....	.....	7,627,230	10,810,207	8,021,551	42.6
	1885	741,764	899,271	1,350,460	1,691,269	.....	.....	7,681,874	10,321,520	5,583,621	35.1
	1884	873,808	852,019	861,871	1,790,081	.....	b 469,052	6,734,955	9,726,620	4,106,132	29.7
	1883	452,230	701,214	869,840	2,413,014	.....	.....	6,699,390	8,931,377	4,276,155	32.4
NORTHWESTERN.....1858.	1889	459,527	.....	267,007	928,048	.....	.....	3,542,122	5,260,846	4,118,613	43.9
	1888	234,043	.....	261,095	956,761	.....	28,722	2,709,697	4,279,090	3,721,543	46.5
	1887	394,865	.....	169,090	1,457,611	.....	219,245	3,347,809	4,771,700	2,688,419	30.4
	1886	343,613	.....	248,913	820,904	.....	93,919	2,413,999	3,576,597	2,294,290	39.1
	1885	487,831	.....	322,365	778,594	.....	170	2,637,794	3,486,977	1,615,253	31.6
	1884	614,401	.....	284,166	727,135	.....	.....	2,485,969	3,229,710	1,416,171	30.4
	1883	308,851	.....	257,653	675,830	.....	12,248	2,226,830	2,938,187	1,251,026	29.7

PENN MUTUAL.....1847.	1889	180,998	90	216,434	532,383	.....	.....	1,780,047	2,561,970	1,346,473	34.5
	1888	75,237	.....	202,002	519,533	.....	.....	1,680,066	2,229,388	1,124,367	33.5
	1887	64,222	.....	216,460	437,947	.....	.....	1,313,134	1,851,882	1,148,369	33.3
	1886	66,615	.....	173,547	406,015	.....	.....	1,279,125	1,767,542	941,253	34.8
	1885	54,805	.....	208,959	386,703	.....	7.447	1,342,007	1,766,628	603,385	25.5
	1884	41,523	.....	135,139	363,193	.....	.....	1,027,521	1,412,321	727,951	34.0
1883	67,680	.....	.....	117,494	310,143	.....	13.007	1,027,730	1,457,727	511,041	20.0
PROVIDENT LIFE AND TRUST...1865.	1889	271,771	21,970	88,830	348,745	.....	.....	1,200,254	1,820,170	1,770,113	49.2
	1888	204,995	21,310	79,166	309,664	.....	.....	1,214,004	1,685,348	1,519,283	47.4
	1887	135,730	21,316	80,190	270,860	.....	.....	904,058	1,370,869	1,464,477	51.7
	1886	132,310	22,087	54,474	247,470	.....	.....	852,824	1,197,978	1,207,906	51.2
	1885	109,215	19,192	60,724	220,156	.....	.....	703,169	1,011,446	1,097,105	54.4
	1884	154,964	17,807	62,389	185,896	.....	.....	801,280	1,097,105	897,105	44.8
1883	99,600	18,055	.....	35,353	165,708	.....	.....	595,007	850,965	891,769	51.2
PROVIDENT SAVINGS.....1875.	1889	.....	100	2,072	372,470	.....	.....	924,746	1,204,558	66,257	4.9
	1888	.....	100	4,629	376,681	.....	.....	762,622	1,011,921	151,704	13.0
	1887	.....	.....	3,039	368,081	.....	.....	693,428	917,285	85,028	8.5
	1886	.....	.....	7,357	200,285	6.325	—325	410,859	570,372	87,086	13.2
	1885	.....	.....	1,895	70,743	.....	.....	215,256	319,980	47,163	12.9
	1884	.....	.....	4,949	10,384	.....	.....	91,043	151,350	21,724	12.6
1883	.....	.....	.....	9,986	2,442	.....	7.140	38,141	99,468	10,827	9.8
STATE MUTUAL.....1845.	1889	54,900	.....	97,595	158,429	.....	.....	592,927	828,372	596,015	41.3
	1888	55,000	.....	73,983	161,400	.....	.....	619,458	846,098	421,586	33.5
	1887	81,393	.....	46,272	141,624	.....	324	490,975	619,454	416,766	37.8
	1886	92,053	.....	39,787	125,917	.....	.....	492,465	659,416	328,433	33.2
	1885	63,155	.....	40,332	121,361	.....	.....	443,466	598,777	316,134	34.5
	1884	64,301	.....	28,575	102,186	.....	.....	362,806	480,640	255,076	34.2
1883	63,540	.....	.....	14,041	87,353	.....	9.365	291,993	413,164	197,793	32.4

a "Interest on purchased securities." b "Contingent fund charged off on securities." c "Premium on bonds," \$1.30,633.

TABLE C.—ECONOMIC EXHIBIT—COMPLETE SYNOPSIS OF INCOME AND OUTGO, INCLUDING NATURAL COST OF ASSURANCE, ETC.—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	RECEIPTS FROM ALL SOURCES.						DISBURSEMENTS IN DETAIL.—MORTALITY AND EXPENSE, OR NATURAL COST-FACTORS.						MORTALITY AND EXPENSE RATIOS PROPER IN CO-RELATION WITH NEW BUSINESS.			
		Premium Receipts (Including Reserve Released by Lapses).	To Each \$1000	Interest, Rents, Profits, etc.	Total Income.	To Each \$1000	Death Claims Paid (Including Dividend Additions).	To Each \$1000	Expenses and Taxes (Including Net Cost of Capital).	To Each \$1000	Combined Outgo Represent- ing Natural or Net Cost of Assurance.	Total Death Claims (Within the Year to Mean Amt. Assured.	Expenses, Taxes, etc., to Gross Premium Receipts	Proportion of New Business to Each \$1000 of Old.			
TRAVELERS 1864.	1889	1,340,404	29.80	453,246	1,793,650	39.90	366,793	8.00	297,390	6.60	658,183	14.60	1.88	22.2	190.00		
	1888	1,210,958	29.40	477,331	1,688,289	41.10	445,586	10.80	265,739	6.90	711,319	17.30	1.11	22.0	182.00		
	1887	1,099,498	29.10	410,004	1,509,502	40.00	337,412	8.90	252,711	6.70	590,123	15.60	.88	22.1	202.00		
	1886	983,367	28.80	437,381	1,420,748	41.60	311,666	9.10	242,912	7.10	554,518	16.20	1.10	24.7	250.00		
	1885	846,298	28.40	343,464	1,229,762	40.00	267,671	9.00	213,795	7.20	481,396	16.20	.90	25.3	196.00		
	1884	758,741	27.80	313,618	1,072,359	39.30	243,743	8.90	192,535	7.10	436,278	16.00	.87	25.3	200.00		
1883	660,028	26.40	331,623	991,651	39.70	232,511	9.30	167,097	6.70	399,608	16.00	.96	25.3	187.00			
UNION MUTUAL.....1849.	1889	724,117	26.60	276,998	1,001,115	36.80	357,692	13.10	293,417	10.80	651,109	23.90	1.32	40.5	170.00		
	1888	711,888	27.00	251,632	963,500	36.50	449,003	17.00	301,487	11.40	750,490	28.40	1.67	42.3	159.00		
	1887	688,397	26.70	260,548	948,945	38.20	458,952	17.80	287,351	11.10	746,303	28.90	1.93	41.8	165.00		
	1886	676,956	26.90	263,941	940,897	37.30	356,223	14.10	279,014	11.10	635,237	25.20	1.57	41.2	143.00		
	1885	668,998	27.20	301,657	1,030,655	41.00	460,409	19.00	270,954	11.00	740,393	30.00	1.67	40.6	162.00		
	1884	718,179	29.60	267,444	985,624	40.60	288,506	11.90	277,687	11.40	566,193	23.30	1.44	38.7	140.00		
1883	770,580	29.00	301,499	1,012,019	41.30	397,168	16.20	266,667	10.90	663,835	27.10	1.54	37.4	139.00			
UNITED STATES.....1850.	1889	1,061,943	34.00	288,610	1,350,553	44.40	358,287	11.80	345,096	11.40	704,213	23.20	1.31	32.6	320.00		
	1888	819,542	31.80	267,656	1,087,198	42.20	404,466	15.70	346,197	13.60	744,663	28.90	1.73	41.5	231.00		
	1887	745,459	31.70	276,000	1,023,459	43.60	367,731	15.70	318,485	13.60	686,156	29.30	1.70	42.7	227.00		
	1886	685,025	32.50	283,013	968,048	45.90	338,765	16.00	288,867	13.70	627,662	29.70	1.65	42.2	170.00		
	1885	660,369	33.00	256,999	917,318	45.80	306,364	15.30	279,738	13.90	586,102	29.20	1.55	42.3	174.00		
	1884	656,359	33.20	266,834	923,193	46.60	340,670	17.20	295,733	14.00	636,412	32.10	1.62	45.0	184.00		
1883	652,324	34.00	272,594	923,918	48.10	252,067	13.10	301,379	15.70	553,446	28.80	1.56	46.2	263.00			

VERMONT.....1869.	1889	72,301	29.30	20,452	92,753	37.50	17,424	7.00	44,613	18.00	62,037	25.00	1.11	61.7	490.00
	1888	62,662	31.30	18,585	81,247	40.60	15,883	7.90	35,815	17.90	51,098	25.80	.60	57.1	451.00
	1887	51,710	32.50	18,844	70,554	44.40	15,107	9.50	28,022	17.60	43,129	27.10	1.38	54.2	276.00
	1886	48,096	33.80	18,246	66,342	46.70	14,650	10.30	18,421	13.00	33,071	23.30	1.17	38.3	157.00
	1885	51,181	36.50	15,027	66,208	47.20	15,500	11.10	17,495	12.40	32,995	23.50	1.20	34.2	200.00
	1884	42,870	29.00	16,071	58,941	41.10	8,000	6.80	16,202	11.30	25,102	17.50	.60	37.7	160.00
WASHINGTON.....1860.	1883	40,728	29.40	12,917	53,645	38.50	16,612	11.90	14,435	10.40	31,047	22.30	1.02	35.4	336.00
	1889	1,975,824	42.60	556,104	2,531,928	54.60	596,777	12.90	561,570	12.10	1,158,347	25.00	1.35	28.4	203.00
	1888	1,831,527	42.80	451,478	2,283,005	53.30	609,945	14.30	519,343	12.10	1,129,288	26.40	1.45	28.4	193.00
	1887	1,654,211	41.90	420,820	2,075,031	52.50	510,593	12.90	396,992	10.00	907,587	22.90	1.27	24.0	189.00
	1886	1,508,699	41.20	407,118	1,915,817	52.40	518,486	14.20	394,504	9.10	852,990	23.90	1.48	22.1	192.00
	1885	1,392,483	40.00	453,975	1,846,458	54.30	431,369	12.70	316,122	9.30	747,511	22.00	1.18	22.7	132.00
	1884	1,434,332	43.00	341,002	1,775,334	53.20	412,621	12.10	312,219	10.40	724,840	22.50	1.33	21.7	173.00
	1883	1,347,955	42.10	446,998	1,794,953	56.10	331,678	10.40	327,574	10.20	659,252	20.60	1.16	24.3	188.00

TABLE C.—ECONOMIC EXHIBIT (Concluded).

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	DISBURSEMENTS IN DETAIL.					SUMMATION.				
		OTHER PAYMENTS TO POLICYHOLDERS.			INTEREST ON CAPITAL.		Profit AND Loss.	Total to Policy- holders.	Total Outgo of all Kinds.	Balance of Income Remaining for Invest- ment.	Ratio to Income.
		Matured Endow- ments.	Annuities.	Cash Surrender Values.	Dividends.	Divi- dends to Stock- holders.						Less Amount in Excess of Six Per Cent, In- cluded in Expenses as Net Cost of Capital.
							\$	\$	\$	\$	\$
TRAVELERS	1889	100,608	950	90,871	(a)	(b)	.....	553,312	918,777	874,872	48.8
	1888	56,155	400	78,408	(a)	(b)	.....	580,543	846,282	842,007	49.9
	1887	44,227	150	66,712	(a)	(b)	.....	448,591	726,277	783,226	51.9
	1886	58,293	150	58,257	(a)	(b)	.....	438,306	671,217	749,531	52.8
	1885	68,535	150	43,214	(a)	(b)	.....	379,571	593,296	636,466	51.8
	1884	54,730	150	50,461	(a)	(b)	.....	349,084	592,291	480,068	44.8
	1883	28,309	150	28,921	(a)	(b)	.....	289,891	456,589	534,662	53.9
UNION MUTUAL.....	1889	127,090	233	39,474	25,356	.....	.....	549,845	843,262	157,853	15.8
	1888	142,599	233	47,461	50,856	.....	.....	690,152	991,639	—28,119	—2.9
	1887	172,522	194	57,517	54,450	.....	.....	743,634	1,030,985	—46,110	—4.7
	1886	187,995	169	79,215	68,154	.....	15,573	681,666	976,232	—35,355	—3.8
	1885	234,151	.....	55,857	60,260	.....	13,258	819,677	1,103,888	—73,233	—7.1
	1884	232,146	.....	84,188	64,938	.....	25,790	668,878	972,356	13,227	1.4
	1883	220,481	.....	117,022	75,678	.....	.....	810,399	1,076,596	—64,977	—6.4
UNITED STATES.....	1889	47,664	709	97,537	158,248	30,800	—4,400	662,446	1,034,772	315,782	23.4
	1888	81,706	126	41,117	(c)	30,800	—4,400	527,414	993,888	183,310	16.9
	1887	110,159	126	46,714	(c)	30,800	—4,400	594,720	869,555	153,995	15.0
	1886	113,694	126	73,783	(c)	30,800	—4,400	526,368	841,665	126,363	13.1
	1885	81,401	761	111,980	(c)	30,800	—4,400	500,506	821,452	95,866	10.4
	1884	136,879	126	100,810	58,255	30,800	—4,400	636,149	958,282	—35,089	—3.8
	1883	59,805	137	117,319	46,597	30,776	—4,376	475,924	820,202	103,716	11.2

VERMONT.....1869.	1889	4,018	.....	8,407	1,980	6,000	.....	31,829	82,442	10,311	11.1
1888	.....	.....	.....	8,900	2,220	3,000	.....	27,003	66,993	14,254	17.5
1887	133	.....	.....	5,657	2,174	6,000	.....	23,072	57,994	13,460	19.1
1886	7,734	.....	.....	6,763	2,616	3,000	.....	32,040	53,461	12,881	19.4
1885	1,000	.....	.....	8,490	3,011	3,000	.....	28,000	48,406	17,712	26.8
1884	2,500	.....	.....	3,152	2,865	6,000	.....	17,417	46,699	18,242	31.0
1883	.....	.....	.....	1,863	2,938	6,000	.....	21,413	43,948	9,697	18.1
WASHINGTON.....1860.	1889	227,704	8,759	268,804	177,561	8,691	430	1,279,608	1,848,677	683,252	27.0
1888	183,168	4,926	255,747	165,758	8,572	8,572	2,405	1,219,584	1,746,413	536,592	23.5
1887	103,307	4,761	232,766	157,171	8,547	8,547	.....	1,088,600	1,501,302	573,792	27.6
1886	152,719	4,544	286,527	149,107	8,591	8,591	43,343	1,111,383	1,496,731	419,086	21.9
1885	151,788	4,088	259,887	146,200	8,696	8,696	25,000	993,442	1,335,760	510,698	27.6
1884	184,244	3,110	314,797	234,869	8,820	8,820	16,185	1,149,641	1,479,365	295,969	16.7
1883	135,841	2,757	273,863	228,915	8,636	8,636	.....	973,054	1,302,264	492,689	27.4

^a Purely stock company.^b See report accident department for stockholders' dividends.^c Quinquennial distribution plan adopted in 1885.

SUPPLEMENT TO TABLE C.—A STUDY OF SOME ECONOMICAL CONDITIONS IN LIFE ASSURANCE. EXPERIENCE OF TWELVE REPRESENTATIVE COMPANIES, SHOWING (1) CURRENT RISK; (2) NEW BUSINESS VOLUME; (3) MORTUARY COST (ESTIMATED) AND EXPENDITURE, AND (4) CURRENT COST VS. THE EXPENSE RATIO AS A MEASURE OF ECONOMY.

NAME OF COM- PANY AND YEAR ORGANIZED.	Year Ending December 31.	GROSS AND NET AMOUNT AT RISK.			Ratio per \$1000 Assurance in Force.	Relative Volume of New Business or Fresh Selection (See Table A).	NET LOSSES AND EXPENSES, OR CURRENT COST.					THE EXPENSE RATIO AS VARIOUSLY CALCULATED.			
		Total Assurance in Force.	Net Premium Reserve or Self- Insurance.	Remainder Being Current or "Office" or Risk.			Death Claims (Table C) Reserve, or Net Mortu- ary Cost.*	Per \$1000 Assurance in Force.	Expenses, Taxes, etc., (Table C).	Per \$1000 Assurance in Force.	Total Represent- ing Current "Office" Cost.	Ratio per \$1000 Assurance in Force.	Expenses, etc., to (Mass. Reports).	Ditto to Premium	Ditto to Total Income.
AETNA	1880	\$ 110,660,719	\$ 28,399,758	\$ 82,260,961	\$ 743.00	16.5	\$ 1,222,500	11.00	\$ 884,575	8.00	\$ 2,107,075	19.00	83	23.6	16.0
	1888	102,904,393	27,536,663	75,367,640	732.00	13.9	1,105,200	10.70	787,933	7.70	1,893,133	18.40	79	23.1	15.4
	1887	97,372,334	26,571,217	70,801,117	727.00	13.0	1,101,000	11.30	688,741	7.10	1,789,741	18.40	73	21.5	14.3
	1886	92,202,969	25,643,886	66,559,083	722.00	12.7	998,900	10.90	649,020	7.00	1,647,920	17.90	72	21.4	14.0
	1885	87,791,243	24,827,164	62,964,079	717.00	11.1	997,180	11.40	606,397	6.90	1,603,577	18.30	70	21.3	13.2
	1884	84,663,591	24,247,811	60,415,780	713.00	7.8	902,280	10.70	545,410	6.40	1,447,690	17.10	69	20.3	12.7
1883	85,040,335	23,792,414	61,247,921	721.00	10.0	900,450	10.60	578,976	6.80	1,479,426	17.40	67	21.3	12.9	
CONNECTICUT MUTUAL 1846.	1880	151,739,494	51,393,215	100,346,279	661.00	12.1	.....	10.90	.....	7.20	.....	18.10	73	21.8	14.1
	1888	151,361,913	50,993,121	100,368,792	663.00	5.7	2,344,490	15.50	891,177	5.90	3,235,667	21.40	59	20.2	11.9
	1887	150,992,493	50,322,393	100,670,105	666.00	5.8	2,120,270	14.10	794,479	5.20	2,914,749	19.30	53	17.9	10.7
	1886	150,538,023	49,684,450	100,853,473	670.00	5.1	1,888,890	13.50	800,317	5.30	2,689,207	18.20	53	18.1	10.7
	1885	151,391,588	48,952,020	102,439,568	676.00	5.5	2,139,950	14.10	867,090	5.90	2,735,040	20.00	58	19.0	11.4
	1884	152,230,685	48,408,121	103,822,564	682.00	4.4	1,877,130	12.30	822,088	5.40	2,700,118	17.70	54	17.5	11.0
1883	155,433,409	47,788,862	107,644,547	692.00	5.0	2,199,720	14.20	861,885	5.50	3,061,605	19.70	55	17.8	11.0	
EQUITABLE	1880	691,016,666	83,701,466	547,315,200	867.00	5.3	.....	13.80	.....	5.50	.....	19.30	55	18.6	11.1
	1888	549,216,126	73,502,306	475,713,820	866.00	25.7	5,917,960	9.40	5,998,195	9.90	11,916,155	218.90	95	23.6	19.7
	1887	483,089,508	65,762,932	417,326,576	864.00	25.6	5,491,570	10.00	4,939,449	9.00	10,431,019	219.00	90	22.4	18.3
	1886	411,779,008	58,680,186	353,098,822	858.00	27.8	4,431,160	9.20	4,070,644	8.40	8,502,444	217.60	91	21.3	17.5
	1885	357,338,246	52,205,171	305,133,075	854.00	26.0	4,200,160	10.20	3,422,379	8.30	7,622,539	218.50	89	21.0	17.2
	1884	309,409,171	47,059,105	262,350,066	848.00	24.8	3,476,690	9.70	2,805,571	8.10	6,272,261	217.80	87	21.5	17.4
1883	275,106,588	43,345,087	231,761,501	842.00	29.0	3,050,000	9.80	2,383,102	7.70	5,433,102	217.50	82	19.8	15.9	
		.....	.....	.....	857.00	26.4	2,501,450	9.30	2,100,833	7.60	4,602,283	216.90	83	19.6	15.6
		.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	88	21.3	17.5

SUPPLEMENT TO TABLE C.—A STUDY OF SOME ECONOMICAL CONDITIONS IN LIFE ASSURANCE, ETC.—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	GROSS AND NET AMOUNT AT RISK.			Ratio per \$1000 Assurance in Force.	Relative Volume of New Business or Fresh Selection (See Table A).	NET LOSSES AND EXPENSES, OR CURRENT COST.				Ratio per \$1000 Assurance in Force.	THE EXPENSE RATIO AS VARIOUSLY CALCULATED.		
		Total Assurance in Force.	Net Premium Reserve or Self-Insurance.	Remainder Being Current or "Office" Risk.			Death Claims (Table C)	Expenses, Taxes, etc. (Table C).	Per \$1000 Assurance in Force.	Per \$1000 Assurance in Force.		Expenses, etc., to (Mass. Reports).	Ditto to Premium Income.	Ditto to Total Income.
		\$	\$	\$	\$	%	\$	\$	%	%	%	%	%	%
NEW ENGLAND..... 1844.	1880	78,954,903	17,809,270	61,145,633	775.00	13.5	922,890	537,516	6.80	11.70	18.50	70.00	20.4	14.6
	1888	73,591,241	16,958,895	56,632,346	770.00	12.1	995,270	568,900	6.90	12.60	19.50	71.00	20.6	14.6
	1887	69,754,124	16,215,621	53,539,203	768.00	10.6	780,530	436,764	6.30	11.80	17.50	61.00	18.8	13.0
	1886	67,241,961	15,613,664	51,628,297	768.00	11.1	795,060	427,583	6.40	11.80	18.20	65.00	19.3	13.6
	1885	64,634,400	14,931,630	49,702,761	769.00	11.1	844,477	406,677	6.30	13.10	19.40	64.00	19.2	13.4
	1884	62,628,796	14,382,549	48,246,247	770.00	9.4	827,890	394,726	6.30	13.20	19.50	63.00	19.7	13.8
1883	61,694,591	13,981,704	47,712,887	773.00	11.1		771,590	381,767	6.20	12.50	18.70	63.00	19.7	13.6
NEW YORK..... 1845.	1889	495,601,970	477,022,306	18,579,664	845.00	28.6	4,252,430	5,754,828	11.40	8.60	20.00	1.26	25.1	20.0
	1888	419,886,595	468,162,582	351,723,923	838.00	28.3	3,697,250	4,410,540	11.80	9.00	19.30	1.13	22.8	17.8
	1887	358,935,350	460,745,362	298,190,174	831.00	28.0	3,255,030	4,300,977	11.80	9.00	21.00	1.29	23.5	19.9
	1886	304,373,540	454,155,504	250,218,030	822.00	26.9	2,266,550	3,182,977	11.00	7.70	18.00	1.13	22.3	16.9
	1885	259,674,500	448,495,090	211,269,410	815.00	24.3	2,444,270	2,639,046	10.00	9.00	19.60	1.08	22.4	16.6
	1884	229,322,586	444,096,122	185,286,464	809.00	26.0	1,826,070	2,522,612	11.00	8.20	19.00	1.18	22.4	18.2
1883	198,746,043	440,480,114	158,265,999	795.00	26.3		1,799,160	2,231,986	11.00	9.50	20.30	1.21	22.5	16.9
NORTHWESTERN..... 1858.	1889	202,405,023	31,186,577	171,219,346	822.00	26.9	.....	.....	10.80	8.80	19.60	1.18	23.9	18.0
	1888	172,518,861	27,628,304	144,890,557	846.00	26.8	1,596,860	1,718,722	8.50	7.90	16.40	.91	23.4	18.3
	1887	147,615,323	24,578,587	123,036,736	833.00	26.4	1,131,390	1,450,651	8.40	6.60	15.00	.90	23.3	18.1
	1886	127,620,023	22,033,280	105,586,614	827.00	25.9	1,179,770	1,204,645	8.20	6.60	16.20	.88	23.1	17.6
	1885	110,710,661	20,022,647	90,708,214	819.00	24.2	899,130	1,068,588	8.40	6.50	14.90	.90	24.2	18.2
	1884	96,793,082	18,640,500	80,152,482	811.00	20.7	697,080	851,183	7.70	7.10	13.50	.81	22.5	16.7
1883	92,083,093	17,705,401	74,377,692	808.00	22.5		795,470	753,742	7.80	7.60	12.40	.79	22.3	16.2
	.....	.....	.....	.....	826.00	24.5	.....	.....	8.10	7.50	15.60	.86	23.3	17.5

PENN MUTUAL.....	1889	70,069,580	12,760,725	66,308,855	830.00	24.2	723,920	9.20	771,923	9.80	1,495,843	19.00	1.05	25.0	19.7
1847.	1888	68,372,882	11,592,356	56,780,526	830.00	21.4	683,340	10.00	669,292	8.90	1,492,632	18.90	.94	23.1	18.2
	1887	61,018,805	10,470,186	50,548,619	827.00	21.0	491,640	8.10	538,748	8.80	1,030,388	16.70	.94	23.0	18.0
	1886	53,911,873	9,533,590	44,378,353	822.00	20.6	590,280	9.60	488,417	9.10	1,028,697	18.70	.96	23.7	17.9
	1885	47,986,223	8,704,915	39,284,308	818.00	17.5	569,730	11.90	417,174	8.70	986,904	20.60	.89	22.8	17.6
	1884	43,979,860	8,077,409	35,902,451	815.00	13.4	413,750	9.40	374,800	8.50	788,550	17.90	.88	22.8	17.5
	1883	41,521,675	7,486,277	34,035,398	820.00	15.9	502,180	12.10	346,989	8.40	849,169	20.50	.87	23.0	17.6
		.....	.....	.....	824.00	19.1	.....	10.00	.....	8.90	.....	18.90	.93	23.3	18.1
STATE MUTUAL.....	1889	30,476,430	4,837,435	25,638,995	841.00	21.4	237,160	7.80	255,445	8.40	492,605	16.20	.89	21.3	17.7
1845.	1888	26,665,185	4,261,912	22,403,273	840.00	20.3	276,420	10.40	216,316	8.10	492,736	18.50	.86	20.9	17.2
	1887	23,387,840	3,801,858	19,585,982	837.00	18.8	185,550	7.90	193,479	8.30	379,029	16.20	.87	21.5	17.6
	1886	20,968,635	3,407,361	17,561,274	838.00	21.4	108,490	9.40	164,822	7.90	363,312	17.30	.84	20.7	16.7
	1885	18,367,467	3,109,488	15,257,979	831.00	24.3	181,670	8.90	155,308	8.40	326,978	18.30	.81	22.3	17.0
	1884	15,832,144	2,827,048	13,004,496	821.00	19.4	137,720	8.70	126,833	8.00	264,553	16.70	.85	22.2	17.0
	1883	14,162,113	2,611,398	11,550,715	816.00	23.4	109,600	7.30	111,896	7.90	215,496	15.20	.85	24.0	18.3
		.....	.....	.....	832.00	21.3	.....	8.80	.....	8.10	.....	16.90	.87	21.8	17.4

* Estimated on basis of current risk. a Exclusive of annuity reserve. b After deducting five per cent on annuity premiums.

TABLE D.—ANNUAL NET PROFITS—SYNOPSIS OF SURPLUS EARNINGS, INCLUDING EXHIBIT OF INTEREST AND ITS APPORTIONMENT.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	INTEREST EARNINGS, APPORTIONMENT TO RESERVE, RATES EARNED, ETC.						GAINS FROM THE SCIENTIFIC FACTORS IN ASSURANCE, OR SURPLUS PROFIT.				GAINS FROM IN- VESTMENTS.		Total Surplus Earned and Accrued, Masc. Standard.	To Men- ber's Value of Asset.	Undistrib- uted Balance Less Non- Admitted Assets Added to the Fund (See Divi- dends, (Table C).
		Total Annual Earnings.	Mean Ledger Per Cent of	Estimated Proportion Added to Reserve (Mean Premium Reserve + 1.00 x eq).	Rate Per Cent of	Ratio of Surplus to Next Column.	Ratio of Surplus to Next Column.	Interest in Excess of 4 Per Cent Reserve Require- ment (Less Dividends on Capital).	Mortuary and Ex- pense Margin, Lapse Gain, etc. (—Signifies a Deficit).	Total Represent- ing Assur- ance Profits Proper.	Ratio of Assurance Profits to Total Surplus	Apprecia- tion in Values and Profits on Securities Sold (— Signifies Deprecia- tion or Loss).	Apprecia- tion in Values and Profits on Securities Sold (— Signifies Deprecia- tion or Loss).			
AETNA..... 1850.	1880	\$ 1,749,416	5.34	1,006,800	3.35	1.61	%	\$ 527,616	\$ 170,788	\$ 608,404	2.50	\$ 61,073	\$ 759,477	\$ 151,004	2.71	151,004
	1888	1,734,778	5.46	1,060,000	3.34	1.73	%	548,858	137,114	685,972	2.54	46,553	732,525	148,857	2.71	148,857
	1887	1,757,302	5.61	1,015,088	3.30	1.95	%	598,800	170,244	769,044	2.94	-9,221	758,265	157,136	1.95	157,136
	1886	1,569,976	5.34	989,690	3.34	1.83	%	500,046	266,114	766,160	3.04	-25,905	741,155	176,702	2.94	176,702
	1885	1,600,011	5.60	902,254	3.32	1.93	%	557,757	139,574	697,331	2.85	110,575	807,906	187,906	2.85	187,906
	1884	1,636,016	5.80	941,969	3.34	2.11	%	594,047	160,744	754,791	3.14	-71,558	683,233	183,343	2.84	183,343
	1883	1,543,831	5.66	900,266	3.37	1.96	%	536,065	134,339	670,404	2.86	153,816	574,220	134,522	2.33	134,522
BENSHIRE..... 1851.	1880	\$ 11,601,330	5.54	6,987,821	3.33	1.85	%	3,863,509	1,178,917	5,042,426	2.84	265,933	4,808,359	1,420,308	2.68	1,420,308
	1888	903,393	4.96	145,276	3.55	1.37	%	56,332	94,775	151,107	4.08	-2,102	149,005	32,400	4.02	32,400
	1887	186,265	4.81	136,424	3.53	1.24	%	48,056	76,594	124,650	3.64	2,143	126,793	23,507	3.32	23,507
	1886	181,645	4.87	131,686	3.53	1.29	%	48,174	93,793	141,967	4.22	-12,748	129,149	23,414	3.85	23,414
	1885	102,943	5.23	130,236	3.53	1.66	%	60,022	43,185	104,107	3.14	6,352	110,459	6,600	3.33	6,600
	1884	182,194	5.01	128,444	3.53	1.43	%	51,025	45,438	97,363	2.97	-6,283	91,280	13,486	2.79	13,486
	1883	186,479	5.22	125,064	3.52	1.65	%	59,063	55,286	114,349	3.57	-14,574	99,775	9,893	3.12	9,893
CONNECTICUT GENERAL..... 1865.	1880	\$ 1,315,051	5.04	919,530	3.52	1.47	%	383,026	393,837	776,863	3.29	-17,673	759,190	49,752	3.16	49,752
	1888	106,932	5.00	53,724	2.96	2.27	%	41,215	-2,325	38,890	2.84	-22,572	16,318	7,674	1.12	7,674
	1887	98,756	5.81	50,632	2.96	2.12	%	36,124	10,775	46,899	3.61	7,721	54,620	46,829	4.23	46,829
	1886	90,270	5.66	47,692	2.99	1.92	%	30,578	9,959	40,537	3.33	-5,865	34,672	24,992	2.85	24,992
	1885	81,833	5.40	45,322	3.00	1.61	%	24,441	14,168	38,609	3.33	2,737	41,346	34,663	3.57	34,663
	1884	84,317	5.81	44,244	3.05	1.94	%	28,073	-16,569	11,504	1.02	921	12,425	5,109	1.10	5,109
	1883	81,749	5.86	43,212	3.10	1.90	%	26,537	16,649	43,186	3.02	-7,548	35,638	29,038	3.25	29,038
	1883	75,207	5.60	40,080	3.13	1.57	%	21,167	349	21,516	2.01	-860	20,656	12,668	1.95	12,668
		619,131	5.72	326,976	3.03	1.90	%	208,155	32,906	241,061	2.87	-25,266	215,795	166,914	2.58	166,914

CONNECTICUT MUTUAL. 1816.	1889 1888 1887 1886 1885 1884 1883	3,017,327 2,975,837 2,985,201 2,826,475 2,902,501 2,771,374 2,805,551	5.37 5.36 5.47 5.28 5.52 5.36 5.71	2,007,572 1,987,372 1,961,704 1,934,060 1,909,034 1,886,215 1,856,046	3.57 3.58 3.59 3.61 3.63 3.65 3.66	1.80 1.78 1.88 1.67 1.89 1.71 2.05	1,009,755 988,466 1,023,497 892,415 993,527 1,181,893 1,039,505	521,236 666,755 666,275 707,661 713,767 718,893 605,565	1,530,991 1,655,221 1,689,772 1,600,076 1,467,294 1,604,052 1,645,070	2.99 3.27 3.38 3.24 3.01 3.34 3.48	c-304,932 c-422,032 c-260,778 c 147,159 c 205,759 c-286,294 c-117,625	1,226,059 1,233,180 1,428,994 1,747,235 1,673,053 1,317,758 1,597,445	2.40 2.43 2.82 3.54 3.44 2.74 3.23	1,078,441 144,028 282,485 559,555 622,482 182,318 435,473
EQUITABLE. 1859.	1889 1888 1887 1886 1885 1884 1883	20,374,326 4,997,656 4,906,807 4,997,656 4,906,807 4,997,656 4,906,807	5.44 5.24 5.89 5.77 5.49 5.68 5.52	13,542,003 3,083,600 2,735,764 2,440,070 2,174,230 1,946,360 1,772,622	3.61 3.22 3.24 3.27 3.29 3.31 3.35	1.83 2.00 2.63 2.47 2.19 2.36 2.16	6,832,324 1,997,056 2,224,043 1,849,979 1,416,124 1,385,006 1,145,698	4,360,152 2,195,010 2,541,225 2,618,009 2,294,127 1,987,660 2,431,063	11,192,476 4,102,066 4,795,268 4,467,988 3,740,251 3,374,756 3,577,661	3.24 5.20 6.84 7.18 6.75 6.80 7.91	-1038,743 c-575,581 c 273,797 -495,131 700,188 1,428,211 -314,060	10,153,733 3,526,485 5,039,065 3,972,858 4,440,430 4,802,967 3,263,601	2.94 4.47 7.23 6.39 7.04 9.68 7.22	3,298,782 d 2,020,684 d 1,376,132 d 1,445,331 d 2,433,041 d 2,710,800 d 1,482,113
GERMANIA. 1860.	1889 1888 1887 1886 1885 1884 1883	26,829,434 707,671 595,461 615,610 577,081 555,334 534,437	5.60 5.18 4.63 5.08 5.09 5.20 5.21	15,780,204 510,224 474,500 443,008 417,616 396,036 378,500	3.30 3.74 3.69 3.66 3.69 3.71 3.66	2.28 1.27 .75 1.22 1.20 1.27 1.29	11,000,230 173,447 169,901 148,002 135,405 135,278 131,937	16,040,803 12,516 143,471 170,658 198,711 35,173 100,007	27,041,033 185,963 240,432 318,660 334,176 170,451 231,944	6.85 1.43 1.99 2.82 3.14 1.69 2.40	-1,020,516 -1,425 20,663 38,055 103,395 133,968 10,399	28,061,549 184,538 261,095 356,715 437,481 304,419 242,273	7.17 1.42 2.16 3.24 4.11 3.01 2.51	13,318,829 -70,920 10,258 116,689 200,097 99,548 38,578
HOME. 1860.	1889 1888 1887 1886 1885 1884 1883	4,099,033 203,615 275,381 265,951 246,588 257,222 261,376	5.09 4.75 4.78 4.87 4.74 5.04 5.15	2,982,036 199,906 188,332 178,602 170,400 163,792 158,480	3.70 3.23 3.19 3.16 3.16 3.15 3.02	1.19 1.27 1.33 1.45 1.86 1.30 1.63	948,997 78,709 78,748 81,689 100,551 67,796 83,742	753,699 78,916 18,100 53,900 12,854 53,059 58,669	1,702,696 157,625 96,938 135,589 113,405 120,351 127,874	2.27 3.09 2.02 2.98 2.61 2.89 3.52	360,212 630 771 -4,600 43,485 22,750 -81,398	2,062,908 158,255 97,709 130,060 156,890 143,605 60,953	2.78 3.10 2.04 2.90 3.61 3.44 1.51	461,384 13,981 -21,386 13,992 40,991 20,980 -49,357

* The only basis upon which net results may be indicated relatively for comparison one year with another. (See Explanatory notes.)
 capital account. *d* Including increase of capital from earnings. *c* Including "real estate expenses" (classified as P. and L. item by department). *d* Including additions to tonline surplus aggregating (188-89) \$11,489,763.
 decrease of current surplus. *e* After deducting \$600,000 set apart as contingent sinking fund for real estate. The minus sign (-) last column, signifies

TABLE D.—ANNUAL NET PROFITS—SYNOPSIS OF SURPLUS EARNINGS, INCLUDING EXHIBIT OF INTEREST AND ITS APPORTIONMENT—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	INTEREST EARNINGS, APPORTIONMENT TO RESERVE, RATES EARNED, ETC.					GAINS FROM THE SCIENTIFIC FACTORS IN ASSURANCE, OR SURPLUS PROPER.				GAINS FROM IN- VESTMENTS.	Total Surplus Earned and Accrued, Mass. Standard.	* To Mean Net Value of Assur- ance in Force.	Undistrib- uted Balance Less Non- Admitted Assets Added to the Fund (See Divi- dends, Table C).
		Total Annual Earnings.	Rate Per Cent of Mean Ledger Assets.	Estimated Proportion Added to Reserve (Mean Premium Reserve + 1.00 x .04).	Rate Per Cent of Mean Ledger Assets.	Ditto, Being Ratio for Surplus Interest.	Interest in Excess of 4 Per Cent Reserve Require- ment (Less Dividends on Capital).	Mortuary and Ex- pense Margins, Lapse Gains, etc. (— Signifi- cant a Deficit).	Total Represent- ing Assur- ance Profits Proper.	* To Mean Net Value of Assur- ance in Force.					Appreci- ation in Value and Profit on Securities Sold (— Signifi- cant a Loss).
JOHN HANCOCK. 1862.	1880	\$ 176,443	5.36	121,540	3.69	1.67	\$ 54,903	\$ 44,804	\$ 99,707	3.22	\$ —27,799	\$ 71,908	2.32	\$ 10,253
	1888	170,375	5.62	112,904	3.72	1.90	57,411	36,848	94,259	3.39	—3,419	90,840	3.15	33,522
	1887	158,988	5.62	105,004	3.71	1.91	53,984	—9,724	44,260	1.65	—11,948	34,312	1.21	—19,883
	1886	151,383	5.67	98,590	3.69	1.98	52,883	—9,113	43,770	1.74	13,551	57,321	2.28	6,606
	1885	143,573	5.63	94,400	3.70	1.93	49,173	2,845	52,018	2.16	30,983	83,001	3.45	38,129
	1884	141,360	5.70	92,344	3.72	1.98	49,016	13,451	62,467	2.65	—2,657	59,810	2.54	18,090
1883	138,645	5.70	90,972	3.74	1.96	47,673	29,751	77,424	3.34	—5,259	72,165	3.11	35,418	
MANHATTAN 1850.	1880	1,080,767	5.61	715,724	3.71	1.90	365,043	108,862	473,905	2.59	—6,548	467,357	2.58	122,075
	1888	487,929	4.42	401,800	3.64	.56	62,129	—143,655	—81,526	—80	—6,576	—88,102	—86	—263,527
	1887	513,946	4.70	385,456	3.52	.88	96,490	—193,545	—97,055	—99	16,190	—80,865	—83	—299,953
	1886	572,748	5.48	372,748	3.43	1.76	101,217	40,953	232,170	2.44	—59,306	172,864	1.82	—51,327
	1885	509,279	4.73	362,592	3.37	.99	160,687	47,345	154,032	1.67	16,807	170,839	1.85	—51,049
	1884	515,125	4.84	355,488	3.34	1.12	119,637	79,517	199,154	2.20	16,985	216,139	2.36	—15,212
1883	593,401	5.36	349,080	3.32	1.66	174,321	48,033	222,354	2.50	—65,452	156,902	1.76	—77,619	
MASSACHUSETTS MUTUAL... 1851.	1883	587,206	5.67	342,520	3.31	1.98	204,686	63,132	267,818	3.07	31,044	298,862	3.42	102,739
	1880	3,772,851	5.03	2,569,684	3.42	1.28	955,167	—38,220	896,947	1.57	—50,398	846,539	1.36	—655,048
	1888	486,172	5.27	357,466	3.88	1.39	128,706	165,677	294,383	3.23	57,311	351,694	3.86	125,916
	1887	475,610	5.56	333,464	3.90	1.66	142,146	122,285	334,431	3.93	—66,316	268,115	3.15	58,551
	1886	435,577	5.39	314,622	3.89	1.50	120,885	185,489	306,374	3.82	—65,154	241,220	3.01	83,840
	1885	424,208	5.52	297,320	3.87	1.65	126,978	110,130	237,108	3.13	—4,997	232,111	3.06	—7,648
1884	377,637	5.13	280,252	3.81	1.32	97,385	122,212	229,597	3.21	116,318	345,915	4.84	124,712	
1883	401,188	5.68	265,824	3.77	1.91	135,364	186,119	323,483	4.77	—431,618	—108,135	—1.58	—317,951	
1882	435,851	6.44	255,066	3.77	2.67	180,785	98,325	279,110	4.29	—75,308	203,802	3.13	4,285	
1881	3,036,333	5.57	2,104,084	3.84	1.73	932,249	1,072,237	2,004,486	3.77	—469,674	1,534,812	2.78	71,795	

METROPOLITAN	1866.	1889	409,659	5.60	244,550	3.35	1.54	112,609	247,315	359,924	5.77	8,734	368,658	5.91	840,811
		1888	281,845	5.19	191,456	3.53	1.02	55,376	128,397	183,773	3.76	-20,873	162,900	3.34	120,078
		1887	235,675	5.75	150,260	3.67	1.23	59,415	386,567	430,082	11.41	-20,380	407,593	10.61	365,240
		1886	158,625	5.22	118,020	3.88	.18	5,605	145,212	150,817	5.02	-20,711	130,100	4.32	118,472
		1885	118,033	5.07	91,536	3.93	-.36	-8,503	-7,623	-16,126	-.69	9,885	-6,241	-.22	-61,558
		1884	108,612	5.36	76,000	3.75	-.07	-1,324	-10,919	-12,243	-.63	-23,793	-35,916	-1.85	-130,265
		1883	100,286	5.19	68,552	3.74	.82	16,734	-191,868	-175,134	-10.00	-43,746	-218,880	-1.52	-367,317

TABLE D.—ANNUAL NET PROFITS—SYNOPSIS OF SURPLUS EARNINGS, INCLUDING EXHIBIT OF INTEREST AND ITS APPORTIONMENT—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	INTEREST EARNINGS, APPORTIONMENT TO RESERVE, RATES EARNED, ETC.				GAINS FROM THE SCIENTIFIC FACTORS IN ASSURANCE, OR SURPLUS PROP.:—				GAINS FROM IN- VESTMENTS.	Total Surplus Earned and Accrued, Mast. Standard.	* To Mean Net Val- ue of Assur- ance Force.	Undistrib- uted Balance Less Non- Admitted Assets Added to the Fund (See Divi- dends Table C).
		Total Annual Earnings.	Mean Ledger Per Cent of Assets.	Estimated Proportion Added to Reserve (Mean Premium Reserve + 1/2 x .04).	Rate Ledger Per Cent of Assets.	Ratio, Being Ratio for Net Column.	Interest in Excess of 4 Per Cent Require- ment (Less Dividends on Capital).	Mortality and Ex- cess of Penses, Margin, Lapse, Gains, etc. (—Signifies a Deficit).	Total Represent- ing Assur- ance Proper.	% of Assur- ance Net Value.			
NEW ENGLAND..... 1844.	1889	\$ 994,308	5.33	681,728	3.66	1.67	\$ 312,580	\$ 253,010	\$ 565,590	3.25	\$ 78,596	% 3.71	\$ 83,175
	1888	972,439	5.44	650,480	3.64	1.80	311,959	105,263	427,222	2.58	27,981	2.74	—139,776
	1887	933,081	5.46	624,092	3.65	1.81	308,989	393,523	672,512	4.23	—310,185	2.24	—67,465
	1886	869,569	5.50	598,298	3.66	1.84	301,291	199,708	500,999	3.28	45,617	3.58	96,337
	1885	865,102	5.68	574,547	3.65	2.03	390,555	47,582	368,137	2.51	240,482	4.15	127,267
	1884	850,851	5.54	556,128	3.62	1.92	294,723	278,558	573,281	4.07	—107,777	3.28	—73,436
NEW YORK..... 1845.	1883	837,364	5.60	540,688	3.61	1.99	296,676	85,290	381,966	2.77	118,715	3.63	—32,906
		6,382,734	5.51	4,225,961	3.64	1.87	2,156,773	1,339,934	3,489,707	3.24	87,499	3.33	—6,874
	1889	4,431,897	4.80	3,254,729	3.52	1.28	1,177,168	2,487,614	3,664,782	4.42	\$ 515,878	5.04	\$ 1,921,991
	1888	4,199,959	5.11	2,899,764	3.53	1.58	1,300,195	2,225,436	3,525,631	4.77	562,052	5.53	\$ 1,050,031
	1887	3,728,064	5.07	2,504,826	3.53	1.54	1,133,438	1,897,087	3,031,225	4.45	—36,432	3.85	\$ 211,682
	1886	3,362,504	5.13	2,328,621	3.55	1.58	1,033,883	2,499,193	3,533,076	5.25	610,125	6.98	\$ 1,055,200
NORTHWESTERN..... 1858.	1885	3,664,195	5.21	2,115,000	3.60	1.61	949,135	1,697,587	2,646,722	4.66	2,182,823	9.00	\$ 3,181,019
	1884	2,971,625	5.50	1,941,252	3.60	1.90	1,030,373	1,278,563	2,308,936	4.86	—1,066,360	2.47	\$ —338,164
	1883	2,693,733	5.41	1,770,001	3.55	1.86	923,732	1,413,081	2,336,813	5.15	202,392	5.63	\$ 84,399
		24,451,977	5.18	16,904,253	3.55	1.62	7,547,724	13,379,461	20,927,185	4.89	2,646,400	5.50	8,476,068
	1889	2,956,197	6.12	1,153,230	3.43	2.69	922,967	937,021	1,839,988	6.26	39,543	6.39	\$ 964,494
	1888	1,769,418	6.03	913,618	3.45	2.58	765,770	887,059	1,652,829	6.33	—15,724	6.27	\$ 680,057
	1887	1,669,044	6.24	913,958	3.42	2.52	755,086	533,298	1,290,384	5.54	—224,010	4.58	\$ —91,097
	1886	1,494,364	6.08	824,234	3.35	2.72	670,130	674,042	1,344,174	6.93	—97,035	5.93	\$ 431,641
	1885	1,375,168	6.07	757,200	3.35	2.73	617,459	575,345	1,192,804	6.17	—33,492	5.93	\$ 430,436
	1884	1,303,583	6.18	712,665	3.38	2.86	590,918	560,403	1,151,381	6.34	—31,144	6.14	\$ 387,841
	1883	1,219,393	6.17	672,083	3.40	2.77	547,200	373,563	860,763	5.02	—12,391	4.95	\$ 185,001
		10,997,077	6.13	6,057,527	3.40	2.73	4,819,550	4,482,793	9,332,343	6.01	—368,253	5.76	\$ 2,088,373

TABLE D.—ANNUAL NET PROFITS—SYNOPSIS OF SURPLUS EARNINGS, INCLUDING EXHIBIT OF INTEREST AND ITS APPORTIONMENT—Continued.

NAME OF COMPANY AND YEAR ORGANIZED.	Year Ending December 31.	INTEREST EARNINGS, APPORTIONMENT TO RESERVE, RATES EARNED, ETC.					GAINS FROM THE SCIENTIFIC FACTORS IN ASSURANCE, OR SURPLUS PROPER.				GAINS FROM IN- VESTMENTS.	Total Surplus Earned and Accrued, Mas. Standard.	* To Mean Net Value of Assur- ance in Force.	Undistrib- uted Balance Less Non- Admitted Assets Added to the Fund (See 1 ivi- dends, Table C).
		Total Annual Earnings.	Rate Per Cent of Mean Ledger Assets.	Estimated Proportion Added to Reserve (Mean Premium Reserve + 1.02 x .04).	Rate Per Cent of Mean Ledger Assets.	Ditto, Being Ratio for Net Plus Interest.	Interest in Excess of 4 Per Cent Require- ment (Less Dividends on Capital).	Mortuary Expense Margin, Lapse Gains, etc. (— Signifies a Deficit).	Total Represent- ance Profits Proper.	% To Mean Net Value of Assur- ance in Force.					$ Apprecia- tion in Values and Profits on Securities Sold (— Signifies Deprecia- tion or Loss).
TRAVELERS	1889	449,206	4.76	306,764	3.25	1.51	142,442	46,118	188,560	2.41	98,229	286,789	3.67	\$ 407,853
	1888	444,102	5.21	277,392	3.25	1.96	166,710	44,886	121,830	1.72	42,493	79,337	1.12	35,503
	1887	409,828	5.32	249,652	3.24	2.08	160,176	15,941	176,117	2.70	104,453	71,664	1.12	37,083
	1886	415,442	5.98	224,564	3.23	2.75	190,878	56,138	134,740	2.34	2,493	132,247	2.30	115,243
	1885	361,820	5.79	203,000	3.24	2.55	158,820	24,137	134,683	2.59	46,824	181,507	3.49	105,975
	1884	349,456	5.98	184,704	3.24	2.74	155,752	16,316	172,068	3.04	114,305	57,763	1.22	57,988
1883	268,101	5.17	169,488	3.27	1.90	98,613	49,049	49,564	1.14	20,054	28,910	.67	28,985	
UNION MUTUAL.....	1889	2,688,955	5.46	1,615,564	3.25	2.21	1,073,391	96,429	976,962	2.36	138,745	838,217	1.94	788,630
	1888	256,145	4.36	222,950	3.80	.56	33,195	53,356	86,551	1.52	5,574	92,125	1.62	68,124
	1887	251,924	4.34	220,606	3.80	.54	31,318	31,867	549	-.01	17,007	16,458	.29	34,492
	1886	256,138	4.38	220,040	3.76	.62	36,098	9,822	26,276	.46	37,195	10,919	-.19	33,847
	1885	250,941	4.26	221,004	3.75	.51	29,937	23,381	53,318	.95	8,399	61,717	1.10	8,690
	1884	303,715	3.43	222,856	3.75	-.32	19,141	46,299	27,158	.48	11,191	38,349	.68	25,058
1883	288,030	4.80	225,956	3.76	1.74	103,449	24,048	127,497	2.23	87,145	40,352	.70	7,381	
UNITED STATES.....	1889	1,835,078	4.44	1,558,148	3.77	.67	276,930	109,324	386,254	.97	12,204	374,050	.94	15,169
	1888	277,389	4.83	213,580	3.70	.57	33,009	110,875	143,884	2.64	18,049	161,933	2.97	9,281
	1887	268,597	4.89	203,027	3.70	.63	34,760	31,977	2,783	.05	9,999	12,712	.24	6,053
	1886	258,655	4.89	195,686	3.70	.61	32,169	25,994	6,175	.12	60,300	54,215	1.09	57,689
	1885	264,231	5.13	190,455	3.70	.83	42,976	24,130	18,820	.39	45,539	64,356	1.32	66,742
	1884	265,091	5.28	187,001	3.72	.94	47,299	381	46,909	.98	122,428	189,337	3.97	196,226
1883	258,001	5.17	184,804	3.70	.85	42,457	23,103	19,354	.41	23,951	4,597	-.10	75,311	
1883	259,866	5.22	181,240	3.64	.96	47,886	26,019	21,861	.47	24,737	46,598	1.01	11,108	
		1,851,910	5.06	1,355,793	3.69	.77	280,541	20,749	259,792	.72	156,332	416,124	1.19	134,198

VERMONT.....	1880	19,474	6.08	11,433	3.57	.64	2,042	-18,402	-16,360	-5.61	\$ 10,441	3,081	1.06	-605
	1888	10,034	6.18	10,000	3.26	1.93	5,044	-9,274	-3,330	-1.29	\$ 6,344	2,974	1.15	-697
	1887	18,899	6.30	8,906	2.97	1.33	3,993	-15,343	-11,350	-5.00	905	-11,045	-4.87	-13,651
	1886	17,940	6.38	8,084	2.88	2.44	6,856	-7,199	-343	-1.17	2,265	1,922	.93	-415
	1885	16,798	6.32	7,568	2.84	2.34	6,230	-1,113	5,117	2.65	5,276	10,393	5.39	8,014
	1884	15,353	6.19	6,884	2.78	1.00	2,469	-1,270	1,199	.68	-526	673	.38	-3,272
	1883	14,669	6.27	6,004	2.57	1.14	2,665	-4,530	-1,865	-1.22	340	-1,595	-1.00	-4,779
WASHINGTON	1880	122,167	6.25	58,968	2.98	1.55	30,199	-57,131	-26,932	-1.42	33,405	6,473	.43	-15,405
	1888	466,489	5.03	364,475	3.93	1.01	93,323	18,237	111,560	1.20	-10,289	101,271	1.09	-76,203
	1887	460,759	5.22	337,870	3.00	1.32	114,317	-40,405	73,912	.84	19,879	93,791	1.06	-64,904
	1886	417,227	5.15	313,302	3.87	1.18	95,388	115,057	210,445	2.63	2,956	213,401	2.67	23,810
	1885	392,558	5.16	292,644	3.85	1.20	91,323	46,879	138,202	1.85	6,070	144,872	1.94	-10,086
	1884	369,412	5.45	275,328	3.86	1.48	105,388	152,343	257,731	3.67	12,656	270,387	3.85	122,794
	1883	362,738	5.38	260,012	3.86	1.39	93,906	80,506	174,412	2.63	-31,079	143,333	2.16	-94,617
		344,468	5.43	243,784	3.85	1.45	92,048	61,966	154,014	2.48	15,905	169,319	2.72	-48,390
		2,833,651	5.27	2,087,405	3.87	1.29	685,693	434,583	1,120,276	2.19	16,098	1,136,374	2.21	147,776

* The only basis upon which net results may be indicated relatively for comparison one year with another. (See explanatory notes.) † Belonging to stockholders.
 ‡ See foot note (b) this company in Table B. The minus sign (-) in gross surplus column signifies net deficit on year's business; in last column, decrease in current surplus.

TABLE E.—BUSINESS SUMMARY.—GRAND TOTALS AND AGGREGATES 26 COMPANIES* (TABLE A).

NEW AND OUTSTANDING ASSURANCE.										ASSURANCE CEASED AND MANNER OF TERMINATION.				
YEAR ENDING DECEMBER 31.	New Assurance Issued and Paid for.	Total Outstanding.	Gain.	Relative Volume of New Business.	Per Cent of Annual Gain.	Per Cent of Total Gain, 1883-89.	Death.	Maturity.	Surrender.	To Amount Out- standing at Beginning of Year.	Lapse.	To Amount Out- standing at Beginning of Year.	Expiry and Change.	
1889.....	\$ 629,767,816	\$ 3,064,711,768	\$ 371,670,792	% 23.4	% 13.8	% 92.7	\$ 37,995,118	\$ 8,504,434	\$ 55,025,463	% 2.08	\$ 131,574,778	% 4.89	\$ 24,097,231	
1888.....	513,635,778	2,693,039,976	279,026,718	21.3	11.6	92.7	36,489,577	7,914,761	53,443,971	2.21	115,901,539	4.80	20,859,212	
1887.....	435,701,251	2,413,998,133	245,951,407	20.1	11.3	92.7	31,986,238	6,337,981	47,758,295	2.20	87,040,140	4.01	16,027,190	
1886.....	369,803,990	2,168,036,045	197,732,975	18.8	10.0	92.7	28,569,524	6,597,003	44,295,911	2.25	77,383,817	3.93	13,824,700	
1885.....	315,609,956	1,970,302,948	149,217,556	17.3	8.2	92.7	27,403,566	7,537,206	42,295,355	2.36	74,680,824	4.10	13,805,455	
1884.....	265,403,423	1,821,085,392	105,216,116	15.5	6.1	92.7	24,072,597	8,622,929	41,952,053	2.39	74,064,834	4.32	12,374,964	
1883.....	261,512,047	1,715,869,276	125,675,344	16.4	7.9	92.7	23,999,770	7,622,473	35,479,827	2.23	54,041,753	3.40	14,762,880	
	2,791,434,261	.....	1,474,490,908	19.0	9.8	....	210,446,314	53,136,787	320,920,875	2.25	614,687,685	4.21	117,751,692	
Summation.														
New Assurance "Issued" 1883-89, inclusive..... \$3,290,628,589														
Less "Not Taken" 499,194,328														
Issued and paid for..... \$1,791,434,261														
Ceased from all causes..... 1,316,943,353														
Leaving as Net Gain, 1883-89..... \$1,474,490,908														
YEAR ENDING DECEMBER 31.										Total Terminated.				
1889.....										\$ 258,097,024				
1888.....										234,609,060				
1887.....										186,749,844				
1886.....										172,071,015				
1885.....										166,392,400				
1884.....										160,167,307				
1883.....										135,896,793				
										1,316,943,353				
YEAR ENDING DECEMBER 31.										To Amount Out- standing at Beginning of Year.				
1889.....										% 9.58				
1888.....										9.72				
1887.....										8.75				
1886.....										8.23				
1885.....										9.14				
1884.....										9.33				
1883.....										8.54				
										9.11				
										Assurance Issued, but "Not Taken."				
1889.....										\$ 128,384,643				
1888.....										97,494,069				
1887.....										77,164,780				
1886.....										61,982,993				
1885.....										49,922,125				
1884.....										45,765,976				
1883.....										38,481,742				
										16.94				
										15.06				
										15.04				
										14.04				
										13.66				
										14.70				
										12.83				
										14.74				

* Exclusive of Industrial business.

TABLE F.—FINANCIAL SUMMARY.—GRAND TOTALS 26 COMPANIES (TABLE B).

YEAR ENDING DECEMBER 31.	INVESTED ASSETS, RESERVE AND NET SURPLUS.						GROSS ASSETS, LIABILITIES AND SURPLUS.				
	Cash Guarantee Capital	Ledger or Interest- Bearing Assets (With- out Deduc- tion, etc.).	Net Reserve, Mass. Standard.	Interest- Bearing Surplus (Including Capital).	Ledger Assets to Each \$100 of Reserve.	Reserve* per \$1000 Assured.	Gross Assets (Less Depre- ciation, etc.).	Gross Liabi- lities (Exclud- ing Capital).	Surplus as Regards Policyholders (Including Capital).	Gross Assets to Each \$100 of Liabilities.	Ratio of In- crease in Assets, 1883-89. %
1889.....	\$ 4,715,500	\$ 649,411,102	\$ 588,416,430	\$ 60,994,672	\$ 110.40	\$ a 190.00	\$ 679,984,508	\$ 594,200,714	\$ 85,783,794	\$ 114.44	% 56.7
1888.....	4,215,500	593,781,938	541,629,073	52,152,865	109.60	a 199.00	624,332,546	548,267,298	76,065,248	113.87	
1887.....	4,215,500	559,970,307	503,592,216	47,378,091	109.50	a 208.00	577,414,666	507,235,946	70,178,660	113.84	
1886.....	3,965,500	514,347,651	469,961,142	44,386,509	109.40	a 215.00	544,113,339	476,014,572	68,098,767	114.30	
1885.....	3,965,500	480,217,242	440,592,857	39,624,385	109.00	a 222.00	507,588,330	446,563,502	61,024,828	113.67	
1884.....	3,965,500	455,148,040	417,776,282	37,371,758	108.90	a 227.00	475,539,765	424,017,429	51,522,336	112.15	
1883.....	3,965,500	435,048,464	399,003,981	36,044,483	109.00	a 230.00	456,037,492	405,119,466	50,918,026	112.57	•
											

* Without deduction for reinsured risks.

a Representing regular business only, 25 companies, excluding all figures of Provident Savings (natural premium) and the large annuity reserve of New York Life.

TABLE G.—INCOME AND OUTGO.—GRAND TOTALS AND AGGREGATES 26 COMPANIES (TABLE C).

YEAR ENDING DEC. 31.	RECEIPTS FROM ALL SOURCES.					DISBURSEMENTS IN DETAIL.					MORTALITY AND EXPENSE RATIOS PROPER IN CO-RELATION WITH NEW BUSINESS.			
	Premium Receipts.	Interest, Rents, Profits, etc.	Total Income.	Paid Death Claims.	Per \$1000 Assured.*	Expenses, Taxes, etc.	Per \$1000 Assured.*	Combined Outgo or Net Cost of Insurance.	Per \$1000 Assured.*	Claims by Death to Mean Amount †	Expenses, etc., to Premiums,*	New (Higher Cost) Business per \$1000 of Old. ‡		
1889.....	\$ 130,132,368	\$ 33,920,831	\$ 164,073,199	\$ 42,698,338	\$ 12.80	\$ 33,521,494	\$ 9.70	\$ 76,219,832	\$ 22.50	1.32	24.6	234.00		
1888.....	111,995,490	31,703,981	143,759,471	38,293,209	13.20	27,537,705	8.90	65,830,914	22.10	1.43	23.4	213.00		
1887.....	98,539,554	29,181,198	127,720,752	34,479,482	13.30	23,779,702	8.70	58,259,189	22.00	1.39	22.9	202.00		
1886.....	86,926,666	27,369,005	114,295,671	29,565,802	12.90	20,004,703	8.20	49,660,505	21.10	1.38	22.0	188.00		
1885.....	76,701,106	26,114,300	102,815,406	28,812,810	14.00	17,420,031	8.00	46,232,850	22.00	1.32	21.5	173.00		
1884.....	70,391,991	24,108,351	94,500,342	24,987,860	13.20	15,618,831	7.70	40,608,700	20.90	1.31	20.9	155.00		
1883.....	65,852,116	24,381,871	90,233,987	24,994,688	14.20	15,371,843	7.70	39,366,531	21.90	1.41	20.9	160.00		
	640,556,291	196,899,627	837,398,918	223,832,207	13.40	152,344,312	8.40	376,176,516	21.80	1.37	22.3	190.00		

YEAR ENDING DEC. 31.	OTHER PAYMENTS TO POLICYHOLDERS.					PROFIT AND LOSS.		INTEREST ON CAPITAL.		GRAND SUMMATION.		
	Matured Endowments.	Annuities.	Cash Surrender Values.	Dividends.	Losses on Sales and Depreciation Charged off.	Dividend to Stockholders.	Less "Net Cost of Capital in Expenses."	Total to Policyholders.	Total Outgo of all Kinds.	Income Remaining for Investment.	Rate to Income.	
1889.....	\$ 7,205,001	\$ 1,531,781	\$ 11,083,022	\$ 13,773,099	\$ 463,416	\$ 353,246	\$ -104,846	\$ 77,109,141	\$ 111,412,302	\$ 52,660,897	% 32.2	
1888.....	7,845,884	1,348,748	10,877,483	14,105,869	461,052	294,157	-110,227	72,531,193	100,948,490	42,810,981	29.8	
1887.....	6,094,491	1,205,397	10,149,007	14,687,405	456,745	284,692	-97,702	66,675,712	91,146,394	36,574,358	28.6	
1886.....	6,599,359	1,120,593	9,138,571	13,055,306	455,783	283,501	-108,571	59,479,621	80,105,258	34,130,413	29.9	
1885.....	7,429,493	1,076,384	9,274,776	12,704,975	410,118	277,281	-108,351	59,456,892	78,746,292	24,069,204	23.4	
1884.....	8,457,371	1,019,608	9,138,022	12,868,186	400,604	279,341	-107,411	56,471,056	74,400,767	20,090,575	21.3	
1883.....	7,019,303	832,390	8,435,214	13,233,494	457,998	253,697	-90,767	54,515,089	69,643,445	20,590,542	22.8	
	50,650,812	8,134,801	68,996,995	94,578,334	6,714,313	2,025,855	-797,875	446,261,704	626,613,737	231,031,965	26.9	

* Including premium on purchased securities, etc.

† As per Massachusetts reports.

‡ "Regular" business only.

TABLE H.—INTEREST AND EARNED SURPLUS.—GRAND TOTALS AND AGGREGATES, 26 COMPANIES (TABLE D).

YEAR ENDING DEC. 31.	SYNOPSIS OF INTEREST, ETC., ETC.					SYNOPSIS OF SURPLUS, SCIENTIFIC AND INCIDENTAL.					Ratio to Mean Net Value of As ⁺ Insurance in Force.	Ratio to Mean Net Value of As ⁺ Insurance in Force.	Gross Surplus as Earnings as Regards Policy- holders. †	Apprecia- tion of Securities and Profit on Sales.	Gains from Vitality Expense- Loadings and Lapses.	Total Scientific Gain.	Ratio to Mean Net Value of As ⁺ Insurance in Force.	Undivided Balance “ (Less Items Not Admitted) ” Accruing to the Fund.
	Grand Totals Earned and Accrued Within the Year.	Rate Per Cent of Assets	Proportion Going to Reserve.	Proportional Re- serve Rate (Equal to 4 Per Cent).	Proportional Sur- plus Rate (Net).	Surplus Interest (Net).	Gains from Vitality Expense- Loadings and Lapses.	Total Scientific Gain.	Ratio to Mean Net Value of As ⁺ Insurance in Force.	Apprecia- tion of Securities and Profit on Sales.	Ratio to Mean Net Value of As ⁺ Insurance in Force.							
1889.....	\$ 32,235,119	5.19	22,157,078	3.57	1.57	\$ 9,771,265	\$ 10,128,561	\$ 19,899,826	3.44	\$ 1,974,252	3.80	\$ 21,874,078					%	\$ 9,228,208
1888.....	30,789,896	5.38	20,492,261	3.58	1.75	10,003,478	9,275,102	19,278,580	3.60	1,626,547	3.91	20,905,127					%	5,886,588
1887.....	28,941,144	5.43	19,089,022	3.58	1.80	9,567,490	10,271,325	19,838,815	3.95	-2,904,666	3.30	16,684,149					%	1,820,893
1886.....	26,605,626	5.35	17,860,389	3.59	1.70	8,461,796	9,867,520	18,399,256	3.98	2,127,794	4.44	20,457,050					%	7,073,939
1885.....	25,232,101	5.40	16,835,534	3.60	1.74	8,119,286	7,916,656	16,035,922	3.73	6,511,773	5.28	22,547,695					%	9,502,492
1884.....	24,194,628	5.44	16,017,608	3.60	1.77	7,897,679	9,121,055	17,018,734	4.18	-3,603,562	3.30	13,415,172					%	604,310
1883.....	23,340,621	5.50	15,265,157	3.60	1.84	7,821,767	6,868,384	14,690,151	3.78	843,245	4.01	15,283,396					%	1,765,543
	191,330,135	5.38	127,757,049	3.59	1.74	61,642,701	63,348,583	124,991,284	3.80	6,575,383	4.00	131,066,667					%	35,890,973

* For 23 companies only, excluding all figures of John Hancock, Metropolitan and Provident Savings, in order to define with accuracy the comparative annual results accruing from a purely "level premium" business.

† Excepting stock profits of Travelers, aggregating (1883-86) \$836,217.

VITAL STATISTICS OF AMERICAN AND FOREIGN CITIES.

The following statistics are taken from the report of June 14 of Roger S. Tracy, Register of Vital Statistics of the New York Board of Health. They are based on the latest reports received by him from the cities named :

CITIES.	Estimated Present Population.	Births.	Deaths.	Week Ending.	Under Five Years.	Annual Death Rate Per 1,000.
AMERICAN CITIES.						
New York.....	1,616,201	700	695	June 14	310	22.43
Baltimore.....	500,343	...	294	" 7	184	30.57
Boston.....	418,110	...	154	May 31	54	19.16
Brooklyn.....	852,467	268	360	June 7	141	21.86
Chicago.....	1,100,000	...	1,682	Month May.	695	18.35
District of Columbia (Washington).....	250,000	...	99	Nov. 16	...	...
New Orleans.....	254,000	...	162	June 7	84	33.58
Philadelphia.....	1,064,277	...	477	" 7	176	23.39
San Francisco.....	330,000	...	551	Month May.	195	17.01
St. Louis.....	450,000	862	577	Month April.	179	15.38
FOREIGN CITIES.						
London.....	4,421,661	2,091	1,411	May 31	599	16.1
Liverpool.....	613,463	274	233	" 31	...	19.8
Birmingham.....	461,865	221	137	" 31	...	15.5
Manchester.....	379,437	138	209	" 31	...	28.7
Glasgow.....	530,208	380	290	" 31	...	28.4
Dublin.....	353,082	210	152	" 31	35	22.4
Copenhagen.....	307,000	194	145	" 24	71	21.2
Christiania.....	138,300	62	49	" 31	24	17.78
Stockholm.....	228,218	122	88	" 17	36	19.4
St. Petersburg.....	924,106	223	575	" 24	259	32.5
Amsterdam.....	403,083	272	183	" 24	...	23.4
Rotterdam.....	197,723	145	78	" 24	...	19.9
Antwerp.....	225,087	163	70	" 24	23	15.7
Brussels.....	182,836	102	79	" 24	26	22.5
Paris.....	2,260,945	1,074	948	" 24	312	21.80
Rome.....	393,496	257	156	" 10	...	20.8
Venice.....	156,515	74	58	" 24	21	16.6
Berlin.....	1,543,373	910	665	" 17	378	22.5
Munich.....	298,000	244	144	" 24	74	25.1
Prague.....	300,828	...	146	" 24	73	24.15
Vienna.....	822,176	510	419	" 24	186	26.6
Bombay.....	773,196	...	365	" 13	...	20.45
Calcutta.....	433,219	...	227	" 29	...	39.3
Madras.....	398,777	336	349	" 2	...	45.4
Cairo.....	374,838	342	320	" 8	164	44.4

INSURANCE AGENTS.

DIRECTORY OF FIRE, LIFE AND MISCELLANEOUS INSURANCE AGENTS
IN THE PRINCIPAL CITIES AND TOWNS OF THE
UNITED STATES AND CANADA.

COMPILED FROM AUTHENTIC SOURCES ESPECIALLY FOR THE INSURANCE YEAR BOOK.

EXPLANATION.—In this Directory the letters following the names denote the specialty of the Agent, viz.: f—Fire, l—Life, m—Marine, a—Accident, c—Casualty, p g—Plate Glass, s b—Steam Boiler, s—Surety, l s—Live Stock, h—Hall, t—Tornado.

ALABAMA.

ALEXANDER CITY.
Burks *ross* J. B. *f and a*
Parks V. N. *f and a*

ANNISTON.
Brewer S. B.
Burke Geo. T. *f*
Fuma & Co. *f*
Hammond L. W. & Co. *f*
Ingram & Co. *f*
Keith & Henderson *f*
Parker O. H. & Co. *f and l*
Welborn & Goodwin *f*

ATHENS.
Allen Ben Lee *f and a*
Chandler W. P. *f and a*
Sanders Benton *f*
Turrentine John Jas. *f*

AUBURN.
Burton R. W. *f and l*
Gullatte W. B. *f and l*

AVONDALE.
McCord D. *f l*
Walden J. G. *l*

BESSEMER.
Hard Chas. F. & Co. *f and a*
Hard J. H. *l and a*
Hudson W. H. H. *f*
Root Geo. L. & Co. *f l and a*
Surrell N. H. *f*

BIRMINGHAM.

Adams & Co. *f*
Betha S. & Co. *f*
Clarke & Shepard *f*
Dangaix W. J. & Co. *f*
Forbes & Obeart *l*
Fraleigh & Son. *f and l*
Going, Jas. A. *f*
Leith & Shober *f*
McCarry C. *l and a*
Meade, Smith & Grant *f*
Smith J. C. & Co. *f*
Slaton & Slaton *f*
Terry R. J. & Bro. *f*
Warren Edw. *f*
Wilson John C. *f*
Wilson, Martin & Leedy *f and l*

BREWTON.
Matthis Henry M. *f and l*
Rankin C. F. *f*
Sowell C. L. *f*

CAMDEN.
Bloch S. D. *f and l*
Philips A. J. *f*

CLAYTON.
Perkins L. H. *f and l*
Pitts J. L. & Co. *f*
Solomon S. H. *f*

COLUMBIA.
Davis John T. & Son *f*
Walker C. E. *f*

COURTLAND.
Chardavoyne W. V. *f*
Moore Sam'l *f*

CULLMAN.
Plato Chas. *f*
Prinz G. A. *f*

DADEVILLE.
Berkstresser Bros. *l and a*
Berkstresser J. B. *l*
Berkstresser & Salmon *f*

DECATUR.
Adams B. F. A. *f and l*
Banks Wm. H. & Son *f*
Bibb, Bond & Co. *f*
Joseph & Scovel *f and l*
Pickens S. M. & C. *f*
Scott, Crane & Co. *f and l*
Skeggs, Echols & Co. *f*
Wilson, Wiatt & Co. *f*

DEMOPOLIS.
Prout & Robertson *f and l*
Sharpe A. Y. *f and l*
Welch W. H. *f*

EUFAULA.
Bass J. H. *f and l*
Foy J. P. & Co. *f and l*
Reeves W. N. & J. H. *f and l*
Young E. B. & Co. *f and l*

EVERGREEN.
Atkinson W. D. *f and l*
Hickox Fred L. *f and l*

QADSDEN.
Blair A. J. *f*
Fowler & Balfour *f*
McAndrew & Wilson *f*
Richards J. B. *f l and l s*
Turrentine & Thomas *f and a*
Wynne C. C. *l*

GAINESVILLE.
McMahon E. S. *f and a*
McMahon J. J. *f and a*
Snow H. P. *f and a*

GREENSBORO.
Chadwick S. W. *f and l*

Steinheart J. D. *f*
Stollenwerck A. *f*

GREENVILLE.
Abrams Jos. R. & Co. *f l*
and a
Drum & Ezekiel *l*
King C. W. *f*
Metcalfe A. W. *f*

HUNTSVILLE.
Baldridge & Fuller *f and l*
Jones & Rison *f l and a*
Newman, Boyd & Cruse *f and l*
Rison John L. *f and l*

JACKSONVILLE.
Hurter Lawrence P. *f and a*
Swan Isaac L. *f*

LAFAYETTE.
Andrews John G. *f*
Burnett Geo. E. *f*
McGehee & Davis *f*
McGehee, Driver & Co. *l*

LIVINGSTON.
Brown Bros. *f and l*
Scruggs J. L. *f*

MARION.
Armstrong A. F. *l*
Howze H. V. *f*
Huey E. M. *f*
Lovelace W. H. *f*
Palmore W. R. & Son *f*

MOBILE.
Barnwall Wm. *f*
Du Mont A. & Co. *f*
Espalla J. & Co. *f*
Friend H. M. & Co. *f*
Glennon J. K. & Co. *f*
Goldstucker & Scheible *f*
Higley J. H. & Co. *f*
Hynde & Dolan *f*
Levy & Hermann *f l and a*
McDermott M. J. & Co. *f*
McNeil Daniel *f*
Moody S. W. *l*
Outlaw & Co. *f*
Thames G. B. & Co. *f*
Wheeler & Findall *f*

MONTGOMERY.
Davidson & Joseph, Bankers and Ins. Agts.
Moses Bros. & Co., Ins.
Moses Building.
Dexter R. F., Gen. Agt., Provident Savings Life.
Uhfelder Bros., Gen. Ins. Agts.

Chandler Bros. *f*
Elsberry S. A. *f*
Gay J. F. *f*
Joseph E. B. *f*
Kohn F. M. *f*
Lehman, Durr & Co. *f and l*
Levin, S. M. *l*
Noble B. F. & Son *f*
Roberts & McMaster *f*
Stringfellow R. S. *a*
Sweett M. M. *f*
Trimble J. B. & Co. *f*
Waller G. P. & Co. *f*

JAMES S. WILCOX,

GENERAL AGENT

Mutual Life Insurance Co.

FOR ALABAMA.

OPELIKA.
Bandy H. L. *f*
Clower T. H. *f and a*
Dean J. L. *l*
Meadors J. C. *f*

OXFORD.
Cooper D. C. & Co. *f*
Draper T. M. *f*
Gray, Draper & Co. *f*
Kelly J. S. *f and l*
Pearce John T. *l*

PRATTVILLE.
Abney Z. *f*
Hurd W. G. *f*

SCOTTSBORO.
Gregory J. H. *f*
Rosa R. C. *f*

SELMA.
Bibb B. S. & Co. *f*
Bowles & Fowlkes *f and l*
Cross Mrs. N. D. *f*
Franklin & Co. *f and l*
Gerstman Louis *f and l*
Jones E. H. *f*
Kaysar A. *f and l*
Nelson Insurance Agency *f and l*
Parker Isaac *a*
Sink W. L. *f*
Waller & Co. *f*
Woolsey's Sons *f*

SHEFFIELD.
Crow J. R. & Co. *f*

ALA., Sheffield—Com.

Ellis & Brown *f*
Higgins & Watkins *f*
Keller Sam *f and i*
Moses A. J. *f and i*
Owen J. H. *f and i*

SILOAM SPRINGS.

Patton T. J. *f and i*
Shafer D. *f*

TALLADEGA.

Eaton & Co. *f and a*

Haralson W. W. *f and i*
McConnell & Co. *f and a*
McLane J. L. *f and i*
Thornton W. T. *f and a*

TUSCALOOSA.

Cribbs H. H. *f and i*
Flitts, W. F. *f and i*
Howell W. L. *f*
Jemison & Hogan *f*
Kennedy John S. *f*
Seed C. C. *f*
Wallace J. L. *f and i*

TUSCUMBIA.

Abernathy Wm. *f and i*
Carr H. E. *f*
Cloud J. F. *f*
Thornton L. B. *f*

UNION SPRINGS.

Hanson G. M. *f*
Sessions & Eley *f*
Simmons M. R. *f and i*
Stakely J. O. *f*

UNIONTOWN.

Bush J. W. *f*

Ernst M. L. & C. *f and i*
Fowler T. G. *f*
White J. H. & Co. *f*

WARRIOR.

Davidson F. M. *f and i*
McWilliams J. I. *f and i*

WETUMPKA.

Cain E. M. *f*
Cain J. J. *f*
Hohenberg M. & Co. *f and a*
Lull Cabot *f*

ARIZONA.**FLAGSTAFF.**

Hoskins J. H. Jr.

FLORENCE.

Benson W. H.
Guild W. E.

GLOBE.

Brookner W. W. *f and a*

NOGALES.

Cummings D. J.
Mercer T. L.

PHOENIX.

Bennett E. J. *f*
Coats G. F. *f*
Fickas B. A. *f*
Gibbs O. L. *f*
Green & Wood *f and i*

Hewins & Craighead *f*

Hickey P. K. *f*

Kales M. W. *f*

SOLOMONVILLE.

Dysart F. *f and i*

TOMBSTONE.

Vickers J. V. *f and a*

TUCSON.

Drake Chas. R. *f and i*
Manning & Oury *f*
Underwood H. D. *f*

WILCOX.

Bright J. A. *f and a*

YUMA.

Ingalls F. S. *f*
Stein J. J. *f and i*

ARKANSAS.**ARGENTA.**

Evarts A. *f*
Street Geo. M. *f*

ARKADELPHIA.

Cross W. J. *f and i*
Mury & Kingsworthy *f*

ATKINS.

Cleveland J. D. *f*
Joyner J. E. *f*

BATESVILLE.

Hinkle & Wolf *f and a*
Neill A. *f*
Padgett T. B. *f and i*

BENTONVILLE.

Bruce C. R. *f*
Cotton & Craig *f*

BRINKLEY.

Baxter John B. *f*
Olmstead & Tucker *f*

CAMDEN.

Freidheim & Sevier *f*
Ramsey W. K.
Sithen & Rix *f*

CLARENDON.

Ewan Parker C. *f*

CLARKSVILLE.

Pennington F. L. *f*

DARDANELLE.

Collier E. G. *f*
Cotton & Bregance *f*
Cotton W. D. *f*
Hall L. C. *f*
Halliburton D. N. *f and i*
Thompson J. S. *f*

EUREKA SPRINGS.

Fetty R. H. *f*
Blockson B. H. *a*

FAYETTEVILLE.

Van Hoose J. H. *f and a*
Wall E. B. *f and a*

FOREST CITY.

Hooper L. A. *f*
Isard R. J. *f*
Stewart & Taylor *f*

FORT SMITH.

Black & Fleming *f*
Boyd & Hall *f and a*
Dodson Jas. *f*
Fleming & Weaver *f*
Murphy & Kennedy *f and a*
Paterson John *f*
Smith John P. *f*
Tilles George District
Manager N. Y. Life

HARRISON.

King Bros. *f and i*

HELENA.

Cage H. H. *f and i*
Jackson J. H. *f*
Nelson W. L. & Co. *f and a*
Nelson W. P. *f*
Stone W. H. *f and i*

HOPE.

Bridewell C. A. *f*
Knighton S. A. *f and a*
Lowery A. G. *f*
Lowry Jas. *f*
McCollum J. H. *f*

HOT SPRINGS.

Baxter Geo. W. & Son *f i*
and a
Farmer Lucien *f*
Keith A. S. *f*
Meillard J. P. *f*
Smith O. F. *f*
Sumpter J. J. & Co. *f*
Ware J. D. & Co. *f and i*

JONESBORO.

Malone A. L. *f and i*
Maywood W. A. *f*

LITTLE ROCK.

Adams & Boyle *f and m*
Gress & Leigh *f and m*
Griffith & Brisbin *f*
Leigh J. G. *f*

Marshall S. N. *f and m*

Raleigh P. & Co. *f*
Smothers L. F. S. *f*
Yeakle R. V. *f*

LONOKE.

Daniel Dan. *f*
Joseph L. S. *f*
Wright Fla. *f*

MAGNOLIA.

Cross W. R. *f*
Emerson R. L. *f*
Kelso J. G. *f*

MALVERN.

Duffie A. M. *f*

MARIANNA.

Daggett & Nall *f and i*
Johnson S. D. *f and a*
Weld W. F. *f*

MONTICELLO.

Ahrens John *f*
Bolling W. J. *f*
Finn K. W. *f*

MORRILTON.

Meyers G. L. *f and a*
Moose W. L. *f*
Vandeventer A. F. *f*

NASHVILLE.

Feazel & Rodgers *f and i*
Van Dyck I. H. *a*
Van Dyck John H. *f and i*

NEWPORT.

Hirsch Bros. *f and a*
Jones Gustave *f and i*

OZARK.

Bill C. T. *f and i*
Jennings W. W. *f*

PARAGOULD.

Hagey Ben. M. *f*
Knox A. A. *f*

PINE BLUFF.

Bell & Talt *f and i*

Lotschirch & McCoy *f and i*
Mills R. H. *f and i*
Parker W. H. & Co. *f and i*

POWHATAN.

Coffin J. P. & C. H. *f*
Mack R. F. *f*

PRESCOTT.

Gordon & Terry *f*
Smoots, McRae & Arnold *f*

RICHMOND.

Cheever Ed. J. *f*

RUSSELLVILLE.

Battenfield J. E. *f and i*
Bullock J. T. *f*

SEARCY.

Battle J. M. *f*
Cybert Eugene *f*
Henderson & Walker *f*
Rives & Rives *f*

SPRINGDALE.

Wagner H. A. *f*

TEXARKANA.

Manson L. B. *f*
Offenhaus F. W. *f and a*

VAN BUREN.

Harvey Chas. F. *f*
Hynes & Pernot *f*
Lillard Ben. D. *f and a*
O'Kane Jno. *f*
Southmayd L. C. *f*

WALDRON.

Benson J. D. *f*

WALNUT RIDGE.

Chamberlain W. J. *f and a*
Cole T. P. *f*
Dowell S. C. *f*
Israel A. B. *f*
Israel J. F. *f and i*

WARREN.

Hughes W. W. *f and m*

CALIFORNIA.**AUBURN.**

Dunn R. L. *f*
Hill Geo. M. *f and i*
Hollenbeck O. W. *f*
Lubeck D. W. *f and i*
Morgan G. I. *f*

Stevens S. M. *f*

Wills J. H. *f and i*

BAKERSFIELD.

Blodgett H. A. *f*
Harpham Elmer *f and i*
Houghton & Lightner *f*

Mande A. C. *f*

Park Frank *f*

Park H. C. *f*

Willow E. *f*

CASTROVILLE.

Lang F. H. *f*

Merritt M. R. *f*

CHICO.

Allinger Geo. *f*
Barlett H. W. *f*
Blood A. F. *f and i*
Bowers J. H. *f*

Jampin & Costar /
Joggins L. /
Jew Alex. H. /
Jew T. N. /
David Victor /
Diller R. /
Faulkner Chas. /
Hleeson John R. Fire
Life and Accident Ins.
Jobart Chas. V. /
Jackson S. H. /
Cerr W. S. /
Robinson J. R. /
Roper J. W. & Co. / and i
Rhubster J. /
Wayland J. A. / and a
Williams W. R. /

COLFAX.

Ackerman F. M. /
Benjamin Wm. /
Butler John /
Butler W. L. /
Hayford W. B. /
Kuenzly J. /
John M. a
Stevens Amos /
Williams O. E. /

COLTON.

Javenport N. /
Donald J. C. / and a
Johnsten D. /
Kelting J. A. /
Lee J. & Co. /
Milklin S. J. / and a
White J. M. /

COLUSA.

Colusa Co. Bank /
Road J. W. / and i
Prover Johnson /
Jones E. W. & Co. /
Fogk John C. /
Heart E. C. /
Hope J. H. /
Porter Jas. W. / and i
Rybor B. A. /
Uich, J. F. /

CRESCENT CITY.

Farhoffer J. /
Miller R. W. /

DIXON.

Madman Geo. /
Motten J. W. /
Mowden John /
Prady J. D. /
Manns N. /
Mppenger H. & Co /
Merguson W. R. /
Marlin Paul /
Mill W. /
Mlake Ed. /
Mittle S. G. /
Manning A. /
Mice J. H. /
Mory A. R. /
Myott M. O. /

DOWNIEVILLE.

Mase E. L. / and i
Davidson S. B. /
Mather W. T. /
Mferoux A. J. /
Mhear J. W. /
Mughn J. A. /

EUREKA.

illard & Gibson / and m
ell F. W. / and a
Mckson R. B. /
Mehler James / and i
McCallan John / and m
Micks H. L. /

FOLSOM CITY.

Mrown J. O. /
Murnam J. H. /
ohn P. C. /

FOREST CITY.

Markins, Wm. /
Meintzen C. /

FRESNO.

Shepherd W. A. /
Tadlock F. E. Jr. /

GRILROY.

Blake F. W. /
Dunlap G. T. /
Dunlap & Jack /
Hervey G. E. /
Loupe & Donnelly /
Morey & Rodgers /
Neiswonder M. S. /
Pyle W. R. /
Shanklen J. F. /
Smith S. H. /

GRASS VALLEY.

Biggs Elam /
Fletcher George /
Hill Geo. W. /
Mulroy John /
Nathan Chas. /
Sampson Ed. / and a
Smith Jas. /
Stone M. F. /
Thomas Fred. / and a
Weissbeim Bros. /

GREENVILLE.

Bransford J. S. / and i
Murray J. R. /

HAYWARDS.

Allen Alex. /
Armstrong T. C. /
Austin J. D. /
Bloomer A. C. /
Haywards W. H. /
Long Chas. /
Moses Max /
Pearce Wm. /
Prowse Chas. /
Russell T. D. /
Williams Benj. F. /

IONE.

Isaacs B. & Bro. /
Kennedy P. /
Marchant J. /
Newman J. /
Stewart Daniel /
Surface J. /
Surface J. W. /
Swain C. W. /

JACKSON.

Brown G. W. /
Caminetti A. /
Conlon Thos. /
Englehard I. /
Fontenrose L. J. /
Freeman E. J. /
Freeman E. G. / and i
Jones Thos. /
Levi & Kent /
Meehan James /
Meek C. W. /
Muldoon E. / and i
Murray H. P. /
Newman L. & Co. /
Richtmeyer B. F. /
Spagnoli D. B. /
Turner W. H. /

LOMPOC.

Rudolph H. S. /
Rudolph J. F. /
Schuyler W. H. /
Tucker B. F. /
Tutt E. R. /

LOS ANGELES.

Adams, Mead & Co. /
Allin & Snyder /
Baldwin H. B. /
Barker C. H. /
Bickford F. B. /
Blanchard E. L. /
Bonyngs W. A. /
Booty & Holmes /
Brabeer Geo. /
Brodrick W. J., General
Insurance Agent.
Bryan & Kelsey /

Burke W. R. /
Butler L. S. /
Childs & Silent /
Conant & Johnson /
Coulter B. F. Jr. /
Dobinson Geo. A. / and i
Eagle Geo. C. /
Fisher W. J. & Co. /
Gaulke M. G. /
Hanna H. R. & Co. /
Hellman, Allen & Chalfant /
Henry & Lyndall /
Hoffman & Seward /
Houghton S. O. Jr. /
Krause O. W. /
Kremer, Campbell & Co. /
Lenx Edmund /
Lunt R. G. / and p k
McLean J. E. /
McLellan Geo. F. /
McNelly & Camfield /
Munro & Patterson / and i
Neustadt & Pirtle /
Pauly & Calkins /
Peiper & Powell /
Russell & Scott /
Seamans C. W. /
Stolp G. M. /
Summerland & Phelps / and a
Tillotson Miles D., In
surance, 27 W. 1st St.
Todhunter Alfred /
Van Dusen H. V. /
Ward B. E. /
Widney & Rees /

MARYSVILLE.

Fuller J. B. / and a
Harney & Trayner / and a

MENDOCINO.

Brown E. /
Byrnes M. J. / and i
Heaser Wm. /
Packard C. O. / and i
Smith G. C. /

MERCED.

Elliott J. G. /
Gurr H. J. /
Huffman M. S. /
McCloskey H. H. /
Mackenzie & Co. J. A. /
and i
McSwain & Co. /
Wood, Simonson & Gracey /
Wright J. L. /

MODESTO.

Alexander J. S. /
Bemis E. /
Boggs G. W. /
Broughton J. R. /
Cunningham C. E. / and a
Finley C. H. /
Golden G. H. / and a
Grange Co. /
Graves G. R. /
Johnson & Jones /
McHenry Robert /
Maze & Abbott /
Medley P. H. /
Owens & Anarza /
Rice & Co. a
Stoddard G. E. /
Tucker & Perley /
Walthall L. B. /
Ward J. E. /

MOKELUMNE HILL.

Burleson M. /
Peek F. N. /
Peek S. C. /
Peters Thos. /
Phiffer Chas. /

MONTEREY.

Duckworth S. J. /
Hannon Wm. / and i
Howard Fred. / and i
Hilby F. M. /
Snively J. B. /

NAPA CITY.

Baddley H. J. /
Conkling & Wood / and a
Evans & Rust /
Flamant A. /
Francis & Hayman /
Goodman H. P. /
Gritman C. R. /
Knapp H. H. /
Landin Jos. F. /
Mount & Boke / and a
Owen J. C. /
Sterling R. H. / and i
Smith W. C. S. /
Towle Geo. W. /
Towle Mrs. Mary /

NATIONAL CITY.

Beermaker & Shaubut /
Palmer T. R. /
Rice J. A. /
Shaubut H. /

OAKLAND.

Anthony R. M. /
Baker R. D. /
Beardley J. S. /
Braudrey L. M. /
Bigelow E. /
Blow W. W. /
Boqueras P. /
Burnham O. H. /
Burrall W. H. /
Burrell A. W. /
Buswell E. G. /
Cannon & Templeton /
Christen Wm. /
Clark C. K. /
Clift F. C. /
Coe J. T. /
Collins P. M. /
Cooke & Waterman /
Davis A. G. /
Dingee W. J. /
Dusenbury M. T. /
Fish T. J. /
Fisher G. M. /
Fuller H. /
Gordon H. F. /
Harmon & Co. /
Heald & Wade /
Heron E. A. /
Holtz Wm. /
Irwin H. D. /
Isaacs J. L. /
Jackson & Vandercook /
Johnson J. /
Laton B. B. /
Luther D. /
McAvoy A. J. /
Martens & Meese /
Martin C. S. /
Metcalf G. D. /
Miller W. E. /
Morgan C. B. /
Nalsmith G. S. /
Page F. S. /
Prather W. L. /
Roff H. L. /
Russ John /
Schmidt Albert /
Schmidt C. G. /
Schotchler & Gottschall /
Seaman G. B. /
Seaton W. H. /
Smith B. G. & Co. /
Smith H. T. /
Strong & Co. /
Taylor Wm. M. /
Troy John H. /
Wagner Wm. /
Wakefield J. B. /
Williams Geo. R. /
Williams John /
Woodward E. W. /

ORANGE.

Craddick S. M. /
Travis & Clayton / and a
Scott & Chubb /

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 Tate J. W. *f*

LACON.

Bane Geo. M. *f* and *f*
 Ford W. H. *f*
 McMurtrie L. C. *f*
 Richmond E. D. *f*

LANARK.

Glottelky J. M. *f* and *f*
 Hammond W. H. *f*
 Stover E. *f*
 Weary M. S. *f*
 Yeager Jos. *f*

LA SALLE.

Bornheim J. W. *f*
 Cleary Chas. *f*
 Graybow & Kingo *f*
 Hanly P. *f*
 Hummer & Blush *f*
 Mason W. S. *f* and *a*
 O'Sullivan & Cahill *f* and *a*
 Walrad B. F. *f*
 Zwick B. F. *f*

LEBANON.

Buscher & Herding *f*
 Hightower David *f*
 Sanspauer A. *f*
 Wagoner E. B. *f*
 Zerwick Louis *f*

LENA.

Baldwin Geo. *f*
 Bowker W. E. *f*
 Dodds S. J. *f* and *f*
 Hinds Andrew *f*
 Hornig & Selbig *f*
 Krape A. *f*
 Waite Chas. *f* and *f*
 Wingart H. *f*

LEWISTOWN.

Boyd Wm. *f*
 Dyckes W. J. *f*
 Linton & Phelps *f* and *f*
 Minter J. I. *f* and *f*
 Whitaker Geo. *f*

LEXINGTON.

Davidson A. B. *f*
 Mahan J. C. *f*
 Weakly J. M. *f*
 Wells R. A. *f*

LINCOLN.

Benson Wm. M. *f*
 Cadwallader A. D. *f*
 Corwine Geo. D. *f*
 Cox Geo. D. *f*
 Haller J. S. *f*
 Himmelf & A. *f*
 Jenkins Mrs. Minnie E. *f*
 Maxwell R. C. *f*
 Parker G. W. *f*
 Pegram & Bro. *f*
 Schwetzerferg L. C. *f*
 Thomas W. A. *f*

LITCHFIELD.

Atterbury J. K. *f*
 Atterbury & Shutt *f*
 Charles Willis *f*
 Elliott E. R. *f*

Harrington T. W. *f*
 Hood H. H. *f*
 Rose Jno. W. *f*
 Ward Chas. W. *f*
 Wood L. F. *f* and *f*

LOCKPORT.

Butler A. J. *f* and *f*
 Freeman J. T. *f*
 Stowe F. F. *f*
 Walter M. *f*

McHENRY.

Perry & Owen *f*
 Stevens C. V. *f*
 Stoffel Wm. *f*
 Stoffel Simon *f*

McLEANSBORO.

Endally Chas. *f*
 Hall & Hogan *f*
 Howard L. *f*
 Jones J. W. *f*
 Shoemaker J. M. *f*
 Webb & Lane *f*

MACOMB.

Bennie John *f*
 Brewster S. P. *f*
 Chrisinger John W. *f*
 Compton Wm. *f*
 Cummings J. H. *f*
 Harris & Mickey *f*
 Holly T. R. *f*
 Innes Chas. I. *f*
 McLean Alex. *f*
 Piper O. *f*
 Ruckle W. H. *f*
 Vose L. B. *f* and *f*
 Walker Elmer *f*
 Wooten D. *f*

MARENGO.

Barger J. *f*
 Belden J. F. *f*
 Cressey S. A. & Son *f*
 Eshbaugh W. S. *f*
 Fisher W. H. *f*
 Joslyn W. W. *f*
 Mead F. M. *f* and *f*
 Smith S. A. *f*
 Wells G. V. *f*
 Woolaban N. V. *f*

MARION.

Benson Arch. *f*
 Binkley T. J. *f*
 Goddard L. A. *f*
 Keeler J. W. *f*
 Warder W. H. *f*

MARSEILLES.

Blanchard M. E. *f*
 Harrington R. T. *f*
 Morey & Neff *f*
 Neff F. T. *f*
 Stone A. L. *f*

MARSHALL.

Benallack Phil. *f*
 Clark Thos. W. *f*
 Cole A. P. *f*
 Cole & Cole *f*
 McCann & Pierce *f* and *f*
 Rhoads W. E. *f* and *f*

MASCOUTAH.

Henrich George *f*
 Lischer Christopher *f* and *f*
 Scheve Gust. J. *f* and *f*

MASON CITY.

Forsyth N. S. *f*
 Thompson H. C. & Co. *f*

MATTOON.

Beall J. J. *f*
 Cox Frank *f*
 Feagan & Minter *f* and *a*
 Splitter, Noble & Co. *f* and *a*

MENDOTA.

Cranwell T. S. *f* and *f*
 Crooker L. B. *f*

Guy George *f*
 Kieselbach Otto *f*
 Lamberton J. A. *f*
 Madden & Goodtner *f* and *f*
 Smith Austin *f*

METROPOLIS CITY.

Brown W. R. *f*
 Brunner W. P. *f*
 Conner J. Q. A. *f*
 Kerr D. B. *f*
 Kerr G. L. *f*
 Kerr S. B. *f*
 Lukkens J. R. *f*
 McBane W. A. *f*
 Morris J. H. *f*
 Norris F. H. *f*
 Young G. W. *f*

MINONK.

Dunn W. R. *f* and *f*
 Hesse H. *f*
 Jeck, Geo. *f*
 Pickard Jos. *f*
 Simpson Helena B. *f*
 Simpson Jas. A. *f*
 Tjardes John E. *f*

MOLINE.

Cleveland H. C. *f*
 Gleason, E. H. *f*
 Keller & Walker *f*
 Oakleaf J. B. *f*
 Stevens W. E. *f* and *f*
 Swenson Gustaf *f*
 Walker Geo. W. *f* and *f*

MOMENCE.

Durham W. M. *f*
 Gray B. F. *f*
 Hall H. B. *f*
 Lane W. D. *f* and *f*

MONMOUTH.

Cotes F. H. *f* and *a*
 Huey & Bolon *f* and *f*
 Johnson J. *f* and *a*
 Roberts Peyton *f* and *f*
 Turnbull Mr. *f* and *f*
 Whitenack W. W. *f*

MONTICELLO.

Jewell Chas. R. *f*
 Pittman Frank *f* and *f*
 Porter & Jewell *f* and *f*
 Smith W. P. *f*
 Stickle D. *f*
 Tatman Bros. *f*
 Woolington A. J. *f*

MORRIS.

Bliss S. C. *f* and *f*
 Gould C. H. *f* and *f*
 Woodbury A. G. *f*

MOUND CITY.

Roberts J. P. *f* and *f*

MOUNT CARMEL.

Gowenlock David *f*
 Henning Henry J. *f*
 Hughes W. H. *f* and *a* and *p s*
 Titus Dan'l E. *f*
 Turner G. C. *f*
 Utter G. L. *f*

MOUNT CARROLL.

Blake J. G. *f*
 Bucher G. F. *f*
 Carley, F. J. *f*
 Chrisman L. *f*
 Farmer C. C. *f*
 Lichty Alice. *f*
 Miller J. B. *f*
 Smith Aaron. *f*
 Smith Etta J. *f*

MOUNT PULASKI.

Danner G. C. *f* and *a*
 Landis C. S. *f*
 Lincoln C. W. *f*
 Nicholson F. *f*
 Scroggin L. B. *f*
 Scroggin T. A. *f*

MOUNT VERNON.

Baugh J. W. /
Burton C. H. /
Casey Sam. /
Crowder J. B. /
Davidson C. R. /
Green W. H. /
Johnson A. C. /
Pace W. T. /
Peery R. A. /
Petitt O. O. /
Pollock J. L. /
Watson Albert /
Webb A. C. /

MOWEAQUA.

Combs A. J. /
Day H. F. /
Snyder V. /

MURPHYSBOR'GH.

Box D. I. /
Decker Phil. /
Hill & Martin /
Kennedy Geo. Jr. /
Leubke F. & Son /
Roberts A. H. /
Thomas D. B. L. /
Vanclostre Joseph /

NAPERVILLE.

Cody A. B. /
Dieter V. A. /
Freeman A. R. /
Goodrich H. H. /
Gendall F. A. /
Rassweiler H. H. /
Scott B. A. /
Scott W. Sr. /
Strubler Phil. /

NASHVILLE.

Forman Bros & Jones /
Fosner Henry /
Jones N. F. /
Kaufman Wm. /
Miller I. /
Wash'ton Co. Abstract Co. /
Weihe W. O. /
Weinman Chas. /

NEWTON.

Arnold J. F. /
Bail L. F. /
Deames D. N. /
Fithian T. J. /
Hall A. S. /
Hizey J. C. /
Lathrop W. H. /
McColley G. F. /

NOKOMIS.

Blue & Plummer /
Draper A. H. /
Fulbert & Wild /
Richards, T. E. /

NORMAL.

Baird W. W. /
Chaplin R. B. /
Cleming R. L. /
Jarrett H. /
Kerriman J. W. /
Miller J. E. /
Park C. R. /

OLNEY.

Junn John H. /
Kinman & Morris /
Kingle & Geneway /
Blanker G. D. /
Fennypson A. /
Jon Allman J. C. /
Wharf James E. /
Wharf James W. /

OREGON.

Etayre W. & Co. /
Fantz J. F. /
Hastings P. E. /
Harvin F. G. /
Hason S. G. /
Nohe C. J. /

Ray E. A. /
Sanders J. S. /

OTTAWA.

Black Robert O. /
Colwell & Malerhoffer /
Cooke J. E. /
Fuchs G. W. /
Gibson Theodore C. /
Harris J. O. & Son /
Leland Sherman /
Mackinlay & Warner /
McManus James /
Mattes Nic. /
Ravens George W. /
Stout John /
Tyron C. E. /

PANA.

Dobbs Wm. T. /
Harn L. S. /
Henderson J. O. /
Little O. W. /
McQuigg J. C. /
Millard A. /
Smith E. /
Stockbridge F. W. /
Vidler & Tribbett /
Weaver I. N. /

PARIS.

Bristol R. A. & Son /
Clinton W. H. /
Gregg W. J. /
Nelson H. F. /
Roach W. O. /
Sellar & Headley /
Shepherd J. W. /
Tanner /

PAW PAW.

Huling C. A. /
McMahan Wm. /
Parker F. A. /

PEKIN.

Barnes W. C. /
Haines James /
Heisel L. /
Kuhl C. A. /
Kuhl J. G. /
Lucas J. /
Mulvey E. M. /
Rhodes Erastus /
Schaefer Fred. /
Towne Henry /

PEORIA.

Bills, Roswell & Co. /
Callender & Co. /
Chase F. E. /
Camer J. C. /
Cummings & Hatfield /
Deyo J. H. /
Dieffendorf J. W. /
Feger I. N. /
Fry R. /
Gales W. R. /
Gilbert A. F. /
Gilliam Geo. T. /
Hansel & Brown /

Henry A. & Co. /
Jacobs Hero /
Keene J. E. /
Keene John G. /
Kempshall R. W. /
Kinney S. N. /
Miles B. F. /
Myers Bell & Co. /
Oberhauser Wm. /
Reinhardt Bros. /
Richmond Lizzie R. /
Stern Frank T. /
Smith David /
Smith & Gable /
Walsh & Koroski /
Weir L. T. /

PERU.

Briel J. C. & Geo. /
Bulter August /

Hoss A. /
Noon Thomas /
Ream Henry /
Struever Chas. /
Struever Rudolph F. /
Werling F. X. /

PETERSBURGH.

Alkire F. V. /
Carter R. S. /
Fischer J. H. /
Frackelton D. S. & Co. /
Oeltjen E. R. /
Ott Jesse M. /
Scott P. S. /
Young Arthur /

PINCKNEYVILLE.

Bischof J. J. /
Breese Wm. M. /
Craig J. W. /
Hawkins E. M. /
Williams R. G. /

PITTSFIELD.

Burt E. A. /
Chamberlain & Bros. /
Chapman C. P. /
Clare M. /
Dow Aug. /
Graves A. D. /
Hirshheimer I. /
Johnston W. H. /
Matthews Ross /
Nieber F. W. /
Rayburn C. M. /
Rider J. A. /
Scanland R. C. /
Vertruse Jno. E. /

PLANO.

Bennett I. E. /
Sears A. H. /
Smith J. H. /
Turpin J. E. /

POLO.

Antrim H. H. /
Hazletine M. J. /
O'Kane A. A. /
Sanburn A. J. /
Schryver M. E. /

PONTIAC.

Avery O. F. /
Ball A. C. /
Barickman C. M. /
Dye Miss Estella /
Ferguson N. J. /
Jenkins Wm. H. /
Kay Jos. T. /
Lacey Wm S. /
Meyers D. S. /

PRINCETON.

Hungerford John /
Johnson F. A. /
Loverin M. G. /
Mesenkov W. H. /
Miller Jacob /
Romberger L. D. /
Streeter L. H. /
Ziegler O. H. /

PROPHETSTOWN.

Beese H. C. /
Paddock Geo. E. /

QUINCY.

Ahrends G. /
Berger Sim. /
Binkert & Cruttenden /
Bishop James M. /
Brown Geo. W. /
Cleveland & Murphy /
Denson Wm. /
Dines & McMasters /
Eull Wm. /
Farrell & Haxey /
Glenn John G. /
Jansen Richard /
Karp Wm. /
Kemp Henry /
King Clinton /

Merriam S. S. & Co. /
Parrish Mrs. B. /
Parker E. J. /
Poole A. F. & Co. /
Priette H. E. /
Ricker Geo. E. /
Ricker H. F. Jos. Jr. /
Rigg Frank M. /
Seeger Chas. E. /
Vasen Benj. /
Waldhaas Fred. /

ROCHELLE.

Allaben & Torrence /
Clark G. W. /
Craft J. C. /
Healy Wm. /
Hoadly A. S. /
O'Brien G. D. /
Ogden E. E. /
McConaughy J. O. /

ROCK FALLS.

Bush I. I. /
Haskel W. N. /

ROCKFORD.

Aageson N. S. /
Banks H. O. /
Briggs C. C. /
Crotty W. /
Gray D. P. /
Halsted & Haven /
Huffman W. F. /
Johnson & Gorham /
Knight B. A. /
Marsh E. H. /
Penfield S. F. & G. F. /
Rew, Clark & Co. /
Roper G. S. /
Sheldon C. W. /
Van Arsdale T. L. /
Weld W. R. /

ROCK ISLAND.

Bahnsen F. /
Buford J. M. /
Cleland J. H. /
Ferguson W. B. /
Harris G. W. D. /
Hellspenitell Carl /
Hodgson C. E. /
Huckstaedt G. O. /
Huesing A. D. /
Hurst E. W. /
Kerr W. T. /
Knowlton & Loosley /
Lieberknect Ed. /
Medill T. J. /
Quist G. L. /

ROGER'S PARK.

Baker E. H. /
Cleveland J. D. /
Fouby P. L. & Co. /
Hoodless G. L. Jr. /
Kean J. M. /
Kingwell C. G. /
Scholes R. M. /
Sharp E. A. /

ROOD HOUSE.

Armstrong & Payne /
Bates & Morrow /
Fesler J. H. /
Patterson & Starkey /
Roodhouse W. C. /
Van Doren C. C. /

RUSHVILLE.

Bagby John S. /
Glas David H. /
Griffith E. S. /
Jarman L. A. /
Little John S. /
Mann P. E. /
Nell W. B. /
Noble A. L. /
Rice M. G. /
Spangler J. M. /
Warren Aug. /

ILLINOIS—Con.**ST. CHARLES.**

Elliott J. T. *f*
Huls S. S. *f*
Rockwell *f* and *a*
Olson Charles *f*

SALEM.

Farson G. W. *f*
Feltman H. C. *f*
Gresham C. D. *f*
Lear I. D. *f*
Marshall T. S. *f*
Williams G. W. *f*
Williams J. P. *f*

SANDOVAL.

Bellamy Geo. *f*
Main Isaac *f*
Patterson Chas. F. *f*
Reinhardt & Pate *f*
Sherman I. B. *f*

SANDWICH.

Cox F. R. *f* and *a*
Faxon C. G. *f*
Sedgwick S. P. *f*
Sedgwick W. W. *f*
Schneider Charles A. *f*
Stinson S. B. *f*

SAYBROOK.

Adams M. *f*
McMurry M. C. *f*
Means, Schureman & Co. *f*
Nelson Geo. M. *f*

SHABBONA.

Allen M. V. *f*
Archer Samuel *f*
Heig W. F. *f*
Hubbell C. W. *f*
Loving Geo. *f*
Ray W. H. *f*
Wells A. L. *f*

SHANNON.

Cook R. M. *f*
Healey R. W. *f*

SHAWNEETOWN.

Boyd John R. *f* and *t*
Millsbaugh J. W. *f*
Norton D. F. *f* and *t*

SHELBYVILLE.

Amlin W. S. *f* and *a*
Barbee Milton *f*
Craig & Garis *f* and *a*
Fanley E. T. *f* and *t*
Graybill & Amlin *f*
Horn Jas. *f*
Johnson J. W. *f*
Lloyd & Keller *f*
Martin H. L. *f*
Miller J. *f*
Miller W. H. *f*
Oliver Wm. *f* and *a*
Robertson H. C. *f*
Webster Bros. *f*
Yantis J. W. *f*

SPARTA.

Alexander J. R. *f*
Barker D. P. *f* and *t*
Doherty J. O. *f*
McIlvain J. A. *f*
Oliver C. V. *f* and *t*

SPRINGFIELD.

Brinkerhoff D. C. *f*
Brown Dwight *f*
Connors Wm. *f*
Connolly & Co. *f*
Culp, Troxell & Co. *f* and *t*
Garland & Garland *f* and *t*
Garland J. M. *f*
Gehlman S. H. *f* and *t*
Grant D. & F. L. *f* and *t*
Herman & Co. *f* and *t*
Kennedy Frank & Co. *f*
Kessberger A. *f* and *t*
King & Workman *f*
Lord J. J. *f*
McConnell John *f*
Roseberry T. C. *f*
Ridgway Sam'l *f*
Ritter Jacob *f*
Ruckel J. H. *f*
Walker E. S. *f* and *t*
Wilson E. A. *f* and *t*
Yeakle Henry *f*

SPRING VALLEY.

Barton M. *f*
Buchan R. D. *f*
Davison J. B. *f*
Greely W. H. *f*
Murphy J. L. *f*

STAUNTON.

Blair T. *f* and *t*
George A. H. *f* and *t*
Ripley J. R. *f* and *t*
Schoen Adam *f*
Wurtz G. B. *f*

STERLING.

Allabaugh F. *f*
Bush I. I. *f*
Champion R. *f*
Emmitt J. V. *f*
Galt Z. T. *f*
Greene L. J. *f*
Goldman John L. *f*
Greenough J. St. John *f*
and *t*
Haskell W. N. *f*
Haskell W. W. *f*
McCune James A. *f* and *t*
Miller D. L. *f*
Oltmanns L. *f*
Ramsey & Bush *f*
Street H. S. *f*
Teats J. C. *f*
Underwood E. C. *f* and *a*

STREATOR.

Baker & Williams *f*
Barlow J. C. *f*
Bawden T. C. *f*
Chubbuch O. *f*
Dicus A. G. *f*
Keating Barney *f*
Myers Ed. C. *f*
Painter U. S. *f*
Pirkley & Bill *f* and *t*
Richards G. L. *f*
Ryon O. B. *f*
Wilson J. G. *f*

SULLIVAN.

Eden E. B. *f*
Grider John T. *f*
Jennings & Huff *f*
Lane C. M. *f*
Lilly John P. *f*
Peadro R. M. *f*
Roney A. B. *f*
Scott T. H. *f* and *t*
Spitler & Hudson *f*

SYCAMORE.

Alden & Walker *f*
Brown Geo. *f*
Dean Geo. *f*
Harned E. B. *f*
Kenyon J. H. *f*
Knights Henry *f*
Pond C. C. *f*
Rogers C. D. *f*
Smith F. H. *f*
Stephens J. B. *f*
Stone C. A. *f*

TAYLORVILLE.

Anderson Hiram R. *f*
Barnes A. G. *f*
Kinney A. T. *f*
Kirkwood W. H. *f*
McCaikill Edward F. *f*
Shumway J. N. C. *f* and *a*

TURNER.

Bayer H. *f* and *t*
Neltner J. C. *f* and *t*
Wilson W. J. *f* and *t*

UPPER ALTON.

Collet D. W. *f*
Leverett C. W. *f*
Lowe W. W. *f* and *t*
Morgan H. A. *f*

URBANA.

Berry J. E. *f*
Dunlop Jas. *f*
Gerauld T. D. *f*
Hubbard G. W. *f*
Park M. S. *f*
Russell H. M. *f* and *a*
Snyder F. M. *f*

VANDALIA.

Capps Benj. *f*
Collins J. D. *f* and *a*
Dings C. L. *f*
Emmel F. *f*
Fehren F. L. *f*
Gochenour & Dickman *f*
Higgins R. T. *f*
Higinbotom C. W. *f*
Lever S. M. *f*
McCord J. N. *f*
Miller L. W. *f* and *t*
Smith C. G. *f*
Wahl E. L. *f*
Waterman D. A. *f*

VIRDEN.

Costley D. W. *a*
Ray T. A. *f* and *t*
Simons & Pattison *f* and *t*
Toney T. B. *f* and *t*

VIRGINIA.

Black J. B. *f*
Gridley J. N. *f*
Kors H. F. *f*
Turner H. H. *f*
Yaper & Petenfish *f*

WARREN.

Bayne James *f*
Carr E. R. *f*
Clark S. A. *f*
Francisco J. A. *f*
Giles C. L. *f*

WARSAW.

Bellersheim Mary G. & Co. *f*
and *pp*
Hunt T. B. *f*

Kruskopf F. *f*
Wolff B. *f*

WASHINGTON.

Bayles J. *f*
Brady Mr. *f*
Crane Jas. *f*
Danforth Geo. *f* and *t*
Lonneckes S. M. *f*

WATERLOO.

Burke J. A. *f*
Coerver Kilian *f*
Durfee F. *f*
Hambuechen F. W. *f*
Horine Elmer *a*
Horine Wm. H. Sr. *f*
Horine Wm. H. Jr. *f*
O'Neill Oscar *f*

WATSEKA.

Gilbert C. C. *f* and *a*
Harrington Geo. C. *f*
Harroun A. D. *f*
Martin Frank P. *f*
Morgan Decatur *f*
Staples S. G. *f* and *t*
Watson & Swinford *f*

WAUKEGAN.

Backus Chas. T. *f*
Dowst H. W. *f*
Erskine D. M. & Son *f*
Heath O. H. *f*
Heydecker C. F. *f*
Hinckley H. A. *f*
Jones C. J. *f*
Jones D. L. *f*
Partridge H. E. *f*
Wiard C. F. *f* and *t*

WENONA.

Allen O. G. *f*
Barrett S. C. *f*
Downey Clark *f*
Gallagher Milo A. *f*
Hodge L. J. *f*
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 Millikan Thos. *f*
 Morris J. M. *f*
 Mowrer J. K. *f*
 Nixon R. M. *f*
 Phillips E. B. *f*
 Redding T. B. *f*

Tracy D. A. *land a*
 Wasson Calvin *f*

NEW HARMONY.

Fratageot A. H. *land a*
 Johnson E. V. *f and l*
 Jones A. D. *f and a*
 Pelham L. *f and l*

NEWPORT.

Cushman T. *f*
 Hartman J. W. *f*
 Stephens K. E. *f*

NOBLESVILLE.

Christman & Smith *f*
 Day E. E. *f and a*
 Day Joel *f land a*
 Lucas R. G. *f and l*
 McCole C. J. *f*
 McKenzie N. B. *f*
 Smith & Vestal *f*
 Wainwright W. A. *f*

N. MANCHESTER.

Cist F. M. *f*
 Clemens B. F. *f*
 Clemens L. *f*
 Krisher D. W. *f and l*
 Mills A. C. *f*
 Sala A. F. *f and l*
 Switzer Frank *f and f*
 Watkins Jno. *f and a*

NORTH VERNON.

Davis E. D. *f*
 Faber John *f*
 Hudson J. D. *f*
 Little F. E. *f*
 McMillan J. B. *f*
 Reeder W. S. *f*
 Verburg W. F. *f*
 Williams Ed. *f and l*

PENDLETON.

Campbell G. W. *f*
 Fort F. O. *f*
 Johnson & Teague *f land a*
 Rogers B. & Co. *f*

PERU.

Adkinson L. D. *f*
 Armitage J. T. *f*
 Brown J. T. *f*
 Burns J. D. *f*
 Deibert J. A. *f and a*
 Henton J. T. *f*
 Jackson J. M. *f*
 Myrns B. L. *f and a*
 Oates J. D. *f and l*
 Parsons C. A. *f and l*
 Sullivan W. W. *f*

PETERSBURG.

Alexander A. H. *f*
 West Geo. *land a*
 White J. M. *a*

PIERCETON.

Barbour Virgil *f*
 Blain H. M. *f*
 Bergman A. R. *f*
 Cochran S. H. *f*
 Connell D. H. *f*
 Cummins J. A. *f*
 Hayes H. W. *f*
 Logan J. F. *f*

PLYMOUTH.

Bender John S. *f*
 Buck & Toan *f*
 Corbin & Corbin *f*
 Hess Wm. B. *f*
 Houghton John W. *f*
 Kendall W. M. *f*
 McDuffy, David *f*
 Packard O. M. *f*
 Parks John W. *f*
 Reeves J. S. *f and a*
 Snyder & Stevens *f and l*
 Tibbetts Chas. B. *f*
 Whitmore Charles *f*

PORTLAND.

Adair O. H. *f*
 Corwin C. *f*
 Hall Mr. *f*
 Headington N. & Co. *f*
 Heart Mr. *f and l*
 Jaqua J. A. *f*
 Kinsey D. S. *f and l*
 Lafollett J. F. *f*
 McLaughlin Geo. *f and a*
 Marsh E. J. *f*
 Thomas M. V. *f*

PRINCETON.

Creswell Wm. R. *f and a*
 Kolb O. M. *f*
 McDonald W. B. *f*

RENSELAER.

Austin W. B. *f*
 Dwiggin R. S. *f*
 Irwin S. C. *f*
 Jaesen John H. *f*
 Nowles C. D. *f*
 Peacock E. *f*
 Rhoades E. D. *f*
 Spilster Marion *f*
 Stewart C. B. *f*

RICHMOND.

Barber J. O. *f*
 Bradbury & Son *f*
 Crocker A. E. *f*
 Doran Isaac C. *f and l*
 Fulgham O. B. *f*
 Moore & Hutton *f and a*
 Myrick B. B. *f*
 Ostrander & Co. *f and l*
 Peele Charles *f and l*
 Vaughan F. C. *f*

RISING SUN.

Davis R. L. *f*
 Perkins J. N. *f*
 Stewart S. H. *f*
 Wilbur D. S. *f*

ROCHESTER.

Baker M. A. *f*
 Davis J. M. & Son *f*
 Dillon A. *f*
 Smith M. R. *f*
 Smith J. W. *f*

ROCKPORT.

Hudson Walter G. *f and a*
 Mansfield G. W. *f and l*
 Nourse J. W. *f and a*
 Taylor Jessie D. *f*

ROCKVILLE.

Cord & Lambert *f and l*
 Harvey W. H. *f*
 Sage J. W. *f*
 White Wm. J. *f and a*

RUSHVILLE.

Armstrong Jos. *f and a*
 Downing & Barrett *f and l*
 English J. A. *f*
 Guffin, L. D. *f*
 Hilligoss S. *f*

Irvin Arthur B. *f*
 Kelly Robt. *f and a*
 Kennedy C. F. *f and a*
 Meredith Will *f*
 Miller B. F. *f*
 Osborne John H. *f*
 Poe Thomas *f*
 Smith Benj. *f*
 Spirey A. V. *f*
 Spurrier Dr. J. H. *f*
 Thomas John Q. *f and a*

SALEM.

Alsbaugh, D. M. *f and l*
 Alsbaugh & Lawler *f*
 Hardin J. J. *f and l*
 Heim Eugene *f*
 Hottel M. B. *f*
 Lanning A. *f*
 Morris Harvey *f*
 Prow F. L. *f*
 Rudder & Snyder *f*

Ward W. H. *f*
 Williams E. D. *f*

SCOTTSBURGH.

Davis J. B. *f and l*
 Ewin J. F. *f*
 Gladden A. L. *f*
 Harrod W. G. *f*
 Pennington W. H. *f*

SEYMOUR.

Carter P. L. *f*
 Krewell A. *f*
 Laugel Philip *f and a*
 McClellan Joe F. *f land l*
 Miller H. F. *f*
 Reynold W. G. *f and l*
 Thurston & Leininger *f*
 Weaver Jesse *f*

SHELBYVILLE.

Crum J. W. *f*
 Drake Frank *f*
 Fleming T. W. *f and l*
 Greist M. H. *f*
 Hoop John *f and a*
 Kirk G. W. F. *f*
 Levinson Jos. *f*
 Otte Fred A. *f and a*
 Showers J. L. *f and l*
 Whitcomb Harry *f and l*
 Williams A. S. *f*
 Young E. *f*
 Young John A. *f*

SOUTH BEND.

Brick A. L. *f*
 Brown John M. *f*
 Burns A. M. *f*
 Creed & Horne *f*
 Evans E. W. *f and l*
 Fisher John E. *f*
 French C. H. *f*
 Greene Daniel *f*
 Gibson A. M. *f*
 Henderson J. D. *f*
 Howard T. E. *f and l*
 Hibberd & Arnold *f*
 Kizer & Woolverton *f and l*
 Krueper Paul *f*
 Lederer John *f*
 Lewis Jasper E. *f and l*
 Listenburger M. E. *f and a*
 Mueller F. W. *f*
 Myler Robt. & Co. *f*
 Stach D. *f*
 Tong Lucius G. *f*
 Witherill O. S. *f*

SPENCER.

Beamman W. H. *f*
 Boswell T. H. *f*
 Coffey J. A. *f*
 Freeland F. H. *f*
 Lucas I. S. *f*
 Matthews Matt. *f*
 Pickens W. A. *f*
 Spangler T. G. *f*
 Steele E. C. *f*
 Wolf Michael *f and l*

SULLIVAN.

Kalley Isaac H. *f*
 Stewart C. M. *f and l*
 Wolfe Sol. T. *f and l*

TELL CITY.

Bollinger J. *f*
 Huthstainer G. *f and l*
 Ludwig H. *f and l*
 Patrick J. T. *f*

TERRE HAUTE.

Allen, Kelly & Co. *f*
 Armstrong Sam'l E. *f*
 Biel Wm. *f*
 Bigelow Jas. D. *f*
 Conn Chas. W. *f*
 Donaghoe Wm. E. *f*
 Foulkes & Dahlen *f*
 Havens Benj. F. *f*
 Heyroth Otto H. *f*
 Henry & Early *f*
 Orman & Tressel *f*

IND., Terre H.—Con.

Reichert J. C. *f*
 Riddle, Hamilton & Co. *f*
and a
 Royse I. H. C. *f*
 Schmidt Frank F. *f*
 Slaughter Wm. M. *f*
 Smith & Hager *f*
 White Chas. C. *f*

THORNTOWN.

Coulson Geo. *f*
 Johnson C. W. *f and i*
 Moore L. B. *f and i*
 Neal H. C. *f and i*
 Potter S. L. *f and i*
 Smiley W. W. *i*
 Weakly N. W. *a*

TIPTON.

Gilbert D. E. *f and a*
 Hancock & Co. *f*
 Jennings H. L. *i*
 Martindale & Patterson *f*
 Roults S. D. *f*
 Seright & Clark *f*
 Wright R. W. *f*

UNION CITY.

Bell S. R. *f*
 Browne J. *f*
 Dowling J. J. *f*
 Garis N. *f*
 Gordon O. C. *i and a*
 Lambert L. D. *i*
 Lefever H. H. *f*
 Schuyler B. *f*
 Taylor Perry A. & Co.
 Agts. Mutual Benefit Life
 and Fidelity and Casualty
 Company

Woodbury Cyrus *f*

VALPARAISO.

Bartholomew A. D. *f*
 Bartholomew S. *f*
 Bell R. Jr. *f*
 DeMotte Mark L. *f and a*
 Fitzwilliam John *f and a*
 Hawkins Jas. B. *f*
 Marquardt P. *f and a*
 McClelland M. L. *f and a*
 Reading W. L. *f*
 Salyer D. A. *f*
 Skinner J. H. *f*

VERSAILLES.

Hassmer E. H. *f and i*
 Stewart W. K. *f*

VEVAY.

Dufour A. P. *f and a*
 Goley & Livings *f and i*
 Pleasants G. S. *f and i*
 Works Addison *f*

VINCENNES.

Bailey B. *i*
 Bayard J. L. & Co. *f*
 Convery Jerome *f and i*
 De Bruler A. F. *f and a*
 De Bruler & Keith *f*
 Drew J. L. *i*
 Faulks, J. *f and a*
 Fine J. D. *f*
 Ghee M. F. *f and a*
 Hall Fred. *f*
 McCoy Geo. W. *f*
 Mason Wm. C. *f*
 Ramsdell Geo. *i*

Robinson & Johnson *f*
 Tyler W. M. *f*

WABASH.

Amos Jas. *f*
 Atkinson A. M. *i*
 Barton & Cassatt *f*
 Kendall & Lassell *f*
 Newhouse M. & C. *f and a*
 Parmenter John F. *f*
 Ross J. P. *f and i*

WARSAW.

Bair A. J. *f*
 Biggs A. F. *f*
 Biggs, H. S. *f*
 Brake T. W. *f and a*
 Christing R. R. *f*
 Cook J. W. *f and i*
 Lesh & Pedydyord *f*
 Maish W. F. *f*
 Milice A. S. *f*
 Moon J. A. *f and a*
 Morris B. Q. *f*
 Muman M. W. *f*
 Runyan J. N. *f and i*
 Stewart T. C. *f*
 Wood, Bowser & Moore-
 land *f*

WASHINGTON.

Alford & Beck *f and i*
 Backs H. *f*
 Barber A. C. *f and i*
 Dugan O. N. *f*
 McCracken J. H. *f*
 Marmaduke & Hammond *f*
and i
 Walters Geo. S. & Co. *f*

Williams & Read *f*
 Williams J. E. *f*

WATERLOO.

Abbey G. T. *f*
 Leas Wm. H. & H. K. *f*
 McBride D. S. & C. H. *f*
and a
 Shuman J. F. *f*

WINAMAC.

Freeman N. R. *f and i*
 Steis H. H. *f*
 Thompson J. S. *f*

WINCHESTER.

Boltz B. F. *f and a*
 Boltz J. H. *f and a*
 Carlton John W. *f*
 Canada & Marsh *f*
 Diggs C. W. *f*
 Diggs W. S. *f and a*
 Eagle & Eagle *f and a*
 Fielder Sam'l K. *f*
 Shultz P. M. *f*

WORTHINGTON.

Andrews W. C. *f*
 McKee R. S. *f*
 Shryer G. *f*
 Shaw H. C. *f and a*

ZIONSVILLE.

Ashton H. H. *a*
 Beamer C. N. *f*
 Davenport M. S. *f*
 Eggers J. H. N. *f*
 Malin James *f*
 Smith Caleb *f*

IOWA.**ACKLEY.**

Berg O. *f*
 Blake R. S. *f*
 Block S. *f*
 Carton J. A. *f*
 Donovan M. K. *f*

ADEL.

Fidler Z. N. *f and a*
 Joy J. R. *f*
 Lambert B. F. *f*
 Loehr M. A. *f*
 Russell J. W. *f*

ALBIA.

Carrier Marcus *f*
 Duncan J. L. *f*
 Elder W. E. *f*
 Mace B. F. & Sons *f and i*
 Nelson C. L. *f and i*
 Pierson M. L. *f*
 Ramsay Ed. I. *f*
 Steele H. K. *f and i*
 Young J. T. *f*

ALGONA.

Bartlett J. W. *f*
 Clark A. D. *f*
 Dingley & Moffatt *f and a*
 Doxsee C. M. *f*
 Hoxie & Reaver *f*
 Jones J. B. *f*
 Lund C. L. *f*
 Sessions H. A. *f*
 Sessions S. S. *f and a*
 Smith L. H. *f and a*
 Taylor F. M. *f*
 Winkel, J. B. *f*

ALLERTON.

Acleson J. R. *f*
 Jacques J. H. *f*
 McCoy S. M. *f*
 Reck A. C. *f*
 Young M. *f*

AMES.

Armstrong B. A. *f*
 Fowler & Giddings *f*
 Hernstreet M. *f*

Kern J. A. *i*
 Soper C. M. *f*
 Thayer A. H. *f and a*
 Turner C. E. *f*

ANAMOSA.

Brown C. M. *f and a*
 Fish W. B. *i*
 Keeler H. F. *f*
 Matson B. L. & Co. *f*
 McIntyre W. *f*
 Needham S. *f and i*
 Shapley T. W. *f*
 Shean J. L. *i*
 Tucker L. E. *f*
 Warren P. *f and i*
 Yount G. L. *f and i*

ANQUAS.

French L. A. *f*
 Morris N. A. *f*

ANITA.

Bartlett C. D. *f and a*
 Bruce J. E. *f and a*
 Chrisman M. W. *f and a*
 Stone E. A. *f and a*

ATLANTIC.

Avey E. H. *f*
 Bryant S. B. J. *i*
 Dickerson I. & Son *f*
 Dolan J. *f*
 Fletcher C. S. *f and i*
 Gillispie J. E. *f*
 Graham C. R. Jr. *i*
 Griswold H. E. *i*
 Hart M. D. *i*
 Meighan Chas. *f and i*
 Nipper A. M. *f*
 Pennell Geo. E. *f*
 Pine A. D. *f*
 Straight S. W. W. *f and i*
 Temple F. O. *f*
 Ulbrich Wm. *f*
 Wallace T. R. *f and i*
 Wilkin W. A. *f and i*
 Willard Ed. *f*

AUDUBON.

Bagley Charles *f*
 Fox Henry *f*
 Frahm J. H. *f*
 Freeman & Armstrong *f*
and i
 Funk H. U. *f*
 Hanna H. W. *f*
 Hurd E. H. *f*
 Nash J. A. *f and a*
 Nash, Phelps & Green *f*
 Phelps L. D. *f*

AVOCA.

Benjamin F. *f*
 Diederich S. *f*
 Hardesty M. *f*
 Hetzel J. C. *f and i*
 Hippesley J. J. *i*
 Rohlfis T. *f*
 Smith Frank *f*
 Trotter W. J. *f*
 Turner Frank *f*

BEDFORD.

Barngrover Bros. *f*
 Cass E. E. *f*
 Farlow W. F. *f*
 Fitzgerald J. T. *f*
 Fuller M. C. *f*
 Haddock G. B. *f*
 Head W. T. *f and i*
 Hopson J. E. *f*
 Larnmee J. L. *f and i*
 Leonard B. V. *f and i*
 Lyons J. A. *f*
 Randolph W. F. *f*
 Snyder J. B. *f*

BELLE PLAINE.

Bardwell S. L. *f*
 Huston Geo. *f*
 Kennedy D. A. *f*
 Meier J. C. *f*
 Millner Tom H. *f*
 Robinson W. *f*
 Rowell & Rowell *f*
 Rucker John *f*
 Sweet S. S. *f*

BELLEVUE.

Campbell J. C. *f and i*
 Cole Eli Jr. *f and i*
 Dorchester H. G. *f*
 Farrell R. R. *f*
 Kegler, Weinshuk & Ahlers *f*

BLAIRSTOWN.

Ehred W. H. *f*
 Hoebl P. *f*
 Vail Chas. I. *f*
 Yocum Neal H. *f*

BLOOMFIELD.

Grider S. Z. *f*
 Hamilton W. J. *f*
 Horn M. B. *f*
 Law W. J. Jr. *i*
 Law Wm. *f*
 Lester A. C. *f and a*
 Plank J. H. *f and i*
 Simon Geo. *f*
 Sowers G. T. *f*
 Wallace J. R. *f*

BOONE.

Crooks W. H. *f*
 Dale R. F. *f*
 Gay F. D. *f*
 Herman J. H. *f*
 Knight C. H. *f*
 Mather Irving C. *f*
 Means Brothers *f*
 Miller Jno. F. *f*
 Peterson Gus. T. *f*
 Sutton R. *f*

BROOKLYN.

Ballantyne Jas. W. *f*
 Dorrance O. F. *f*
 Dunlap W. L. *f*
 Holmes W. T. *f*
 Johnson W. L. *f*
 McCara M. *f*
 Sharrar H. H. *f*

BURLINGTON.

Chamberlain F. W. *f and a*
 Connor E. W. *i*

Crapo P. M. *f*
 Doughty & Whipple *f*
 Frawley M. A. *f*
 Green R. M. *f and l*
 Greiner John *f and l*
 Greiner J. C. *f*
 Guelich & Blanke *f and a*
 Hutchinson & Wesner *f and a*
 Jagger W. L. *f*
 Lahee John *f*
 McKitterick & Nisbet *f and a*
 Mercer John M. *f*
 Miller John G. *f*
 Nisbet J. E. *f and a*
 Phelps E. S. *f and l*
 Washburn R. M. *f*

CARROLL.

Coburn R. E. *f*
 Drees Jos. M. *f*
 Gilley I. M. *f*
 Griffith J. E. *f*
 Macomber H. W. *f*
 Paine Geo. W. *f*
 Russell & Berger *f and l*
 Wattles G. W. *f*

CEDAR FALLS.

Aitken W. T. M. *f and l*
 Chase F. N. *f*
 Chase Joseph *f*
 Crosby J. O. A. *f*
 Hotchkiss F. A. *f*
 Johnson Henry *f*
 Knapp L. *f*
 Leavitt Roger *f*
 Morley J. *f*
 Spicer C. *f*
 Torry A. *f*
 White & Knapp *f*

CEDAR RAPIDS.

Anderson J. S. & Son *f*
 Barcus J. O. *f*
 Beechley N. K. *f*
 Benedict L. *f*
 Bennett Henry *f*
 Burton C. W. *f and l*
 Consigny Bros. *f*
 Dean A. W. *f and l*
 Foy Chas. *f*
 Giberson T. M. *f*
 Graves J. G. *f and l*
 Miles J. M. *f*
 Moore Jos. *f*
 Munger H. A. *f*
 Munn L. J. *f and a*
 Niles C. A. *f*
 Nichols A. N. *f*
 Plumb A. G. *f*
 Roche J. A. & Co. *f*
 Simmons Bros. *f*
 Storrs W. H. *f*
 Van Vechten C. D. *f*
 West A. R. & Son *f and a*
 West Chas. T. *f*
 Wisner W. K. *f*

CENTERVILLE.

Clark & Peatman *f*
 Law Bros. *f*
 Meers T. W. *f and a*
 Moore W. G. *f*
 Vrooman C. E. *f and a*
 Wright Henry H. & Sons *f*

CHARITON.

Barden Joseph *f*
 Barger W. H. *f*
 Copeland J. C. *f*
 Crocker F. R. *f*
 Dorsey W. T. *f*
 Fancher G. G. *f*
 Larimer G. W. *f*
 Leech C. C. *f*
 McCormick A. N. *f and l*
 McIntosh W. G. *f and a*
 Minchell Abe *f*
 Penick C. E. *f and l*
 Stewart Cora *f and l*
 Storie D. O. *f*
 Taylor E. M. *f*

Thorpe & Sons *f*
 Woodward & Co. *f and a*

CHARLES CITY.

Baldwin H. C. *f*
 Cook J. S. B. *f*
 Crowell C. C. *f*
 Farnham S. F. *f*
 Fitzgerald H. J. *f*
 Godard C. *f*
 Hand & Springs *f*
 Marian C. D. *f*
 Moreau G. J. *f*
 Reiniger R. G. *f*
 Seegel J. G. *f*

CHEROKEE.

Boddy & Bloom *f*
 Foster Geo. S. *f*
 Green Joe S. *f and l*
 Herrick E. C. *f*
 Hobart A. C. *f*
 McCulla Thos. *f*
 Molyneaux A. R. *f*
 Moore C. E. *f*
 O'Donnell J. *f*
 Scribner R. H. *f*
 Smith J. D. F. *f*
 Wakefield M. *f*

CLARINDA.

Beal E. *f*
 Good J. R. *f*
 Iowa Security Co. *f*
 Lorans Bros. *f*
 Merrill T. B. *f and a*
 Morain Ira A. *f*
 Orr Wm. *f*

CLINTON.

Churcher J. H. *f*
 Crawford J. B. *f*
 Fegan J. D. *f*
 Frank Henry *f*
 Hall T. W. *f*
 Haywood G. & Son *f*
 Lithgow J. W. *f*
 Matzen Peter *f*
 McGuire John F. *f light-*
 Miller H. S. *ning and a*
 Patterson N. D. *f*
 Ryder *f and l*
 Thornburg Frank Fire *f*
 Insurance Agent *f*
 Walker, Walsh & Co. *f and l*
 Walsh & Sutton *f*
 Wilcox F. P. *f and l*
 Waldenburg & Miller *f*

CORNING.

Bell Jas. E. *f*
 Bixby John W. *f*
 Chubb W. C. *f*
 Cole C. T. *f*
 George A. J. *f*
 Granger H. T. *f*
 La Rue F. L. *f*
 Rarrick Jacob *f and a*
 Runyun & Gray *f*
 Townner H. M. *f*

COUNCIL BLUFFS.

Bowman E. B. *f*
 Buider W. H. *f*
 Clark A. A. *f*
 Cooper W. S. *f*
 Cory & Conover *f*
 Day F. J. *f*
 Hart E. E. *f*
 Hendricks A. *f*
 Innis R. V. *f*
 Kappell E. W. *f*
 Lange J. C. *f*
 Lutz, Reed & Co. *f*
 Odell Bros. & Co. *f*
 Officer R. P. *f*
 Otis D. W. *f*
 Rohrer M. F. *f*
 Smith E. C. *f*
 Tipton J. G. *f*
 Todd Chas. *f*
 Wadsworth S. B. & Co. *f*

CRESCO.

Berg C. K. *f*
 Doan J. G. *f and l*
 Johnson C. V. *f*
 Webster S. H. *f*
 Welsh & Durgin *f*
 Wilbraham Wm. *f and l*
 Young H. W. *f*

CRESTON.

Bivens A. J. *f*
 Brennan Pat. *f*
 Bryan J. F. *f*
 Clark Fred. *f*
 Degnan M. *f*
 Delmege Geo. J. *f*
 Devoe Geo. W. *f and l*
 Emerson R. W. *f*
 Emerson S. L. *f*
 Fuller C. H. *f*
 Haverick J. L. *f*
 Kirsch J. B. *f*
 Lutz M. *f and a*
 McCormack Jas. *f*
 Patt W. F. *f*
 Richards E. A. *f*
 Rogers J. E. *f*
 Wells J. H. *f*

DAVENPORT.

Babcock E. J. *f*
 Bemis Wells A. *f*
 Copeland G. E. *f*
 Connor W. L. *f*
 Crane J. G. *f*
 Eastman W. H. *f*
 Eldridge J. M. *f*
 Hartwell D. H. *f and l*
 Hoersch Wm. *f*
 Kiser Oscar *f*
 Le Claire J. A. *f*
 Lyman Mrs. V. F. *f*
 McSteen J. R. & Co. *f*
 McKown D. P. *f*
 Meier C. H. *f and a*
 Ott Geo. A. *f*
 Parker & Parker *f*
 Petrusburger H. *f*
 Pula W. E. *f*
 Radenhausen P. *f and l*
 Rohlf, Rudolf & Co. *f f l*
 Ross W. F. *f*
 Schaeferberg C. C. *f*
 Snider & Bro. *f and a*
 Warriner W. C. *f*
 Whitcomb E. H. *f*

DECORAH.

Adams F. P. *f*
 Baker W. T. *f*
 Cutler E. *f*
 Gibson R. F. *f*
 Grobes A. H. *a*
 Larson Ed. *f*
 Miller Albert *f*
 Palne Herbert *f*
 Portman R. F. B. *f*
 Rich A. W. *f*
 Weiser Mrs. H. S. *f*
 Wolfsburg R. *f*
 Zuckmeyer Jacob *f*

DENISON.

Bond A. J. *f*
 Boynton D. L. *f*
 Burch E. K. *f*
 Garrison T. *f*
 Gullick E. *f and l*
 Jones M. E. *f and l*
 Luney Bros. *f*
 McHenry W. A. *f*
 Naive & Walker *f and l*
 O'Connor Morris *f*
 Shaw & Kuehnle *f*

DES MOINES.

Akers J. W. *f*
 Bemis W. A. *f*
 Bowman M. T. V. *f*
 Bradeen A. R. *f*
 Caspar H. H. *f*
 Cheek Jesse *f*
 Clark & Wingate *f*

Cook Ira *f*
 Cooper E. J. *f*
 Elliott S. M. *f*
 Fyfe John *f and l*
 Griffith R. A. *f*
 Hanna Jos. *f*
 Harding B. L. *f*
 Harris D. F. *f*
 Humphreys W. T. R. *f*
 Ingersoll, Howell & Co. *f*
 Johnson O. T. *f and l*
 Keenhold Geo. *f*
 Klinefelter A. N. *f*
 Lucy N. S. *f*
 Lee James *f*
 Masson James R. *f*
 Mills A. C. *f*
 Miller E. S. & H. A. *f*
 McAvoy T. F. *f*
 McCully & Fife *f*
 Newman Geo. C. *f*
 Newman M. *f*
 Otis J. M. *f and l*
 Overton F. C. & Co. *f*
 Penn John *f*
 Redmond Alf. *f*
 Richards & Babcock *f*
 Smith D. W. *f*
 Smith Gus. & Co. *f*
 Smith M. H. & Co. *f*
 Springer C. F. *f*
 Stotts W. T. *f*
 Thomson & Harwood *f*
 Wells C. *f*
 Wingate Alf. *f*
 Witmer J. W. & Co. *f*

DE WITT.

Butler A. R. *f and l*
 Christianson E. F. *f*
 Cotton W. A. *f and l*
 Judge P. H. *f*
 Merrell N. A. *f*
 Nye C. M. *f and l*
 Pascal & Armentrout *f*
 Price E. W. *f and l*
 Smith Bros. *f*
 Ward W. R. *f*
 Waters J. T. *f*

DUBUQUE.

Brandt F. G. *f and l*
 Brayton C. J. *f and l*
 Chamberlain I. C. *f*
 Duncan & Waller *f*
 Fleming Bros. Gen. Agts. *f*
 Mutual Life *f*
 Henderson D. A. Sec'y *f*
 Reliance Mutual *f*
 Herancourt J. H. *f and l*
 Hetherington H. S. *f*
 Hosford & Gruner *f and l*
 Kiene Peter & Son *f and l*
 McCann Jas. *f*
 Plaister James *f and l*
 Quigley J. P. *f*
 Reiley Andrew *f*
 Salot Geo. *f*
 Schrup N. J. Sec'y Du- *f*
 buque Fire and Marine *f*
 Stendenbach J. P. *f*
 Torbert Geo. L. *f and l*
 Traut Paul *f*
 Walker & Rhomberg *f*

DUNLAP.

Amsden L. S. *f and l*
 Moore & Patterson *f*
 Patterson S. J. *f*
 Phillips J. A. *f*
 Squires W. H. *f*
 Taylor A. B. *f*

DYSART.

Bates H. K. *f*
 Browne Fred. W. *f*
 Hawks S. G. *f*
 Rice N. C. *f*
 Stewart A. N. *f*
 Stewart T. H. *f*

ELDORA.

Burling C. *f*
 Hardin J. F. *f*

IOWA, Eldora—Con.

Ibach Wm. f.
Lewis G. H. f.
Syverson S. f.

EMMETSBURG.

Bliven C. F. f.
Brown M. L. f. and l
Cahoon C. E. f.
Hartshorn E. J. f.
Kelly B. E. f.
McCarty Geo. B. f. and l
McCarty & Linderman f.
and l
Ormsby A. L. f.
Ormsby E. S. f.
Peddie Alex. f. and l
Rutledge Daniel f.
Whitford M. M. f. and l

FAIRFIELD.

Black W. M. & Co. f.
Dougherty J. E. f.
Higley T. F. f. and l
Hufstедler John f. and l
Jacques A. W. f. and l
Keltner H. B. f.
Maxwell T. B. f.
McCold J. C. f.
McKemy & Simmons f.
Mulentz J. F. f.
Noble C. E. f.
Raines J. A. f.
Raney H. C. f.
Ross W. G. f.
Stubbs C. E. f.
Sullivan Jas. f.
Wilson & Hinkle f.

FORT DODGE.

Breen T. F. f.
Chantland F. M. f.
Drake J. F. f.
Garmoe Isaac f.
Hamilton C. M. f.
Kendall J. P. f.
King C. W. f.
Kitchen R. N. f.
Merritt W. f.
Paige F. M. f.
Pearsons G. R. f.
Reese Sam'l f.
Story P. C. f.
Thomas Z. M. & B. F. f.
Wright T. H. f.

FORT MADISON.

Albright J. W. f.
Beck W. J. R. f.
Davis, Dodd & Co. f. and l
Doerr Chas. f.
Kennedy Geo. J. f.
Marsh Wm. C. f.
Miller D. T. & Co. f.
Mitchell W. M. f.
Person Albert f. and l
Tschoepe & Co. f. and a
Tschoepe Edw. R. f. and a
Welsing H. f.
White C. A. f.

GLENWOOD.

Byers M. H. f.
Head T. H. f.
Ivory T. W. f.
Kelly P. P. f.
Stephens T. L. f.
Tipton Alex. f.
Tipton S. A. f.
Tollas H. A. f.
Tyron & Wright f. and l
Vanhoen G. B. f.
Wickham J. E. f.
Williams L. E. f.

GREENFIELD.

Bacon Wm. f.
Brickford E. H. f.
Brown F. M. f. and a
Don Carlos W. W. f.
Easton John f.
Gilbert H. A. f.
Groves M. f.

McCallom D. f.
Martin W. B. f.
Strauser Jared f.

GRINNELL.

Beyer C. W. H. f.
Brinard & Wilson f. and a
Hamlin Geo. H. f.
Little Warren f.
Norris D. W. f.
Preston A. L. f.
Wheelock H. T. f.

HAMBURGH.

Aten W. L. f.
Beach T. P. f. and l
Campbell R. C. f.
Van Eaton Jas. f.

HAMPTON.

Clemmer G. G. f.
Guilford C. S. f.
Hays Guy f.
Jones E. P. f. and a
King, King & Co. f.
McDonald N. f.
Osborne C. H. f.
Taylor T. B. f.

HARLAN.

Beems I. W. f.
Blackstone Wm. f.
Buckman A. N. f.
Hertert Bros. f.
McMullen G. E. f.
Myerly, J. I. f.
Redfield C. C. f. and l
Sheller & Phelps f.
Whitney J. B. f.
Wyland O. P. f. and a

HUMBOLDT.

Caditt H. S. f.
Combs C. f.
Coyle D. F. f.
Dickey P. M. f.
Garfield G. S. f.
Prouty J. N. f.
Strong S. P. f. and l
Wills H. S. f. and l

IDA GROVE.

Hubbard G. C. f.
Murray F. L. f.
Riddle Geo. M. f.
Shirk J. C. f.
Shoemaker A. X. f.
Thompson O. C. f.
Weaver J. E. & W. C. f.

INDEPENDENCE.

Bartle Ransom f.
Brewer Bros. f.
Jones & Hovey f. and l
McGuire Wm. P. f. and l
Smelie J. B. f.

INDIANOLA.

Berry W. H. f.
Brown O. C. f.
Carruthers W. B. f.
Cheshire Frank f.
Hartman E. W. f.
Heiney G. W. f.
McCarty W. P. f.
Moshier L. L. f.
Ogg A. L. f.
Speer G. W. f.
Spray Hattie E. f.

IOWA CITY.

Bailey W. H. f.
Bradley Stephen f. and l
Bowls John f.
Carney H. H. f.
Deitz Jacob f.
Dodder G. W. f. and a
Ely E. H. f.
Hill James G. f.
Ingalls K. C. f.
Mordoff A. D. f. and l
Novack J. J. & Co. f.
Patterson E. A. f. and l
Rada Joseph f.

Shepherd James f.
Stouffer J. C. f.
Swire Roger f. and a
Swisher S. E. f. and a
Welch C. S. f.

IOWA FALLS.

Baker G. F. f.
Knapp T. B. f.
Jones L. E. f.
Livergood S. f.
McCauliff M. f.
Miller H. C. f. and l
Peet F. D. f.
Potter F. C. f. and l
Smith S. P. f. and l
Woods W. H. f.

JEFFERSON.

Anderson S. B. f.
Church & Lovejoy f.
Flack S. f.
Gallaher & Henderson f.
Head & Smith f.
Henderson W. J. f.
Howard & Howard f.
Lawrence & Haag f.
Rose P. D. f.
Strong A. f.

KEOKUK.

Ballinger A. f.
Blood H. B. f. and l
Buell H. f.
Cahill J. W. f. and l
Collins & Heaslip f. and l
Dygraft J. F. f.
Fulton Wm. f. and l
Leech C. A. f.
Morrison W. H. f.
Parrot J. C. f.
Semple Ed. H. f.
Tucker H. f.
Van Pappeladam J. B. f.
Williams L. E. f.

KNOXVILLE.

Aldrich James S. f.
Cooper Aaron f.
French J. T. f.
Garretson J. H. f.
Gilson T. G. f. and l
Hamrick & Hrobat f.
Hart G. K. f.
Johnson S. C. f.
Kinkad A. f. and l
McCoy H. D. f.
Sperry E. F. f. and l
Wetherall W. E. f.
Woodruff E. B. f.

LANSING.

Boeckh Julius f.
Burford W. H. f. and a
Hazleton S. H. f. and l
Nelson & Wiehe f.
Nachtwey Theo. f.
Ruth James f.

LA PORTE CITY.

Eversmeyer J. H. f.
Hayzlett P. L. f.
Pickerell W. F. f. and l
Ravlin C. W. f.
Rolph William f. and l
Van Valkenburg A. f.
Wettstein F. E. f.

LE MARS.

Adams John f.
Chapman & Co. f. and l
Dent & Moreton f. and l
Dent W. H. f.
Dureley A. W. f.
Dusus A. M. & Co. f. and l
Hilbert M. f. and l
McNamara J. H. f.
Schmidt C. F. f. and l
Smith & Hoffman f. and l
Smith George M. f. and a
Stuck J. P. f. and l
Vogt J. F. f.
Wernli & Co. f.
Yurawski J. f. and l

LEON.

Arnold T. S. f.
Beck C. W. f.
Fry M. B. f. and t
Lunbeck J. B. f.
Varga F. f.

LUCAS.

Gray R. S. f. and a
Morgan Evms f.
Sanders W. H. f.
Verner John f.

LYONS.

Henningsen R. H. A. f.
Manville I. N. f.
Romer D. f. and a
Root C. L. f.
Whitney D. f.

MCGREGOR.

Crooke John f.
Walker C. W. f. and l

MANCHESTER.

Arnold H. F. f.
Beehler Max f.
Blair A. S. f.
Bronson Chas E. f.
Carr E. M. f.
Cary F. F. f. and l
Clemans Hugh f. and l
Dunham Geo. W. f.
Granger H. C. f.
Homes H. R. f. and a
Huene O. E. f.
Jewell W. B. f.
Le Roy M. F. f.
Norris W. H. f.
Richardson Fred. f.
Sanborn C. f. and a
Seeds Ed. P. f.
Tirrill R. W. f.
Vorac C. f.

MANNING.

Bennett F. A. f.
Carpenter W. F. f.
Laffar G. W. f.
Lindsay & Salinger f.
Miller & Reimer f.

MAQUOKETA.

Dalzell M. f.
Dunbar C. M. f.
Ellis G. f.
Farr C. W. f.
Fletcher D. A. f.
Gregory W. C. f.
Hubbell H. B. f.
Kelsey F. D. f.
Lyman S. D. f.
McKillop Jas. f.
Ralston Jas. f.
Rightmire G. H. f.
Thomas B. F. f.
Wilbur T. f.

MARENGO.

Allen S. f.
Bauserman A. S. f.
Branch J. H. f.
Lewis J. H. f.

MARION.

Daniels A. L. f.
Davis T. J. f.
Ellsberry Z. V. f.
Gray J. M. f.
Goodhue S. N. f.
Hollis C. M. f.
Kurtz C. H. f.
Rathbun N. f.
Smyth D. B. f.

MARSHALLTOWN.

Andrews Wm. f.
Gay A. E. f.
Giddings C. S. f.
Halbert H. S. f.
Haviland M. H. f.
Hibbin E. H. f.
Patterson Geo. f.
Shockey J. N. f.

Statler W. E. /
 Stearns Chas. C. *f and l*
 Van Orman J. G. *f and a*
 Votaw & Adams *f and a*

MASON CITY.

Rabcock R. *f and l*
 Cummings A. H. *f*
 Decker F. H. *f*
 Dennison O. T. *f*
 Holcomb H. I. *f*
 Hughes Pat. *f*
 Jackson M. V. *f*
 Kirk I. R. *f*
 Knackstedt Wm. *f*
 McConologue J. H. *f*
 McNider C. H. *f and l*
 Penny W. L. *a*
 Rule James *f*
 Schermerhorn M. S. *f and l*
 Telford D. W. *f*
 Thomas L. *f and l*

MECHANICSVILLE.

Gould C. E. *f*
 James E. S. *f*
 Kenady L. L. *f*
 Onstott J. H. *f*

MISSOURI VALLEY.

Berkley S. L. *f*
 Davis F. L. *f*
 Dewell & McGarvern *f*
 Dorr C. C. *f*
 Walburn A. A. *f*

MONTICELLO.

Condon G. W. *f*
 Davis O. R. *f*
 Gardner D. T. *f*
 Pond D. E. *f*
 Reuger J. C. *f*
 Stillman J. K. *f and a*

MT. PLEASANT.

Bartlett G. Geo. *f and l*
 Clark J. K. *f*
 Glover C. *f and l*
 Harbin J. C. *f and l*
 Howard & Whiting *f*
 Keeler W. E. *f*
 Leech J. F. *f*
 Van Horn T. J. *f*
 Walker H. D. *f and l*

MUSCATINE.

Bawden Geo. W. *f*
 Brown Thos. *f*
 Bridgman Jos. & Son *f*
 Broomhall Allen *f*
 Butts W. T. *f*
 Cook E. U. *f*
 Crossman & Huff *f*
 Eversmeyer & Co. *f and l*
 Fitzgerald H. J. *f*
 Griffin M. W. *f*
 Havercamp Martin *f*
 Kennedy Wm. *f*
 Lambert D. M. *f*
 Leffingwell G. R. *f and a*
 Monroe & Son *f and a*
 Ogilvie Chas B. *f*
 Richman & Son *f*
 Rosenberger N. *f*
 Tappe Chas. *f and a*
 Titus & Jackson *f*
 Wilson John A. *f*
 Woodward & Carpenter *f and l*

NASHUA.

Case Amos *f*
 Knapp P. M. *f*
 Lawrence A. G. *f*
 Loser L. *f*
 McMillan W. A. *f*

NEOLA.

Clark Riley *f*
 Hunter Jas. *f*
 Turner T. G. *f*
 Watts A. A. *f*

NEVADA.

Carroll H. L. *f*

Fitchpatrick J. A. *f*
 Funson H. M. *f*
 Gifford E. W. *f*
 Martin J. F. *f*
 Shugart Z. *f and l*
 Smith & Son *f and l*
 Worsley Arthur *f*

NEWTON.

Alfree J. W. *f*
 Baker G. W. *f*
 Brunner J. G. *f*
 Carns I. B. *f*
 Clark D. L. *f*
 Conrad F. W. *f*
 Eberhart D. J. *f*
 Everly J. B. *f*
 Finch Ed. *f*
 Gage Cyrus *f*
 Laird J. A. *f*
 Laird S. E. *f*
 Lamb C. *f*
 Lyday E. E. *f*
 Vaughan J. *f*
 Wilson Frank *f*
 Wright A. J. *f*

OGDEN.

Johnson J. *f*
 Lorenzen F. *f*
 Sylvester C. B. *f and a*

OSAGE.

Annis F. W. *f*
 Bell Jas. *a*
 Brown M. M. *f*
 Eaton W. L. *f*
 Marsh G. E. *f and l*
 Morse L. H. *f and a*
 Rood N. L. *f and a*
 Sawyer & Woodard *f and l*
 Tupper A. C. *f*
 Tuttle M. O. *f*
 Vaughn J. H. *f*
 Whitney A. E. & Co. *f*
 Woods Chas. *f*

OSCEOLA.

Ball J. M. *f*
 Banta Mrs. L. E. *f*
 Fowler & Ball *f*
 Fowler P. L. *f*
 Hall W. H. *f*
 Harper W. E. *f*
 McNeill D. T. *f*
 Richards W. L. *f*
 Ridgeway W. H. *f*
 Simons L. L. *f*
 Taltman Henry A. *f*
 Trent & Johnson *f*

OSKALOOSA.

Baughman A. J. *f*
 Cowan & Hambleton *f*
 Dobyns L. C. *f*
 Gentry J. R. *f*
 Hawkins S. P. *f*
 Lofland & Himes *f and l*
 Loughridge J. M. *f*
 McFall G. B. *f*
 O'Hara Ralph *f*
 O'Hara S. *f*
 Phelps Chas. *f*
 Searl C. P. *f and l*
 Sellers J. C. *f*
 White H. F. *f*
 White G. K. *f and l*

OTTUMWA.

Adler P. E. *f*
 Ball W. G. *f*
 Benson B. S. *f*
 Christie W. S. *f*
 Criley & Leonard *f*
 Devin T. I. *f*
 Fetzer W. H. *f*
 Gee Jas. *f*
 Harman & Warden *f and a*
 Harper W. T. Jr. *f*
 Holt E. A. *f*
 Hutchinson M. B. *f*
 Lewis J. F. & Son *f*
 Mangan & Keott *f*
 Michaels, Higdon & Sloan *f*
 Smith J. J. *f*

PELLA.

Custer C. L. *f*
 Gesman N. J. *f*
 Houck J. S. *f*
 Jelsma S. J. *f*
 Nollen Henry *f*
 Proutty & Warren *f*
 Stubenrauch J. H. *f*
 Thomassen John G. *f*

PERRY.

Chappaleur H. A. *f*
 Lee H. B. *f*
 Myers John *f*
 Rouse H. *f*

RED OAK.

Clements A. *f*
 Flusbaugh Ed. *f*
 French H. C. *f and l*
 Harding A. W. *f*
 Henry & Gibson *f and a*
 Mercer Wm. *f*
 Pomeroy F. E. *f*
 Priest A. J. *f*
 Shuey J. A. *f and l*
 Simons B. E. A. *f*
 Welpton J. R. *f*
 Worsley O. P. *f and a*

SHELDON.

Boies W. D. *f*
 Brown E. C. *f*
 Eldridge D. G. *f*
 McLaury C. S. *f*
 Smith W. M. *f*
 Wellman C. E. *f*
 Wyman H. P. *f*

SHENANDOAH.

Carter J. B. *f*
 Ferguson W. P. *f and l*
 Ferris E. S. *f*
 Flicback C. E. *f*
 Irwin A. T. *f*
 Lake A. S. *f*
 Morse C. P. *f*
 Morse R. W. *f*
 Wilcox S. S. *f*
 Wilson A. M. *f*

SIGOURNEY.

Johnston C. G. *f*
 Mackey Chas. *f*
 Mohland & Hamilton *f*
 Sampson Lee *f*
 Schulte & Howard *f*
 Smith & Talley *f*

SIOUX CITY.

Ball Miss Mary A. *f*
 Burd T. L. *f*
 Chapman H. G. *f*
 Clark R. J. *f*
 Cowgill T. G. *f*
 Crumm F. A. *f*
 Davis S. T. *f*
 Feller Alex. *f*
 Foley & Bluit *f*
 Gordon Wm. *f*
 Hawkes J. L. *f*
 Hubbard H. C. *f and m*
 Jackson & Co. *f*
 Kingsworth G. W. *f*
 McNeil & Powell *f*
 Murphy George *f and l*
 Niblock H. C. *f*
 Page R. F. *f*
 Sackett, Flournoy & Goss *f*
 Smith E. C. *f*
 Smith E. A. *f*
 Tutthill & Hodges *f*
 Van Dyke & Milverstad *f*
 Wheeler J. S. *f*
 Yutzy E. E. *f*

SPENCER.

Adams J. O. *f and l*
 Bemis W. S. *f and l*
 Dunwell A. C. *f*
 Griffin M. E. *f*
 McConnell A. F. *f*
 Noble Tom. D. *f*
 Parker A. C. *f*

Smith H. N. *f*
 Snow E. E. *f*
 Steele J. E. *f*
 Ward W. P. *f*

STORM LAKE.

Brown R. H. *f*
 Crowell W. W. *f and l*
 De Land James *f*
 Henrichs C. A. *f*
 Lemon John R. *f*
 Mack E. E. *f*
 Miles Chas. *f*

STUART.

Crooks F. E. *f*
 Dosh J. R. *f and l*
 Fritz F. C. *f*
 Hartsell E. *f*
 Hinkson F. *f*
 Huntoon W. P. *f*
 Monahan S. *f*

TAMA.

Bentley Sam. *f*
 Bracken J. L. *f*
 Jackson A. E. *f and l*
 Murray Thos. *f and l*
 Mills O. H. *f*
 Starr & Williamson *f and l*
 Tiffany W. H. H. *f*

TIPTON.

Bardwell Geo. *f*
 Brink E. M. *f*
 Geiger W. G. W. *f*
 Huber H. L. *f*

TOLEDO.

Clapp S. E. *f and a*
 Bishop J. B. M. *f*
 Drahos Vincel *f*
 Ferris & Erwin *f*
 Harrigan Mrs. E. H. *f*
 Shanklin & Dexter *f*
 Smith A. G. *f*
 Stiger H. J. *f*
 Wagoner J. A. *f*

TRAER.

Bowen W. H. *f and l*
 Kahler Marcus *f and l*
 Ladd W. J. *f*
 Pinkerton W. B. *f*

VILLISCA.

Alger W. S. *f*
 Boise J. S. *f*
 Dolson H. D. *f*
 Ellis W. S. *f*
 Gibbs E. C. *f*
 Greenlee F. P. *f*
 Howland J. M. *f*
 Jackson Jas. S. *f*
 Minick F. D. *f*
 Preston C. N. *f*
 Thurman M. S. *f*
 West A. P. *f*
 Woodward W. A. *f*

VINTON.

Anderson W. H. *f*
 Coland E. H. *f*
 Jones Grant *f*
 Marietta J. E. *f*
 Newton Geo. *f and a*
 Ridge Geo. W. *f*
 Santmeyer Chas. J. *f*
 Williams J. G. *f*

WASHINGTON.

Eicher Henry *f*
 Graves Frank H. *f*
 Gray Geo. B. *f*
 Gray Jas. H. *f*
 How G. W. *f*
 Kellogg J. *f*
 Manatt C. V. *f*
 Morton John W. *f*
 Pollard Jos. Jr. *f*
 Schofield William *f*
 Wilson C. J. *f*

**IOWA—Con.
WATERLOO.**

Cutler D. A. /
 Dame W. /
 Goodrich J. H. *f and l*
 Green C. F. /
 Hallowell W. A. /
 Harbin G. W. /
 Hitchcock Nelson *f and a*
 Keifer J. W. /
 Kuhns J. H. /
 Miller G. W. /
 Mosher J. /
 Pickett & Logan /
 Shaffner E. C. /
 Sherman B. R. /
 Stillson C. B. /
 Walker & Sweeney *f and a*
 Weaver D. R. /

WAUKON.

Bosmer J. H. /
 Hancock E. M. /
 Howe L. A. /
 Robbins F. H. /
 Ross A. H. /
 Stilwell O. S. /
 Thompson S. R. /

WAVERLY.

Barber G. S. /
 Boetcher Frank /
 Burr H. S. /
 Hazlett J. V. /
 Holt W. C. /
 Kasemeier Henry /
 Kingsley H. S. /
 Morse S. H. /
 Ruddick Julian /
 Smalley E. L. /
 Yokom A. W. /

WEBSTER CITY.

Burgess E. D. /
 Counts A. H. /
 Doane I. /
 Fenton B. B. /
 Humphrey C. S. /
 Kamror & Boeye /
 Kelly B. /
 Knowles P. /
 Lake D. *f and a*
 Lee H. S. /
 Martin & Wambach /
 Marsh J. E. /
 Swain O. /

WEST LIBERTY.

Cheesebrough Chas. /

Cheesebrough Geo. C. /
 Fulton A. /
 Gregg Asa /
 Kent C. A. W. /
 King Z. N. /
 Patterson F. A. /
 Shipman George C. /
 Warner E. M. /

WEST UNION.

Berkey, E. H. /
 Colby Wm. /
 Finch B. W. /
 Green H. R. /
 Green T. L. *f and a*
 Herriman J. B. /
 Loftus Thos. /
 McMasters J. G. /
 Riley James /
 Whitmore F. V. /
 Wright James S. /
 Zeigler & Weed /

WHAT CHEER.

Beem J. C. /
 Brown C. M. /
 Davis Reuben /
 Harbison & Legoe *f and l*
 Jackson Edmund /
 Lawson D. L. /
 Mackey & Stockman /

O'Flarity & Burke *f and l***WILTON.**

Bacon F. /
 Geisler James L. /
 Gise G. H. /
 Walker J. D. /

WINTERSET.

Baldock A. C. /
 Barton Wm. /
 Cornell W. J. /
 Gilpin T. C. /
 Green Mrs. /
 Hale C. W. /
 Henry W. C. /
 Lankinster H. /
 Leech S. B. /
 Leonard & Thompson /
 McCall E. E. /
 Miller Jos. /
 Null F. E. /
 Shannon Joseph /
 Stark S. W. /
 Weeks A. W. C. /

WYOMING.

Aldrich Henry /
 Graft J. R. /
 Peck W. H. /
 Wurtellott W. H. /

KANSAS.**ABILENE.**

Abbott M. P. /
 Abilene Investment Co. /
 Anderson Geo. /
 Augustine J. /
 Bonebrake H. E. /
 Brady J. H. /
 Burbank W. A. Sec'y
 Kansas Farmers F. Ins. Co.
 Carpetner G. W. /
 Cowles A. *f and a*
 Cowles W. G. *f and a*
 Cranston B. C. /
 Davidson W. T. /
 Fulton M. B. /
 Hendricks W. N. /
 Howe J. C. /
 Hewett M. H. & Co. /
 Humphrey E. D. /
 Jackson & Middleton *f and a*
 Jolley M. P. /
 Lebold, Fisher & Co. /
 Leyth J. C. /
 McCormick R. /
 Mahan C. R. *f and a*
 Maxey Lee /
 Merrill Geo. /
 Moore A. M. /
 Mosher S. C. /
 Putnam E. G. /
 Royer J. C. /
 Seeds E. B. /
 Seeds H. E. /
 Smith Robert N. *f and l*
 Southworth H. /
 Urie J. K. /
 Van Doren R. M. /
 Wilson F. B. & Son *f and l*
 Zahner A. /

ANTHONY.

Bayne J. W. *f and l*
 Gill F. D. /
 Hurd W. H. /
 Huston & McCulloch /
 Jennings Lew G. /
 Jennings O. /
 Lockwood Mtge. Co. /
 Marsh, T. B. /
 Mock, W. H. *f and a*
 Mock & Sargeant *f and l*
 Russell Jno. M. /
 Wilson Levi /

ARKANSAS CITY.

Barron E. A. *f and a*
 Brown Geo. /
 Halsted J. E. Life Insur-
 ance.
 Hayes Geo. /

Hess R. U. *f and l*
 Meigs & Nelson /
 Osborne E. C. /
 Snyder N. T. *f and a*
 Stoll C. D. /

ATCHISON.

Barnes G. F. /
 Bely John /
 Fisher John K. /
 Goodrich C. F. /
 Kinney J. A. /
 Meade, Collett & Seitz /
and a
 Nesch & Carr, *f and a*
 Platt A. R. *f and a*
 Rateman & Spaulding /
 Styles C. E. a
 Trueblood A. C. /

ATTICA.

Burr B. A. /
 Hatfield H. /
 Jones Chas. /
 Morse C. A. /

AUGUSTA.

Ayers F. L. *f and l*
 Bizler J. P. /
 Brown W. E. /
 Cary G. C. /
 Shannon W. A. /

BELOIT.

Bailey W. G. /
 Barnes J. T. /
 Brion E. /
 Brown C. J. /
 Lowery J. C. /
 McCracken W. W. /
 Mead A. G. /
 Middaugh J. H. /
 Owen Henry C. /
 Robinson O. H. /
 Sturgis W. J. /
 Woodward F. T. /
 Young I. D. /
 Young W. H. /

BELLE PLAINE.

Forney J. W. /
 Hall D. L. *f and l*
 Persons C. R. /
 Sturge J. /
 Turley G. M. *f and a*

BELLEVILLE.

Bell W. H. /
 Bradford J. H. /
 Caswell J. E. /

Lacey J. A. /
 Savage I. O. /
 Taylor A. E. /

BURLINGAME.

Brewer E. G. *f and t*
 Canfield W. D. *f and t*
 Chambers J. M. *f and t*
 Davis W. B. *f and t*
 Dutton Benj. *f and t*
 Empie G. E. /
 Taylor E. S. /

BURLINGTON.

Brown C. O. /
 Cheney H. B. /
 Fearl Frank E. *f and a*
 Frazier J. D. /
 Hall G. A. /
 Hall Geo. G. /
 Holmes J. C. W. /
 Kellerman H. C. /
 Kent & Hall /
 Lamborne H. T. /
 Lockwood E. M. /
 Peasley A. /
 Woodford Bros. /

CALDWELL.

Kelling & Dill *f and l*
 Lewis S. P. G. *f and l*
 Thomas J. M. /

CAWKER CITY.

Hawkins Chas. H. /
 Mathews G. W. /
 Perrine R. M. /
 Highley C. M. /
 Tucker Lewis S. *f and l*

CEDAR VALE.

Atwater H. R. *f and t*
 Dale G. R. *f and t*
 Dale W. W. *f and t*
 Hills F. M. *f and t*
 Lynch W. P. *f and t*
 Marsh E. H. *f and t*
 Marsh J. R. *f and t*

CHANUTE.

Alexander C. M. *f and l*
 Allen R. N. /
 Ashcraft A. W. /
 Bailey L. L. /
 Farrelly H. P. /
 Hurt P. /
 Johnson L. H. /
 Johnston J. O. /
 Jones & Heller /
 Lapham A. S. /

Morrison H. T. /
 Ruff, W. H. *f and a*
 Ward Jesse /
 Wilder G. F. /

CHEROKEE.

Brown Geo. W. /
 Lisenber T. J. /
 Lucas G. W. H. /
 Nichols O. J. /
 Perry E. A. *f and l*
 Pye Geo. W. *f and l*
 Slough Geo. M. /

CHERRY VALE.

Courtney J. M. & Co. *f and l*
 Davidson G. T. & Co. /
 Hastings E. D. /
 McKinney P. E. *f and a*
 Penix & Yeager /
 Thompson C. C. /
 Thompson G. B. /
 Willis J. W. & Co. /
 Wilson A. L. *f and a*

CHETOPA.

Bedell L. M. /
 Bell A. R. /
 Breidenthall John W. /
 Clark E. W. *f and l*
 Herman S. T. /
 Smith F. M. /

CLAY CENTRE.

Babb & Carson /
 Babcock W. C. /
 Docking W. & Co. /
 Iams Rezin /
 Martin A. T. Jr. /
 Minor W. E. /
 Morrison J. A. /
 Parker C. L. /
 Puckey Walter /
 Shaw & Dunaway /
 Stratton G. M. /
 Taylor H. H. /
 Wickstrum & Swensen /
 Williams & Boner *f and l*

CLYDE.

Borton Baker /
 Cowell W. F. /
 Griffin F. A. /
 Hilton W. D. /
 Mosher W. A. /
 Randolph J. /
 Robinson S. F. /
 Sexton A. G. /

'an DeMark C. W. *f*

COFFEYVILLE.

Ball C. M. *f*
 Sham H. H. *f*
 Long C. L. *f*
 Perkins Luther *f*
 Curr Thomas *f*

COLUMBUS.

Atchison C. R. *f*
 Campbell C. B. *f*
 Coulter & Beall *f*
 Dennison A. S. *f*
 Dwight O. F. *f*
 Eddy W. P. & Co. *f*
 Hicks H. A. *f*
 Moore W. J. *f*
 Nichols C. D. *f*
 Perkins Joe. *f*
 Skidmore A. H. *f*

CONCORDIA.

Brown D. L. *f*
 Caldwell & Peterson *f* and
 Darling W. *f*
 Pepperell W. H. H. *f*
 Pulsifer P. B. *f*
 Stackhouse D. M. *f*
 Wearington & Udell *f*

COUNCIL GROVE.

Brown D. H. *f*
 Jacobs J. T. *f*
 Maloy & Kelly *f*
 Mead L. *f*
 Owens J. K. *f*
 Phillips C. G. *f*
 Province J. S. *f*
 Schaffer C. H. *f*
 Stewart H. *f*

DODGE CITY.

Coolidge W. F. *f*
 Fitzgerald & Moffit *f* and
 Hudson A. H. & Co. *f* and
 McGarry L. E. & Co. *f*
 Pagar W. T. *f*
 Todd M. S. *f* and
 Watson W. T. *f*
 Winie & Boyer *f*

DOWNS.

Armstrong T. E. *f* and
 Carpenter B. *f*
 Hintzer A. *f*
 Joesbeck V. K. M. *f*
 Juff, J. W. *f*
 Geagle H. T. *f*
 Hugh John *f*
 Skinner G. H. *f*
 Smith J. W. *f*

EL DORADO.

Black S. E. *f* and
 Brenton & McGinnis *f*
 Fiser J. W. *f*
 Hoyt Mr. *f*
 Johnson M. *f*
 Jones M. Ashton *f*
 Leeks B. F. *f*
 Turner & Fisher *f*
 Williams Robt. *f*
 Wingert C. C. *f*

ELK CITY.

Berryman J. W. *f* and
 Locum A. R. *f* and

ELLSWORTH.

Bruner N. & Co. *f* and
 Steinberg Mr. *f* and
 Clark E. F. *f*
 Clawson G. W. *f*
 Evans C. J. *f* and
 Fonne Mr. *f* and
 Riddell Mr. *f*
 Weaver L. H. *f*
 Wellington & Brindage *f*
 and

EMPORIA.

Anderson Wm. *f*
 Bancroft A. R. *f*

Bollweg Carl *f*
 Burnett J. C. *f* and
 Burton J. T. *f*
 Cunningham & McCarty *f*
 Culver Howard *f*
 Davis D. M. *f*
 Dunlap Howard *f*
 Fletcher Chas. *f*
 Jones W. J. *f*
 Kerley I. E. *f*
 Rees Bros. *f*
 Riggs S. B. *f*
 Sears, C. B. *f*
 Silling W. *f*
 Smelser W. R. *f*
 Wells Bros. *f*

ENTERPRISE.

Fanson W. E. *f*
 Frey James *f*
 Hare Stuart *f*
 Hoffman J. H. *f*
 Hopkins W. T. *f*
 Marsh R. P. *f*
 Topping C. V. *f*

ERIE.

Eaton J. H. *f*
 Porter W. F. *f*
 Sharrock J. W. *f*
 Stratton M. S. *f*
 Wells J. A. & Sons *f* and

EUREKA.

Avery Chas. *f*
 Barr O. E. *f*
 Cogswell Frank *f*
 Dennison I. N. *f* and
 Drew W. H. *f* and
 Foster J. G. *f* and
 Friberger L. *f*
 Hoy John *f*
 Johnson Bros. *f*
 Kenner H. T. *f*
 Lane & Thompson *f*
 Little, M. W. *f*
 McBride Angus *f*
 Mason & Baird *f*
 Merrifield L. A. *f*
 Moore P. M. *f*
 Nye Ira P. *f* and
 Reich C. W. *f*

FLORENCE.

Bowles C. J. *f*
 Fenno T. L. *f* and
 Howe S. W. *f*

FORT SCOTT.

Cheney O. A. *f*
 Garrison B. C. *f*
 Leonard W. H. & Co. *f*
 Martin C. F. *f*
 Mosher S. P. *f*
 Myers C. C. *f*
 Ogden Jas. G. *f*
 Othic, Marr & Kincaid *f*
 Peasley J. J. & Co. *f*
 Stanley J. M. & Co. *f*
 Warfield, Smith & Rice *f*
 and

FREDONIA.

Bartlett & Cantrall *f*
 Clark G. S. *f*
 Jenner H. A. *f*
 McCracken J. L. & Co. *f*
 Nation C. S. A. *f*
 Roberts W. R. *f*
 Ross W. E. *f*
 Scott Short *f*
 Shinn B. F. *f*
 Stivers & Kennedy *f*
 Tuttle & McCarthy *f*

GALENA.

Sawyer C. L. *f*

GARNETT.

Carey Joe *f*
 Coleman Wm. *f*
 Doll John F. *f*
 Everline Geo. M. *f*
 Hiatt J. G. & Son *f*

Iler Geo. W. *f*
 Knight W. O. *f*
 Marshall C. *f* and
 Mellen W. H. *f*
 Messenger A. C. *f*
 Rankin & Baird *f*
 Whitney J. R. *f*

GIKARD.

Bailey & Davidson *f*
 Brown James *f*
 Bussell M. F. *f*
 Crawford W. B. & Son *f*
 Gaitskill B. *f*
 Grantham & Satterthwaite *f*
 Hawley Austin *f*
 Higgie & Moore *f*
 Smith James A. *f*
 Wells & Wells *f*
 Witby & Mills *f*
 Wood A. W. *f*

GOODLAND.

Andrews Hoyt *f*
 Haller H. M. *f*
 Jakivay A. M. *f*
 Leonard & Friable *f*
 Tomblin M. B. *f*

GREAT BEND.

Brinkman J. G. *f*
 Brown J. W. *f*
 Buckland A. J. *f*
 Heizer & Murphy *f*
 Heizer D. N. *f*
 Kline Harey *f*
 Lewis John F. *f*
 Newton D. J. *f*
 Odell & Gunnell *f* and
 Palmer D. B. *f* and
 Torrey N. *f*
 Warren R. B. *f* and
 Waynant E. W. *f*
 Walker F. E. *f*

GREENLEAF.

Bliss J. W. *f*
 Goodwin G. G. *f*
 Joslyn F. L. *f*

GRENOA.

McClellan J. W. *f*
 Tabor & Deal *f*

HALSTEAD.

Burrows T. F. *f*
 Marcy D. S. *f*
 McNair J. *f*
 Reisen & Weile *f*

HARPER.

Hawkes F. W. *f*
 Lowe Fred. *f*
 Quinby C. F. *f* and
 Rothwell J. S. *f*
 Sisson Sam S. *f*
 Trickett J. A. *f* and
 Washburn Jas. G. *f*

HAYS CITY.

Furley J. B. *f*
 Judd L. T. *f*
 Merry T. *f*
 Miller C. W. *f*
 Nelson & Brosius *f*
 Ramsey G. C. *f*
 Reeder C. W. *f*

HIAWATHA.

Aten H. J. *f*
 Bossart H. *f*
 Clark T. C. *f* and
 Foote M. E. *f*
 Herbert L. S. *f*
 Klinefelter J. K. *f*
 Lester W. H. *f*
 Scouler J. W. *f*
 Waste C. P. *f*
 Wellcome, Moon & Davis *f*

HOWARD.

Darby J. F. *f*
 Ely A. F. *f*
 Glenn R. T. *f*
 Hamar & Son *f*

Hughes J. M. *f*
 Marshall W. A. *f*
 McCausland W. A. *f*

HUMBOLDT.

Andrews J. *f*
 Chamberlain J. B. *f*
 Heath J. A. *f*
 Schaffner Chas. *f*
 Thwaites P. J. *f*

HUTCHISON.

Barry S. J. *f*
 Bowman C. L. *f*
 Brown & Bigler *f*
 Burch Thos. *f*
 Caffry V. P. *f*
 Ellsworth & Parmenter *f*
 Ellsworth Bros. *f*
 Higby A. J. *f*
 Jewell A. M. *f*
 Jordan J. M. *f*
 Lawson J. H. *f*
 McElvain Bros. *f*
 Moore D. A. *f*
 Morton C. W. & Co. *f*
 Smith John F. *f*
 Taylor & Hammel *f*

INDEPENDENCE.

Andrews S. *f*
 Boggs & Caudry *f*
 Cribbs J. E. *f* and
 Gilmore G. E. *f* and
 Guernsey & McGrew *f*
 Guernsey Geo. T. *f*
 McInnis F. L. *f*
 Nevins J. M. *f*
 Remington G. L. *f*
 Shulthis A. L. *f*
 Stanley R. B. *f*
 Underhill J. B. *f*
 Watson Stewart *f*
 Wilse & Stanley *f*

IOLA.

Bostwick & Smeltzer *f*
 Cummings & Jones *f*
 Henderson H. L. *f* and
 McCann & Montgomery *f*
 Northrop L. L. *f*
 Phrasher W. C. *f*

JUNCTION CITY.

Barnes & Gage *f* and
 Chase Geo. W. *f*
 Clough A. *f* and
 Greene & Thurston *f*
 Hall F. G. *f*
 Hartman John *f*
 Kennedy Thos. *f*
 Little G. F. *f*
 Mead H. H. *f*
 Orr Samuel *f*
 Pierce A. C. *f*
 Pierce S. W. *f* and
 Warren R. L. O. *f*
 Winans W. A. *f* and

KANSAS CITY.

Anderson & Son *f*
 Armstrong & Scott *f*
 Barker F. H. *f*
 Barrett R. F. *f*
 Berry B. F. *f*
 Berry W. W. & Co. *f*
 Bigler W. H. *f*
 Clark H. D. *f*
 Cox J. S. *f*
 Crawford & Crawford *f*
 Griffin C. S. *f*
 Hughes & Lemmon *f*
 Jenkins & Parsons *f*
 Marsham & McPherson *f*
 Mead W. T. *f*
 Northcutte J. W. *f*
 Potter Eli *f*
 Talefaro J. E. *f*
 Wilson Charles *f*
 Wood Luther H. & Co. *f*

KINGMAN.

Bay C. M. *f*
 Engelman C. P. *f* and
 Graves W. H. *f*

KAN., Kingm'n—Con

Humphreys J. D. *f and t*
Jordan C. B. *f*
Mock M. L. *f and a*
Moore J. P. *f and a*
Sample C. W. *f and a*
Todd J. J. *f and a*

KIRWIN.

Dundan Sam'l *f*
Hull Cameron & Co. *f*
Hull H. R. *f and a*
Lanc J. R. *f*
Monell C. E. *f and t*
Royce H. A. *f*
Waldo E. C. *f*

LA CYGNE.

Citizens' Bank *f*
Donaldson J. V. *f*
Leasure M. F. *f*
Linn Co. Bank *f*

LARNED.

Booth Henry *f*
Charles W. W. *f and t*
Forbes P. H. *f*
Hiltz W. C. *f*
Morris & Morris *f*
Ormandy J. H. *f*
Peter W. P. *f*
Smith W. B. *f*
Vernon W. H. *f*

LAWRENCE.

Banks George A. *f*
Blair & Peans *f*
Chadwick Charles *f*
Charlton John *f and t*
Cooper & Lowe *f*
Edwards C. L. *f and a*
Gleason & Whitman *f*
Orhurum John *f*
Perkins & Perkins *f*
Rankin & Diechman *f*
and a
Selig A. L. *f and a*
Steele L. S. *f*
Swope J. W. *f*
Wiseman C. B. *f*
Wiseman Theo. & Son *f*

LEAVENWORTH.

Chaplin W. H. *f*
Fletcher W. B. *f*
Flintjfer D. J. Special
Agt. German of Freeport
Graham Jas. G. *f and t*
Insley & Guion *f*
Jansen Henry *f*
Keller H. C. *f*
Kelley Eugene *f*
McGea Jas. *f*
Neeley Geo. A. *f and a*
Nelles & Weed *f*
Smith Martin *f*
Woodward Geo. S. *f and a*
Woodward & Olund *f and a*

LINCOLN.

Austin W. A. *f*
Bower E. S. *f*
Dugan J. H. *f*
Garretson Mr. *f and t*
McFarland E. A. *f*
Marshall A. *f*
Nimmons A. M. *f and t*
Smith & Moss *f*
Waterman Bros. *f*
Weeks G. M. & Co. *f and t*

LINDSBORG.

Agrelus A. E. *f*
Henman J. J. *f*
Ringwald A. *f*
Wilber Allen *f*

LYONS.

Akin John *f*
Bevrez C. H. *f*
Campbell & Co. *f*
Gilmore J. E. *f*
Glark G. W. *f*
Lasley D. M. *f*

Myers D. S. *f and t*
Perry & Mumford *f*
Rawlings C. M. & Co. *f and t*

McPHERSON.

Barber F. E. *f*
Bass A. *f*
Boggs Theodore *f and t*
Clark E. G. *f*
Clark F. B. *f*
Darrah Jas. B. *f*
Hartsch A. J. *f*
Hill J. F. *f*
Holt Fred. *f*
Jeff Tourmay *f*
Jeffers D. B. *f*
Johnson F. O. *f*
Myers, Hulise & Co. *f*
Regnell J. A. *f*
Simpson, Bowker & Travis *f*
Welch & Keyte *f*
Wright Jno. R. *f*

MANHATTAN.

Beckdell J. C. *f*
Dow Miss M. W. *f*
Fearon J. B. *f*
Frank L. Irish *f*
Hoadley W. W. *f and a*
Hugg S. J. *f*
Kelly W. H. *f*
Limbocker J. N. *f*
Neal J. C. & Co. *f*
Phillips B. G. *f*
Purcell E. B. *f*

MANKATO.

Angevine C. *f*
Devoss J. W. *f*
Harrison S. H. *f*
Montgomery J. A. *f*
Rea & Hoskison *f*
Reid J. D. *f and t*
Smith Dan G. *f*
Smutz D. C. *f*
Stafford D. H. *f*

MARION.

Billings H. A. *f*
Brewerton S. S. *f*
Case A. E. *f*
Clark W. R. *f*
Dean C. L. *f*
Hardcastle & Jones *f*
Hodge E. A. *f*
Tomlinson W. M. *f*
Wilson J. R. *f*
Winslow C. S. *f*
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Cook Samuel H. *f l m*
and p
Cornish I. S. & Son *f and a*
Ellis Jonathan W. *f*
Grinnell L. & Co. *f l m and p*
James Thomas M. *f*
McKown E. F. *f*
O'Hearn Wm. *f*
Priestly George *f*
Van Campen H. *f and l*
York Geo. A. *f*

NEWBURYPORT.

Brewster Bros. *f and a*
Brockway Chas. J. *f*
Chase Wm. E. *f and l*
Dame Luther *f*

NEWTON.

Barnes E. F. *f*
Bennett R. *f*
Holman E. *f*
Hyde J. F. C. *f*
Murdock F. *f*
Safford Henry G. *f*
Young Wm. B. *f*

NEWTONVILLE.

Fuller J. Cheever *f*
Rowe Richard *f*

NORTH ADAMS.

Cesana Cesar *f l a and p*
French George *f*
Hamer George *f*
Lynch Thos. D. *f and l*
Lyons H. S. *f*
Miller G. F. *f l a and p*
Tyler E. D. & Co. *f*

NORTHAMPTON.

Baker G. N. *f*
Kellogg J. M. *f*
Nutting A. F. *f*
Pierce C. H. *f and l*
Tucker Geo. *f*
Turner J. M. *f*
Walker Oliver *f and l*

NO. ATTLEBORO.

Albro J. G. *f*
Parker A. T. & Co. *f and a*
Rice H. *f*

NO. BROOKFIELD.

De Land L. P. *f and a*
Smith Frank A. *f and a*

NORWOOD.

Clary Thomas E. *f and a*
Gay George W. *f*

ORANGE.

Bement J. R. *f*
Chase R. D. *f*
Lincoln Wm. *f*
Newton Israel *f and l*
Shattuck A. L. *f*
Stone D. & Son *f*
Whipple Geo. A. *f*

OXFORD.

Barton S. R. *f*
Willis S. C. Jr. *f*

PALMER.

Kennebec T. W. *f*
Leach W. W. *f*
Taft S. S. *f*
Tyler & Morse *f and a*

PEABODY.

Chadwick O. B. & Co. *f*
and a
Elligott M. J. *f and l*
Farnham Frank E. *f*
Merrill Albert H. *f and l*
Stone Chas. E. *f*

PEPPERELL.

Annis W. H. & Co. *f and a*
Blood L. F. *f*
Boynton J. L. *f*
Hutchinson C. D. *f*

PITTSFIELD.

Coombs E. J. *f*
Flanagan E. F. *f*
Hamer & Stone *f*
Learned T. H. *f*
Parker F. S. *f*
Sloper C. W. *f*
Stevenson J. M. & Co. *f*
Tolman Wm. *f*
Wilson & Read *f and a*

PLYMOUTH.

Danforth W. S. *f and l*
Davis & Dyer *f and a*
Hathaway B. A. *f and l*
Morrissey Herbert *f*
Stoddard I. N. & Son *f and l*

PROVINCETOWN.

Gifford James *f*
Gifford M. N. *f*
Gifford S. S. *f*
Paine E. N. *f*

QUINCY.

Carter Charles W. *f*
Chase R. D. *f*
Hardwick John & Co. *f*
Howland Chas. A. *f*
Howland Edward P. *f*
Porter Charles H. *f*

RANDOLPH.

Belcher J. White *f*
Mann Seth 2d *f*
Turner Royal W. *f*
Wales Geo. W. *f*

READING.

Bancroft Lewis M. *f*
Bosson Harry P. *f*
Corkins Chas. R. *f*
Wightman Wm. H. *f and l*

REVERE.

Blackwell C. F. *f*
Hall W. E. *f*
Putnam J. H. *f*
Wood G. F. *f*

ROCKLAND.

Howland C. W. *f and a*
Shaw S. B. *f*

ROCKPORT.

Appleton Zeno A. *f and m*
Cleaves C. H. *f*

SALEM.

Batchelder A. W. *f and l*
Colby & Jones *f*
Dalton J. Frank *f and l*
Daniels George P. *f*
Fogg J. A. *f and l*
Forniss A. A. *f and l*
Hill Wm. M. *f*
Hyde Wm. L. *f*
Johnson Thomas H. *f*
Kendall W. H. *f*
Nichols Charles S. & Co. *f*
Northey William *f*
Odell Charles H. *f*
Russell Benj. W. *f*
Tierney P. F. *f*
Valentine Elmer *f and l*

SANDWICH.

Chipman Geo. N. *f*
Pope Frederic S. *f*
Pratt Ambrose E. *f and a*

SHEFFIELD.

Cowles Mrs. M. E. *f*
Roraback Jas. *f*
Wickwire T. C. *f and l*

SHELBURNE FALLS

Hoyt Gustavus
Mantor M. M.
Puffer H. M.

SOMERSET.

Hood W. P. *f*
Hood W. P. & Son *f and l*

SOMERVILLE.

Booth Job *f*
Colson Mr. *f*
Crane & Woods *f*
Davis & Briggs *f*
Lapman F. D. *f*
Libby H. & Son *f*
Libby S. H. *f*
McCoy Geo. M. *f*
Morgan Mr. *f*
Muzzey Wm. A. *f*
Perry O. H. & Co. *f*
Porter H. L. *f*
Rich Lyman B. *f*

SOUTHBORO.

Newton Dexter *f*
Whitney D. S. *f and l*

SOUTHBRIDGE.

Litchfield J. F. B. *f and a*
Phillips E. M. & Son *f l and a*

SPENCER.

Craig Geo. A. & Co. *f*
Howland E. H. *f and l*
Stone Emerson *f and a*

SPRINGFIELD.

Childs A. P. *f*
Clark J. C. *f*
Cowles O. L. *f and a*

Craig S. W. *f*
Fay S. B. *f*
Fuller W. A. & Co. *f*
Gilmore H. G. *f and a*
Howard H. C. *f*
Johanson J. L. *f*
Judd F. A. *f and a*
King J. B. *f*
Ladd Bros. & Co. *f*
Pynchon & Stickney *f*
Rausehausen J. C. *f*
Simonds H. K. *f*
Sutton G. H. *f*
Waite L. R. *f*
Warriner S. C. *f*
Wilcox E. C. *f*
Young F. R. *f*

STOCKBRIDGE.

Dunham H. J. *f*
Evans C. E. *f*
Fenn D. B. *f*
Flynn M. *f*

STONEHAM.

Gilmore Onalow *f*
Hill Amos *f*
Smith Henry A. *f and l*
Stowell J. A. *f*

STOUGHTON.

Atwood N. D. *f and a*
Britton Henry W. *f and a*
Paul Abram C. *f*
Talbot Jabez *f*
Tucker Horace N. *f and a*

SUTTON.

Batcheller H. C. *f*

SWAMPSCOTT.

Pitman Luther G. *f*
Stimpson D. P. *f*
Thompson Waldo & Son *f and l*

TAUNTON.

Briggs Andrew S. *f and m*
Hammond J. C. *f and l*
Hodges A. B. & Co. *f*
Jackson E. T. & Co. *f l and m*
Leonard M. B. *f*
Mitchell D. L. *f*
Sproat Alfred B. *f*
Tallman J. R. *f and m*

TURNER'S FALLS.

Collins M. B. *f*
Dana W. S. *f*
Gilmore W. H. P. *f and m*

UXBRIDGE.

Greene Chas. W. *f*
Hobbs Geo. T. *f and a*
Putnam A. A. *f*
Taft Chas. A. *f*

WAKEFIELD.

Bush A. P. *f*
Crocker Wilbur C. *f and a*
Hartshorne Charles F. *f and l*
Hayden Frank W. *f*
Kimball Samuel *f*
Mansfield Joseph D. *f*
Scovill G. H. *f and l*
Southworth P. S. *f*

WALPOLE.

Morey Geo. P. *f*

WALTHAM.

Bergin Michael *f*
French Clarence F. *f*
Irish C. & Son *f*
Johnson Wm. H. *f*
Lathrop A. J. *f*
Stone C. F. *f*
Tisdale Fred *f*
Viles Daniel F. *f*
Williams D. W. *f*
Vetter Jos. H. *f*

WARE.

Davis A. J. *f and l*
Davis H. C. *f*
Madcalf Wm. *f and a*

WAREHAM.

Ryder T. M. *f*

WARREN.

Hitchcock Chas. S. *f*
Lincoln Wm. & Co. *f and l*

WATERTOWN.

Farwell Wm. E. *f*
Gleason Sam'l S. *f*
Ingraham W. H. *f*
Kellen Wm. *f*

WEBSTER.

Barton S. R. & Co. *f and a*
Eddy R. B. *f*
Fletcher Wm. W. *f*
Johnson Waldo *f and a*
Lamb Liberty *f and l*

WELLESLEY.

Chesbro G. L. *f*
Jennings Albert *f*

WESTBORO.

Fairbanks John W. *f*
Howard Chas. H. *f and a*
Nourse B. A. *f*
Reed W. A. *f*

WESTFIELD.

Foote Wm. H. *f*
Fuller Henry *f*
Lyman Herbert *f and a*
Robinson R. B. *f and a and s b*
Towle O. C. *f and a*
Whitney M. B. *f*

WEST GARDNER.

Black R. W. *f and a*
Burrage, Jewett & Chapin *f and a*
Edgell C. N. *f*
Pierce C. F. *f*

WEST NEWTON.

Barbour & Hatch *f and a*
Bennett Robert *f*
King H. F. *f*

WEYMOUTH.

Ambler F. *f and l*
Bicknell Z. L. *f*
Cook L. A. *f*
Denbroeder J. B. *f and l*
Jordan A. S. & Co. *f and l*
Sherman Emma W. *f*

Tirrell H. A. *f and a*
Vining A. E. *f*

WHITMAN.

Allen C. F. *f*
Bates H. A. *f*
Howland & Faunce *f l and a*
Soule Geo. D. *f and l*

WILLIAMSBURG.

Hill H. W. *f and l*
Johnson B. S. *f and l*

WILLIAMSTOWN.

Pattison J. D. *f*
Smith C. M. *f*
Waterman George B. *f*

WINCHENDON.

Bancroft Chas. A. *f*
Barnes D. H. *f*
Crain R. D. *f*
Greenwood S. A. *f*
Merrill E. S. & Son *f and l*
Whitney A. H. *f*

WINCHESTER.

Kimball Daniel W. *f and a*
Nourse F. H. *f and a*
Spurr Geo. W. *f and a*
Stone Jos. *f*

WOBURN.

Adams Chas. D. *f*
Conn Horace N. *f*
Goddard S. B. *f*
Grammer Wm. T. *f*
Hill W. W. *f*
Horton S. *f*
Maguire J. G. *f*
Porter B. T. H. *f*

WORCESTER.

Allen Justus E. *f*
Bailey W. A. Dist. Agt.
Provident L. and T. Co.
Barton S. R. *f*
Bowker Chas. H. *f*
Chaffee A. H. *f and f*
Crowell J. F. *f*
Currier A. N. & Son *f and s b*
Eldred E. & Co. *f*
Field E. G. *f*
Gage W. B. *f*
Goddard F. H. *f*
Grant C. E. *f*
Harrington N. A. *f*
Harris E. A. *f and l*
Hopkins F. F. *f*
Ingraham E. P. *f*
Longley Edw. E. Fire Insurance
Monroe A. C. *f*
Petigrew D. L. *f*
Tatman R. James *f*
Tucker C. D. *f*
Washburn, Wilks & Green *f*
Whipple Franklin *f*

WRENTHAM.

Carpenter J. E. *f*
Coleman A. W. *f*
Mendell L. F. *f*

YARMOUTHPORT.

Thacher Frank

MICHIGAN.**ADRIAN.**

Ayres George W. *f*
Bennett Alanson *f*
Bennett Geo. L. *f*
Cole H. M. *f*
Condit H. D. *f and l*
Fisher Howard *f*
Gilkey J. R. *f*
Helme J. W. Jr. *f*
Hough F. J. *f*
Knapp F. H. *f and a*
Loomis Heman *f*

Meyer Charles *f*
Miller C. R. *f*
Thompson William B. *f*
Winnie J. C. *f*

ALBION.

Bidwell Wellington *f*
Crittenden H. M. *f*
Davis O. L. *f*
Dearing H. M. *f*
Eslow J. C. *f*
Gale A. S. *f*

McCutchen A. L. *f*
Peabody O. H. T. *f*
Sheldon & Robertson *f*
Weeks M. D. *f*

ALLEGAN.

Marsh H. F. *f and a*
Stanley H. E. *f and l*

ALPENA.

Cavanagh Jos. *f*
Hitchcock & Luce *f and m*

Kelley & McDonald *f a and m*
Williams & Morse *f and l*

ANN ARBOR.

Beal & Pond *f*
Bach James R. *f*
Hamilton & Green *f and l*
King Zina P. *f*
Mack C. *f*
Millen C. H. *f*
Oesterlin E. *f*

MICH., A. Arbor—Con

Pistorius Fred. *f*
Sessions J. Q. A. *f*
Whedon W. W. *f* and *a*

AU SABLE.

Henry & Cornville *f*
Hill Granger *f*
McCutcheon & Elliott *f*
Pierce & Philbrick *f*

BATTLE CREEK.

Allen L. J. *f*
Bartlett C. E. *f*
Beach M. G. *f*
Eaves E. E. *f*
Hayward J. L. *f*
Hoag W. C. & Co. *f* and *a*
Hubbard H. H. *f* and *f*
Lyman C. E. *f* and *f*
Palmer C. A. *f*
Rowell & Joy *f*
Simons Carrie C. *f*
Winslow H. C. *f*

BAY CITY.

Brigham & Tasker *f*
Corwin James B. *f* and *a*
Drake John *f* and *f*
Frank E. *f*
Goeschell L. *f*
Hood George F. *f*
Knaggs & Plum *f* and *a*
Pratt Bros. *f* and *f*
Shannon D. & Son *f*
Spear Fred. E. *f*
Stewart A. L. *f*
Wands F. L. *f* and *f*

BENTON HARBOR.

Hunter W. C. *f* and *f*
Plummer A. *f*
Hitchcock W. M. *f* and *f*
Rounds B. F. *f*
Scribner J. D. *f* and *f*
Valentine G. M. *f*

BIG RAPIDS.

Burtch H. F. *f* and *a*
Fuller C. C. *f*
Mosher Minnie *f*
Roben & Bennett *f*
Thrall C. H. *f*
Thorpe & Gaylord *f*

BLISSFIELD.

Carpenter J. *f* and *f*
Jipson W. C. *f*
Kurtz Wm. *f*

BUCHANAN.

Alexander L. P. *f*
Dick John C. *f*
Howe C. A. *f* and *f*
Palmer W. A. *f* and *f*
Rodgers Robt. H. *f*

CADILLAC.

Chittenden & Herrick *f*
Russell C. E. & Co. *f*
Sawyer & Bishop *f*

CHARLOTTE.

Culbertson B. J. *f*
Fox G. *f*
Jennings H. K. *f*
Parkhurst & Rowley *f* and *a*
Sherman C. W. *f*

CHEBOYGAN.

Humphrey Geo. P. *f*
Lyons Norman *f* and *f*
Taylor Sam'l H. *f* and *a*

COLDWATER.

Allen E. J. *f*
Evans John *f*
Fisk L. D. *f* and *f*
Jackson & Saunders *f*
Legg C. N. *f*
Parkhurst John G. *f*
Spaulding C. A. *f*

Van Blaricum W. S. *f*
Warren J. H. D. *f*

DETROIT.

Aberle & Fox *f*
Amberg Lee *f*
Angus S. F. *f*
Bailey & Huntington *f*
Bailey F. J. *f*
Bassett J. *f*
Bayer & Fox *f*
Bierce N. A. & Son *f*
Blackman F. H. *f*
Blades Mr. *f*
Bradley Alonzo *f*
Bunclark Alfred *f*
Burton & Son *f* and *m*
Chandler Geo. W. *f*
Clark E. C. D. *f*
Clark J. J. *f*
Clark C. L. & Co. *f*
Coulter A. P. *f*
Davenport F. O. *f*
Day J. C. *f*
Duvernois F. W. *f*
Early Michael *f*
Empey Henry *f*
Erwin John G. *f* and *m*
Ferguson & Grant *f*
Fox & Reilly *f*
Gage Wm. T. *f*
Goodrich Bros. *f*
Goodrich M. H. *f*
Grubb F. J. *f*
Guenther Fred. *f*
Gullifer F. O. *f*
Harbeck Eugene *f*
Haskell Horatio *f*
Hawkhurst W. F. *f*
Hodges Bros. *f*
Holmes H. G. *f*
Holmes Hugh A. *f*
Jones J. A. *f*
Josselyn H. R. & Co. *f*
Kalso G. C. *f*
Kopp Firmin *f*
Lindsay A. G. Fire and
Life Ins.
McGraw Homer *f*
Margah Lewis *f*
Marx Arthur *f*
Merwin O. H. *f*
Mich. Inspection Bureau *f*
Moore C. W. Manager
New York Life Ins. Co.
Munson & Zimmerman *f*
and *m*
Ohrns Henry *f*
Parker & Millen *f* and *m*
Parkinson & Bonninghaus
Partridge Geo. W. *f*
Partridge & Gurney *f*
Peltier & Belanger *f*
Pierson D. A. *f*
Ralph P. J. & Co. *f* and *m*
Rathbun Wm. *f*
Reese & Thomas *f*
Saenger Alex. *f*
Schmemann Karl *f*
Schulte A. & Son *f*
Sterling J. T. *f*
Stoll Julius *f*
Thomas J. H. & Co. *f*
Thompson J. C. *f*
Thompson J. W. *f*
Tyler W. L. *f*
Vernor Bros. *f* and *f*
Vernor F. A. *f*
Ward Eber *f* and *m*
Watkins G. A. *f*
Whitaker B. & Son *f* and *m*
Whitman M. I. *f*
Worcester Ira *f* and *m*
Wunch Henry *f*

DOWAGIAC.

Becraft Julius O. *f*
Lee C. T. *f*
Lyle Frank *f*
Michael Henry *f*
Moon A. M. *f*
Sweet Charles E. *f* and *a*
Wooster John *f*

DUNDEE.

Corbin B. J. *f*
Hendricks B. W. *f*
Rankin J. P. *f*
Wilkerson H. A. *f*

EAST SAGINAW.

Brown J. F. & Son *f*
Edelmann J. G. *f*
Ferguson Frank A. *f* and *m*
Fey & Gable *f*
Gento E. F. *f* and *a*
Goeschel H. & E. *f*
Hartmann F. *f*
Howes W. N. *f*
Hoyt F. E. *f*
Kirby Blakely *f*
Lake Wm. & Co. *f*
Loveland W. J. *f*
McBain Wm. & Son *f*
McCall J. G. *f*
Markey C. F. *f*
Moffit W. J. *f*
Nerretter John *f*
Samson W. J. *f*
Schupp Augustus *f*
Sparks C. J. *f*
Stringham Jos. Jr. *f*
Wisner & Downs *f*

EATON RAPIDS.

Cobb C. S. *f*
Corbin John M. *f*
Hamilton H. H. *f*
Harwood L. *f*
Osborn A. *f* and *f*
Reynolds T. L. *f* and *f*
Slayton & Markham *f*
Stirling W. F. *f* and *f*

ESCANABA.

Johnson A. E. *f*
Merriam F. J. & Co. *f* and *m*
Moore & Clancy *f*
Northrup & Northrup *f*
Power W. J. *f*
Van Cleve & Merriam *f*
and *m*

EVART.

Dexter S. F. *f* and *f*
Lewis W. A. *f*
Rick J. J. *f*
Rose C. H. *f* and *f*

FENTON.

Barber Geo. W. *f*
Gorton F. *f*
Latourette H. B. *f*
Millard Walter *f*
Phillips Chas. H. *f* and *ps*
Tinken Clarence *f*
Turner Chas. H. *f*
Wilmut George *f* and *a*

FLINT.

Aldrich R. L. *f*
Algoe J. *f*
Chase Z. *f*
Denham G. L. *f* and *f*
Henderson L. H. *f*
Hicok & Son *f* and *f*
Mathews W. C. *f*
Newall Geo. E. *f* and *f*
Townsend J. H. *f*
Turner E. C. *f* and *f*
Van Vleet J. & Son *f*
Warner Lake *f*
Whitehead I. Wixom *f* and *f*
Willison L. G. *f*

FORT GRATIOT.

Garbutt Fred. K. *f* and *a*

GRAND HAVEN.

Danhof J. J. Jr. *f* and *m*
Pfaff J. A. *f* and *a*
Sanford G. D. *f* and *m*

GRAND RAPIDS.

Aspinwall S. F. *f*
Buhrmann Henry M. & Co. *f*
Burteah H. F. Insurance
Calkins Chas. W. *f*

Crosby J. S. & Co. *f*
Fox P. V. *f*
Gallup James *f*
Granger A. M. *f*
Grinnell Henry & Son *f*
Grinnell & Fowler *f*
Heath L. W. *f* and *f*
Holden E. G. D. & Sons *f*
Loettgert F. *f* and *f*
Loomis R. B. *f*
McKee J. A. & Son *f*
Naysmith Bros. *f*
Newell Geo. H. *f*
Pearsall & Doty *f*
Perkins & Mason *f*
Provin L. S. *f*
Quintus J. *f* and *f*
Shinkman W. A. *f*
Taylor Thomas *f*
Thomson R. H. *f*
Tuttle Bros. *f* and *f*
Tyler W. S. *f*
Watkins Chas. W. *f* and *f*
Winsor E. E. *f* and *f*

GREENVILLE.

Fuller J. M. & Son *f* and *f*
Hicox C. L. *f* and *f*
Jones E. H. *f*
Kemp O. C. & Co. *f* and *f*
and *ps*

HANCOCK.

Dunston & Hanchette *f*
McDonnell Simon *f* and *f*
Wright & Stringer *f* and *ps*
and *ps*

HASTINGS.

Bauer C. H. *f*
Beebe C. D. *f*
Bessmer John *f*
Colgrove P. T. *f*
Hayes W. D. *f* and *a*
Kenastan A. E. *f*
McElwain J. M. *f* and *a*
Nevin M. E. *f*
Rogers D. W. *f*
Smith Clement *f*
Striker Daniel *f*
Sweeney James A. *f*
Welton L. C. *f* and *f*

HILLSDALE.

Bishop S. D. *f*
Cook C. F. *f*
Fisher James K. *f*
Galloway James S. *f*
Gamble H. *f*
Jones Brothers *f* and *f*
Reynolds E. G. *f* and *f*
Reynolds L. P. *f* and *f*
Rogers E. B. *f*

HOLLAND.

Doesberg Jacob *f*
McBride P. H. *f* and *f*
Post H. D. *f* and *f*
Van Duren G. J. *f*
Vischer A. *f* and *f*
Walsh H. *f*

HOLLY.

Baird John M. *f* and *f*
Newell E. M. *f*
Seaman Albert *f*

HOUGHTON.

Brumey J. O. *f*
Douglas F. A. *f* and *a*
Dunstan & Hanchette *f*
Goodell S. R. *f*
McDonnell S. *f*
Slockett John *f*
Van Orden Bros. *f* and *m*
Wright & Stringer *f* and *m*
and *m*

HOWELL.

Benedict O. *f*
Gordon T. J. *f*
Hopper H. & Son *f*
Pettibone J. L. *f*
Rumsey W. C. *f*

Suitzer T. G. *f*
 Van Keuren J. F. *l*
 Warren S. R. *f*

HUDSON.

Boies A. H. *f*
 Bowers Wm. N. *f and l*
 Carson A. M. *f*
 Palmer John C. *f and l*
 Schermerhorn Jas. *l*
 Southworth E. J. *f and l*
 Thompson G. I. & Co. *f*
 Whitbeck George W. *f*

IONIA.

Derthick C. B. *f and l*
 Hutchings John B. *f and l*
 Mitchell John H. *f*
 Montgomery E. T. *f and a*
 Soule Wm. F. *f*
 Wardle Clarence B. *f and l*

ISHPEMING.

Gunderson N. *f and a*
 Lorton Uncas *f and a*
 Sedgewick W. *f*
 White & Hall *f and l*
 Young H. O. *f*

JACKSON.

Brown W. R. *f and l*
 Campbell W. M. *f*
 Hall N. B. & Son *f and l*
 Kennedy G. W. *f and l*
 Livermore F. *f*
 McDewitt John *f*
 McNaughton R. T. *f*
 Tinker A. M. *f*
 Webb W. B. *f*

JONESVILLE.

Hawkins Victor *f*
 Levens C. H. *f and a*
 Moffett C. M. *f*
 Ransom W. M. *f*
 Sibbald J. A. *f*

KALAMAZOO.

Bostwick J. H. *f*
 Coleman O. F. *f and l*
 De Voe E. W. & W. M. *f*
 Faxon & Earl *f*
 Garrett & Cortright *f and l*
 Hays A. S. & C. B. *f and l*
 Jannasch Charles F. *f*
 Richards Harry *f*
 Strong Chancey *f*
 Turner J. B. *f and l*
 Woodward F. E. *f*

KALKASKA.

Blearby A. A. *f*
 Boyd G. L. *l and a*
 Phelps Cassius M. *f*

LANSING.

Davis A. T. *f*
 Charles & Co. *f and l*
 Emery & Bartlett *f and l*
 Gillam D. J. *f and l*
 Jones & Porter *f and l*
 Kelley E. O. *f and l*
 Klockiem & Bailey *f and l*
 Merrifield E. R. *f*
 Mott & Ackerman *f and l*
 Osbond Chas. *f*
 Row & Edmons *f and l*

LAPEER.

Abbott Wm. Sherman *f and l*
 Bailey W. H. *f and l*
 Holland D. E. *f*
 Kohler & Bentley *f*
 Lynch Jerry *f*
 Strong H. L. *f*

LOWELL.

Alger F. C. *f*
 Church & Son C. J. *l*
 Eddy F. D. *f and l*
 Hicks S. P. *f and l*
 Jackson Albert *f*
 Stone H. N. *f*

LUDINGTON.

Arnott R. *f and l*
 Blodgett G. H. *l*
 Dunwell & Rohn *f*
 Ellsworth A. C. *f*
 Graves O. J. *f and l*
 McMahon G. P. *f*
 Wheeler R. R. *f and l*

MANISTEE.

Barnes & Co. *f and a*
 Conover S. S. *l*
 Crane & Co. *f*
 Douville Thorburn *f and l*
 Dustin H. N. *l*
 Giesman G. R. *f*
 Ramsdell J. M. *f and a*
 Smith A. G. *f*

MARINE CITY.

Clark E. M. *f*
 Garrison R. A. *f*
 McElroy Frank *f*

MARQUETTE.

Adams S. *f and a*
 Cochran V. B. *f and m*
 Kelsey Chas. *l*
 Manhard M. R. *f and a*
 White Peter *f and a*
 Wilkinson J. M. *f and m*

MARSHALL.

Beach D. S. *f and a*
 Canney G. B. *f*
 Cunningham D. *f*
 Deuel J. C. *l*
 Fink N. J. *l*
 Haskell H. C. *f*
 Hatch Jesse M. *f and l*
 Hewett E. *f*
 Joy Clarence *f*
 Kirby Eugene J. *f*
 Lepper & Aldrich *f*
 Miller C. O. *f and a*
 Vernor J. T. *f*

MASON.

Avery & Brown *f*
 Barnes John A. *f and l*
 Bristol Geo. W. *f*
 Casterline E. L. *f*
 Makley Wm. *f and a*
 Parkhurst A. *f*
 Vandercook I. H. *f*

MENOMINEE.

Brown F. H. *f*
 Fleishem Joseph *f*
 Packard & Leisen *l and a*
 Wall Jos. *l*

MIDLAND.

Anderson Bros. *f and a*
 Burch Byron *f*
 Fairchild H. L. *f*
 Fales Ira *f*
 Patrick Geo. *f*

MONROE.

Armitage G. W. A. *f*
 Bragdon A. B. *f*
 Dansard B. & Son *f*
 Hurd George R. *f*
 Itchner George *f*
 Jaminet J. P. *f*
 Kirchgessner Chas. *f*
 Little George *f*
 Lockwood H. A. *f*
 Loranger P. B. *f*
 Shaw Noble H. *f*

MONTAQUE.

Duram George M. *f and a*
 Looley S. H. *f*

MOUNT CLEMENS.

Chambers Geo. *f*
 Eldredge R. F. *f*
 High W. C. *f and a*
 Lungershausen & Erskine *f*
 Monfort F. P. *f*
 Murch W. A. *f and l*
 Rutter W. H. *f and l*

Salisbury E. J. *f and l*
 Ullrich P. *f and l*
 Van Eps J. *f and l*

MOUNT PLEASANT.

Adams E. J. *f and a*
 Dodds W. I. *f*
 Jameson I. R. *f*
 Lance A. A. *l*
 Lyon & Livingston *f and l*
 Sanford Ester *f*
 Wollington F. C. *f*

MUSKEGON.

Barlow J. B. *f and a*
 Billingshurst C. C. *l*
 Chamberlain A. W. *f*
 Doane O. A. *f*
 Easton E. P. Fire Insurance
 Haines & James *f and a*
 Horn W. S. *f and a*
 Lange Max *f and a*
 McLaughlin Wm. B. *l*
 Mulder J. *f*
 Smith L. B. *f and a*
 Smith Wm. A. *f*
 Spalding S. *f*
 Stevens S. H. *f*
 Worden E. A. *f*

NASHVILLE.

Hough C. A. *f and a*
 Putnam C. M. *f*

NEWAYGO.

Shaw E. O. *f and a*
 Soper Daniel E. *f and a*

NILES.

Beaver Theo. *f*
 Cooper Z. L. *f*
 Fish B. F. *f*
 Gilbert W. J. *f*
 Hutton W. M. *f and l*
 Johnson C. A. *l*
 Landon Worth *f*
 Wilkinson L. F. *f and a*
 Wurz Chas. G. *f*

OWOSSO.

Beckwith J. M. *f*
 Bennett Geo. L. *l*
 Colt Geo. *f and l*
 Flickenger Louis *f*
 Gilbert E. P. *f*
 Goodell Jas. M. *f*
 Gould & Gould *f*
 Henderson Henry *l*
 Keeler & Keeler *f*
 Kilpatrick Wm. *f*
 Lyon G. R. *f*
 Osburn Fred. *f*
 Woodward Warren *f and l*

PAW PAW.

Bryan Bert. *f*
 Killefer Wm. *f*
 Mason W. H. *f and a*
 Noble D. D. *f*
 Parks Edward F. *f*
 Richardson Milan U. *l*
 Rowland Orau W. *f*

PETOSKEY.

Call Clay E. *f*
 McCune W. J. *f*
 Pratt C. R. *l and a*
 Wachtel & Barnum *f and l*

PONTIAC.

Beach S. E. *f and l*
 Beach S. E. Jr. *f and l*
 Beekman M. W. *f*
 Bromley P. B. *f*
 Coonley W. L. *f*
 Crawford F. A. *f*
 Davis D. L. *f*
 Gaylord J. C. *f and l*
 Mathews A. S. *f*
 Thatcher H. H. *f*
 Tomkins E. H. *f*
 Webster E. R. *f*

PORT HURON.

Atkins Lewis *f*
 Bradley Jas. *f*
 Fraser & Fish *f and m*
 Garbutt Fred. *f and a*
 Jenkinson Geo. *f*
 Noble & Walton *f*
 Phillips C. J. *f*
 Phillips P. H. *f*
 Robeson H. J. *f and l*
 Sanborn Alvah *f*
 Spaulding E. G. *f and a*
 Walsh Jos. *f*
 Wellman & Carson *f l a*
and m

PORTLAND.

Allen E. M. *f*
 Cook Pierce G. *f*
 Jenkins O. N. *f and l*
 Morse G. M. *l*
 Porter Geo. W. *f*
 Webber John *f*

QUINCY.

Barnes W. J. *f and a*
 Brown M. M. *f*
 First National Bank *f*
 Kinney A. L. *f*
 Lockerby W. H. *f and l*
 Lyon Frank A. *f*
 Segur M. S. *f*

READING.

Buell O. F. *l*
 Mallory Matt G. *f*
 Mallory S. B. *f*
 Northrup Burr *f*
 Rhodes F. B. *f*
 Shafer A. *f*

RED JACKET.

McDonnell S. *l*
 Wright & Stringer *f and a*

REED CITY.

Holden J. C. *f and l*
 Stone Melville *f*
 Winsor Lou B. *f*

ROMEO.

Coe Geo. *f*
 Mallory Charles F. *f*
 McFarland James *f*
 Phillips G. W. *f*
 Smith O. J. *f*
 Seaman B. N. *f and a*
 Thorington C. C. *f and a*

SAGINAW.

Aldrich M. J. *l and a*
 Fowler C. G. *f and a*
 Greer Benjamin *f and a*
 Khuen Richard *f and m*
 Knight W. W. *f and l*
 Potter F. H. *l*
 Schoeneberg E. *f and a*
 Wood & Joslin *f*

ST. CLAIR.

Barron T. D. *f and l*
 Black Wm. *f*
 Blood F. H. *f*
 Ingles D. P. *f*
 Jenks Russ S. *f and l*
 Morse W. B. *f*
 Solis Chas. E. *f and a*
 Solis Geo. *f*

ST. IGNACE.

Burt W. A. & Co. *f and l*
 Conners Chas. *f*
 Wells C. E. *f*

ST. JOSEPH.

Baldry & Barmore *f and a*
 Cummings Geo. *f*
 Donaldson W. *f and a*
 House John *f and l*
 Jordan O. O. *f and l*
 Schulz Louis *f and a*
 Sonyer A. K. *f and a*

MICH.—Con.**ST. LOUIS.**

Giddings C. W. *f*
 Long Geo. W. *f* and *a*
 Phillips E. C. *f* and *a*
 Reeves Geo. *f*
 Scott & Madden *f*

SAUQUATUCK.

Morrison S. A. *f* and *a*
 Taylor A. B. *f*
 Woodworth W. A. *f*

SAULT STE. MARIE.

Colwell & Martin *f* and *i*
 Dowling C. D. *f*
 Johnston & Williams *f* and *a*
 Sutton E. S. B. *f*

SOUTH HAVEN.

Dewey H. E. *f*
 Johnson J. H. *f*

STANTON.

French F. H. *f* and *i*
 Towle D. S. *f* and *i*
 Weatherwax J. *f* and *i*

STURGIS.

Anthony H. L. *f*
 Beck J. W. *f*
 Carpenter T. C. *f*
 Cooper N. G. *f* and *i*
 Smith P. A. *f* and *i*
 Valentine Leonard *f*
 Wait F. W. *f*
 White L. E. *f*

TECUMSEH.

Demott Wm. *i*
 James Alfred *f* and *a*
 Stocking Miss Fannie *f*
 Tribon L. P. *f*

THREE RIVERS.

Bliss H. O. *f* and *i*

Case R. E. *f*
 Constantine S. M. *f*
 Cowling John *f*
 Griffiths John *f*
 Howard Arthur E. *f*
 Titus A. C. *f* and *a*

TRAVERSE CITY.

Carver & Titus *f* and *a*
 Price F. S. *f*
 Warsha W. F. *f* and *a*

WEST BAY CITY.

Allen George A. *f*
 Chapman L. W. *f*
 Irwins S. W. *f*

WHITEHALL.

Briggs C. E. *i*
 Chapman John H. *f*
 Johnston & Williams *f*
 Lasley S. H. *f*
 Sharp Thomas E. *i*

WILLIAMSTOWN.

Cassan J. E. *f*
 Williams O. C. *f*

WYANDOTTE.

Babcock C. F. *f*
 Genthe Chas. H. Jr. *f*
 Murphy Francis *f*
 Pray S. *f*
 Roberts & Nellis *f*

YPSILANTI.

Bogardus F. P. *f* and *i*
 Carpenter P. W. & Son *f*
 and *a*
 Foote George L. *i*
 Greene Daniel B. *f* and *i*
 Griffin Darwin C. *f*
 Joslyn Frank *f* and *i*
 Kirk John P. *f*
 Morarity F. C. *f*
 Morehouse E. B. *f* and *a*
 Sherman Julia E. *f* and *i*
 Thompson F. S. *f*
 Towner T. L. *f*

MINNESOTA.**ALBERT LEA.**

Brown H. D. & Co. *f* and *a*
 Buel W. *f*
 Cady S. H. *f* and *a*
 Foote J. B. *f*
 Gilrup & Gilbert *f*
 Goff J. B. *f*
 Gulbrandson G. *f* and *i*
 Merritt W. C. *f*
 Parker D. G. *f*

ALEXANDRIA.

Barnes W. K. *f*
 Chidister Buel *f*
 McNeil R. J. *f*
 Riemer F. A. *f*
 Van Hoesen F. B. *f* and *i*

ANOKA.

Curiel E. L. *f*
 Cutter O. L. *f*
 Engle J. C. H. *f*
 Green & Haggett *f* and *i*
 Guderian C. S. *f*
 Thornton & Fitch *f*
 Thornton Hiram *f*

AUSTIN.

Austin State Bank *f*
 Baird Lyman D. *f*
 Clausen & Brown *f*
 French & Wright *f* and *a*
 Greenman J. M. *f*
 Johnson & Catherwood *f*
 Ranney & Shortt *f*
 Sheedy J. D. *f*
 Ticknor F. A. *f*

BLUE EARTH.

Anderson Alex. *f*
 Anderson F. W. *a*
 Buswell Geo. W. *f* and *a*
 Child S. P. *f* and *i*
 Doege L. *f*
 McLaughlin J. C. *f* and *i*
 Neal H. J. *f* and *i*

BRAINERD.

Koop J. H. *f*
 McFadden Milton *f*
 Nevers J. N. *f*
 Riggs A. P. *f* and *i*
 Smith & Demeuls *f*

CROOKSTON.

Christianson Bros. *f*
 Gorgas & Kirsch *f*
 Lewis G. W. *f*
 Miller, Foote & Sweatt *f*
 Paterson & Kirsch *f*

DULUTH.

Barnes L. J. *a*
 Clague & Prindle *f*
 Covey W. E. *i*

Field C. A. & Co. *f*
 Fimple & Marshall *f*
 Graves C. H. & Co. *f*
 Harris Bros. *f*
 Helinski T. M. *i*
 Hugo N. F. & Co. *f*
 King H. M. *f*
 Little & West *f*
 McGregor A. L. *f*
 Marvin R. F. *f*
 Mendenhall & Hoopes *f*
 and *i*
 Mosher W. P. *a*
 Myers & Whipple *f*
 Partridge & Austin *f*
 Smith J. M. *f*
 Stewart & Britts *f*
 Stryker, Manley & Buck *f*
 Wing H. A. *f*

FARIBAULT.

Berry F. A. *f*
 Conlin T. J. *f*
 Davis F. A. *f*
 Lowell & Ruge *f* and *a*
 Palmer C. T. *f*
 Weston Geo. A. *f*
 Weston & Jewett *f* and *a*

FERGUS FALLS.

Barke J. O. *f*
 Barrows F. G. *f* and *a*
 Clamberg A. H. *f*
 Earl J. W. *f*
 Lowry Bros. *f*
 Olsen O. *f* and *a*
 Wilson J. T. *f*
 Wurtel J. G. *f* and *a*

GLENCOE.

Allen F. R. *f*
 Bagley A. *f*
 Crosby Geo. R. *f*
 Knight & Dean *f* and *i*
 Kohler F. X. *f*
 Linton C. P. *f*
 Luiten John *f*
 Thoemy M. *f*
 Tift & Tift *f*

HASTINGS.

Barraas Geo. *f*
 Dekay W. H. *f* and *i*
 Dudley Paul *f*
 Fitch Edward *f*
 Follett L. S. *f*
 Heinen John *f*
 Krass P. F. *f*
 McDonald Thos. *f*
 O'Brien Daniel *f* and *a*
 Pringle W. De W. *f*
 Whitford E. A. *f* and *i*

HUTCHINSON.

Adams D. A. *f*
 Barrie L. M. *f*

Clay M. W. *f*
 Lewis J. V. V. *f*
 Sargent & Harrington. *f*

LAKE CITY.

Dempster C. L. *f* and *i*
 Daughtry Frank *f*
 Hubbard & Fowler *f* and *i*
 Stauff Frank *f*
 Stout G. P. *f*
 Wells A. *f*

LANESBORO.

Chapman A. G. *f*
 Haberstad F. M. *i*
 Wall O. G. *f* and *i*

LE SEUER.

Cadwell Francis *f*
 Colby L. *f*
 Edwards D. *f*
 Evans T. R. *f*
 Hessian Thomas *f*
 Moffit S. G. *i*
 Parker Ora *f*
 Richardson S. L. *f*
 Taylor John *f*

LITCHFIELD.

Benson E. B. *i*
 Flynn Daniel *f*
 Hanson P. E. *f*
 Koehner A. T. *f*
 Kulset S. I. *f* and *i*
 March N. D. *f*
 Stevens & Co. *f* and *i*

LUVERNE.

Barck Albert *f*
 Canfield E. H. *f*
 Halbert W. H. *f*
 Hawes Philo. *f* and *a*
 Hinkley R. B. *f*
 Kennicott J. A. *f*
 Kniss G. W. *f*
 Kniss P. J. *f*
 Mead C. A. *f* and *i*

MANKATO.

Barnes E. H. *f*
 Chapman Chas. A. *f*
 Christensen H. P. *f* and *i*
 Comstock W. D. *f* and *a*
 Hall John N. *f*
 Hoerr Ferd. *f*
 Leonard Q. *f*
 Rose D. L. & R. H. *f* and *a*
 Shepard W. H. *f* and *i*
 Stevenson A. C. *i*
 Swan J. B. *f*
 Williams J. F. & Son *f*

MARSHALL.

Bumford R. R. *f*
 Dibble W. S. *f*

Drew M. B. *f*
 Drew W. N. *i*
 Gail O. E. *f*
 Jewett E. B. *f*
 Johnson John *f*
 Link B. F. *f*
 Mathews N. E. *f*
 Seward V. B. *f*

MINNEAPOLIS.

Ames E. B. *f*
 Barnes W. A. & Co. Fire Insurance
 Barney & Ware *f*
 Bartlett Pliny & Co. Fire Insurance
 Bates Bros. Fire Insurance
 Beardsley & Prestos *f*
 Bliss C. H. *i*
 Calhoun & Thompson *f*
 Cheney Wm. *f*
 Christian & Wagner
 Fire Insurance
 Cleator W. *f*
 Corser & Co. Fire Insurance
 Couch G. S. *f*
 Cray F. E. *f*
 Cummings R. W. *f*
 Daniel & Hopkin Fire Insurance
 Daniel T. R. *f*
 Dickerson M. S. & Son *f*
 Dolliver & Mowry *f*
 Eadsen & Foss *f*
 Eichhorn E. & Sons *f*
 Flagg R. H. *i*
 Gale & Co. F. & M. Ins.
 Gardner G. R. *f*
 Goodrich E. E. *a*
 Hay W. B. *f*
 Heggen Wm. *f*
 Herber & Wilson *f*
 Hirschfeld Max *f*
 Hofman M. W. *f*
 Howe, Bragden & Co. *f*
 James Wm. *f*
 Jones McMullin & Co. *f*
 Kendall G. W. *a*
 Larraway O. M. & Son *f*
 Lewis G. R. & Co. Fire Insurance
 Lilly E. A. *f*
 McCord W. B. Independent Adjuster
 McGrath T. W. *f*
 McMillan & Hastings *f* and *i*
 Moore J. B. *f*
 Moore Bros. *f*
 Murphy W. H. *f*
 Pendleton C. E. *f*
 Rowley M. D. *i*
 Saylor H. S. *f*
 Seeley & Co. *f*

Seely W. A.
Schuknecht A. C. /
Shattuck A. R. /
Shepard H. L. /
Shove C. B. Fire Insur-
ance

Shutt & Wymond /
Smith F. W. a and /
Spencer C. H. Fire Insur-
ance

Stove Jacob /
Sweet W. W. /
Thompson J. /
Thompson J. Jr. /
Thompson N. R. & Co. /
Thurman J. T. /
Tuttle & Barnard /
Van Norman L. F. /
Waters M. R. /
Webb Lindsey /
Wetmore Theo. /
Wilcox M. C. /
Wheeler H. A. /
Wolverton & Lewis /
Worthington A. R. /

MONTEVIDEO.

Budd & Moyer / and a
Eliason G. /
Hunt Alva /
Moyer L. G. / and a
Norman P. L. / and a
Shardlow W. S. /
Titus W. S. /

MOOREHEAD.

Burnham & Tillotson /
Davenport F. L. & Co. /
and /
Perley G. E. / and /

NEW ULM.

Blanchard Albert / and a
Pfaender Wm. / and a
Seiter W. F. /
Weddendorf John /

NORTHFIELD.

Clark & Lockren / and a
Donaldson J. /
Drake & Doroughty / and a
Norton A. W. /
Rice F. O. /

OWATONNA.

Backus C. F. /
Bennett L. L. /
Chadwick M. B. /
Fisk Jas. /
Gutterston A. C. /
Holland W. N. /
Johnson R. H. /
Kinyon A. M. /
Maloney E. /
Medd T. R. /
Melvin F. L. /
Newsalt J. /
Niles J. N. /
Richter E. W. / and /
Schmidt Herman /
Webb F. C. / and /
Wheelock & Sperry /

RED WING.

Anderson O. D. /
Baldwin D. M. /
Benham A. /
Busch Mr. /
Hall O. M. / and /

Hoard E. H. /
Johnson C. C. /
Lawther Samuel D. / and /
Meacham A. J. /
Williston W. C. / and /

ROCHESTER.

Andrews F. W. /
Bliss T. H. / and a
Coon E. M. / and a
Daniels M. J. /
Franklin D. B. /
Gooding F. E. /
Griffin R. /
Heiffron C. H. /
Kalb H. /
Pamperin F. & Co. /
Seeman T. /
Stevenson D. /
Whited C. A. /

ST. CLOUD.

Atwood & Atwood /
Atwood H. A. /
Baldwin J. B. / and a
Bennet J. R. Sr. /
Brick Peter /
Cooper C. A. /
Crawford & Waller /
Evans L. A. /
Gorman P. B. /
Hansen H. / and /
Lamb Chas. F. /
Locke H. S. /
Lowry J. E. / and /
McClure & Whitney /
Swift L. R. / and /
Tolman & Co. / and /
Troutman L. T. /
Vogel G. W. / and /

ST. PAUL.

Bancroft E. H. /
Baldy P. /
Bott Peter /
Busse W. H. /
Cassery & Donnelly /
Citron S. /
Cochran & Walsh /
Constans H. B. /
Corning E. /
Craig, Pierce & Jackson /
Creamer W. J. /
Cullen & Holton /
De Hass & Vandervelde /
Delaney Andrew /
De Vol W. G. / and a
Doolittle A. A. /
Eaton S. S. Fire Insurance
Errett F. J. /
Gage G. M. /
Gardner & Warner /
Gilbert C. B. / and a
Gilman E. A. /
Gilman & Co. /
Gregory & Parker /
Guild & Ware /
Guild E. L. /
Hart H. M. & Son / and /
Harger C. G. Jr. /
Hass J. Quincy /
Hawthorne & Co. /
Hilliard & Burton /
Huguson & Hemenway
Fire Insurance
Ickler & Benedict /
Jacobson J. P. /
Jeanes Arthur /
Lawton C. B. /

Lawton C. E. /
Larsen & Anderson /
McCauley Bros. /
McCauley J. P. & Co. /
Martin, Paul & Co. /
Minnea Bros. /
Muenze Wm. /
Nelson A. N. /
Newen & Wallroff /
O'Brien M. J. /
Olmsted C. E. D. /
O'Meara James & Bro. /
Peet E. W. & Co. /
Prince & Shandrew /
Rogers John Jr. & Bro. /
Sabin Geo. F. / and a
Sabin J. A. /
Sealy Edw. /
Seaman Dan'l /
Short J. F. /
Stahl B. F. /
Stephenson & Shurick a
Stout & Cray /
Strickland W. G. /
Terry J. C. /
Thompson C. J. /
Wait J. W. /
Ware R. L. /
Watson J. J. Bro. & Hynd-
man /
Weed & Lawrence Fire
Insurance
Wheeler F. E. a
Wilgus Jas. H. /
Wilkins L. D. /
Williams J. F. A. /

ST. PETER.

Benham A. H. /
Donahower J. C. /
Hensel Chas. / and /
Jones & Davis / and a
Lauman Wm. / and a
Laster C. C. /
Montgomery Thos. / and a
Mueller Louie /
Sackett J. B. /
Schimmel Wm. /

SAUK CENTRE.

Cooper J. F. /
Hogan M. /
Morse & Lamb /
Pettit A. H. /
Robbins I. L. /
Woodbury M. F. /

SAUK RAPIDS.

Berg Herman /
Fletcher Wm. H. /
Moody & Coates /
Moody C. A. / and /
Senn John A. /
Sweet G. W. /
Wright S. N. /

SHAKOPEE.

Bornarth Aug. F. L. /
Bornarth Chas. /
Busse C. E. / and a
Case C. I. / and a
Coller J. A. /
Hilgers Gerhard /
Kohler Ben. A. /
Pope S. /

STILLWATER.

Burns & Gorham /

Castle L. B. & Co. / and a
Easton Charles / and a
Joy F. E. & Co. / and a
Prince & Harper / and a
Smith H. E. & Co. /

TOWER.

Hertges & West
McNamara Chas.
Tullberg E.

WABASHA.

Haines C. J. /
Jacoby M. /
Jones R. E. & Co. /
McGovern J. F. /
Mullins J. B. / and /
O'Leary T. C. /
Paine H. J. / and /
Southworth A. D. / and /

WADENA.

Becker John /
Field F. C. /
Irwin A. L. /
Murray A. / and /
Willson Frank /

WASECA.

Buckman G. R. / and /
Claghorn J. L. / and /
Coleman Thomas / and /
Jamison A. P. /
Moonan John /
Swift W. /

WELLS.

Andrews C. N.
Fellows T. S.
Law J. H.
Myers W. F.
Nelson H.

WHITE BEAR LAKE.

Cobb & Murray / and a
Getty Daniel /
Hansner J. A. / and /
Schnabel G. H. / and a

WINNEBAGO CITY.

Armstrong J. A. /
Dunn Andrew C. /
Patton C. H. / and a

WINONA.

Bassford R. B. /
Bierce C. A. & Co. / [Fire
and Life Insurance
Boothe Chas. B. Sec'y
Pine Tree Mutual and
Woodworkers Mutual
Buck H. L. /
Buffum M. B. /
Dixon A. C. / and /
Flantje F. J. /
Porter C. H. /
Prentiss, Schmidt & Co. /
and /
Rising F. A. /
Robertson F. A. A. / and /
Russell H. P. /
Russell & Flentje /
Smith, Posz & Gile /
Steinborn & Fuhrmann /
Swart J. G. / and /

MISSISSIPPI.**ABERDEEN.**

Clayton & Sykes /
Eckford C. H. & Co. /
and a

BATESVILLE.

Burchart S. & Co. /
Perkins & Jones /

BILOXI.

Morrill E. W.

BROOKHAVEN.

Crosby Mrs. Josie /
Daughtry J. B. / and /
McGrath J. W.
Sherman & Davis /

CANTON.

Foot & Co. / and a
Maas B. / and a

CARROLLTON.

Bacon R. A. & Co. / and /

Roach Benjamin /

CLARKSDALE.

Wildberger R. H. / and a

COLDWATER.

Darby Mrs. S. L. /

COLUMBUS.

Fahnestock A. A. /
Lee A. C. /
Leigh & Dashiell /
Logan C. T. & Bro. /

Long John R. /
Tucker L. M. & Co. /

COMO.

Brown C. R. /

CORINTH.

Young John E. / and /

CRYSTAL SPRINGS.

Head C. A. /
Mims R. B. /
Newton Bros. / and a

MISS.—Con. DUCK HILL. Butt C. C. <i>f and l</i> DURANT. Lowrance H. F. <i>f</i> ENTERPRISE. O'Ferrall J. W. <i>f and l</i> FRIARS POINT. Robinson F. D. <i>f</i> GREENVILLE. Ferguson, Finlay & Co. <i>f l a and m</i> Wellborn M. J. <i>f and a</i> GRENADA. Hoffa W. B. <i>f</i> McLeod & Snider <i>f</i> Lake R. P. <i>f</i> HANDBORO. Myers E. B. <i>f</i> HAZLEHURST. Ard J. L. <i>f</i> Birdsong L. F. <i>l</i> Graves A. T. <i>f and a</i> HERNANDO. McKenzie D. <i>f</i> Smith E. W. <i>f and l</i> HOLLANDALE. Aiken & Co. <i>f</i>	HOLLY SPRINGS. Craft Addison <i>f</i> Walker Logan <i>l</i> JACKSON. Barrows & Laird <i>f and a</i> Gillaspie W. M. <i>f</i> Jayne R. K. <i>f</i> McCain & Zoung <i>f</i> KOSCIUSKO. Brown J. P. <i>f and a</i> LEXINGTON. Drennan W. A. Jr. <i>f and a</i> MACON. Patty Robert C. <i>f</i> Redwood W. F. <i>l and a</i> MERIDIAN. Cameron & Logan <i>l</i> Elson J. <i>l</i> Johnson & Lolt <i>f and a</i> LeCraw C. V. <i>l</i> Lloyd J. C. & Co. <i>f</i> White & Houston <i>f and a</i> MOSS POINT. Huntington R. W. <i>l</i> Randall O. <i>f</i> NATCHEZ. De Lap E. G. & Co. <i>f l and a</i> Mayer Simon <i>f and a</i> Metcalf O. <i>f</i> Rawle John <i>f and l</i>	OKOLONO. Trice Z. T. <i>f</i> Williams T. W. <i>f</i> OXFORD. Price B. <i>f and a</i> West W. A. <i>f and a</i> PORT GIBSON. Drake E. S. <i>f and l</i> Fulkerson W. B. <i>f</i> Martin J. C. <i>f</i> SARDIS. Walton E. S. & Co. <i>f and a</i> SENATOBIA. Hill T. P. <i>f</i> Taylor N. A. <i>f</i> STARKVILLE. Hogan C. A. <i>f</i> Hogan J. B. <i>f</i> Powers Homer C. <i>f</i> Wood Thomas J. <i>f</i> SUMMIT. Gracey Geo. T. <i>f</i> Tennison C. E. <i>f</i> TUPELO. Savery's Ins. & R. E. Agency <i>f and a</i> VAIDEN. Armstrong John J. <i>f</i> McCormico S. E. <i>f</i>	VICKSBURG. Chamberlin W. M. <i>l</i> Klein J. M. & Bro. <i>f and m</i> Markham H. M. <i>l</i> Moore & Baum <i>f and a</i> WATER VALLEY. Ables G. D. <i>f</i> Brown S. B. <i>f</i> Hammer W. C. <i>f</i> Shakeford W. C. <i>f</i> WESSON. Oliver A. B. <i>l</i> Rea Jas. S. <i>f and l</i> WEST POINT. Grimes B. H. <i>f and a</i> Hibbler Tol. <i>f</i> WINONA. Campbell C. H. <i>f and a</i> Campbell N. N. <i>l</i> Kelly C. D. <i>f</i> Pursell & Hartley <i>f</i> WOODVILLE. Elder & Co. <i>f and l</i> YAZOO CITY. Gardner A. F. <i>f and a</i> Powell G. M. <i>f and a</i>
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MISSOURI.

BEVIER. Gay J. H. <i>l and a</i> Gorton H. B. <i>f and a</i> Watson Ed. <i>f</i> BOLIVAR. Adams & Newton Bushnell C. E. Carrick, Poage & Co. Leonard Ben. F. McCracken A. J. Simpson J. G. Skinker C. H. Sperry J. N. & Co. BOONVILLE. Chilton E. W. <i>f and l</i> Draffen D. T. & Co. <i>f</i> Hadelich R. <i>f and l</i> Hazel C. W. <i>f and l</i> Hutchison W. R. <i>f and l</i> Shackelford Edwin <i>f and l</i> Stephens W. S. & Bro. <i>f</i> Whitlow & Pendleton <i>f</i> BRECKENRIDGE. Neff E. H. <i>f and l</i> Page H. M. <i>f</i> Plumb J. W. <i>f</i> Russell J. C. <i>f</i> Schoenberger R. H. <i>f</i> Steele J. C. <i>f and l</i> Tusper N. L. <i>f</i> BROOKFIELD. Arbuthnot J. A. <i>f</i> Bailey A. A. <i>f</i> Bennett C. D. <i>f and a</i> Crosby A. P. <i>f and l</i> Freeman C. W. <i>f and l</i> French Chas. W. <i>l and a</i> Martin G. W. <i>f</i> Thudium J. C. <i>f</i> Torrance A. G. <i>f and a</i> BRUNSWICK. Beazley R. G. <i>f</i> Benecke Louis Hammond C. C. <i>l</i> Kinley W. H. <i>f</i> Knappenberger J. <i>f</i> Plunkett J. T. <i>f</i> Sasse F. <i>f and a</i>	BUTLER. Canbury S. B. <i>f</i> Catterlin John <i>f</i> Denton C. A. <i>f</i> Kipp E. D. <i>l and a</i> Lefker & Catron <i>f</i> Mize M. W. <i>f</i> Pyle W. E. <i>l and a</i> Reisner J. W. <i>f and a</i> Sims Col. <i>f and l</i> Smith F. C. <i>f</i> Snyder D. W. <i>f and a</i> Sprague Chas. <i>f</i> CAMERON. Allen J. C. <i>f</i> Chivington J. Logan <i>l</i> Cornish E. D. <i>f and l</i> Flenders Clyde <i>f</i> Macknaw J. J. <i>f</i> Rollins Chas. H. <i>f</i> Rush J. D. <i>f</i> Walker E. T. <i>f</i> Weaver N. <i>f</i> Williams R. N. <i>l</i> CANTON. Barrett C. W. <i>f and l</i> Cherry John <i>f</i> Chinn H. C. <i>f</i> Condit L. H. <i>l</i> Henton W. B. <i>f</i> James John M. <i>f</i> Lillard Thos. <i>f</i> Moore Edwin <i>f</i> Morris Robert S. <i>f</i> Sprinkle W. B. <i>f</i> Weed Edwin <i>f</i> CAPE GIRARDEAU. Albert L. J. <i>f and l</i> Albert L. J. Jr. <i>l</i> Albert S. <i>f</i> Bonney Wm. <i>f and a</i> Chappell Geo. E. <i>f and l</i> Doyle Leo <i>f</i> Engleman E. H. <i>f</i> Reed and Beck <i>f</i> Wichterich N. <i>f</i> CARROLLTON. Briscoe W. E. <i>l</i> Deatherage G. W. <i>l and a</i>	CHARLESTON. Brown J. M. <i>f and l</i> Randolph W. N. <i>f</i> Rhodes John <i>l</i> Rosenstein S. G. <i>l</i> Russell J. C. <i>f</i> CHILLICOTHE. Asper C. W. <i>f</i> Brown G. G. <i>f</i> Edgerton D. W. C. <i>f</i> Moss John T. <i>f</i> Page & Son <i>f and l</i> Schmitze J. L. <i>f</i> Shook Samuel <i>f and l</i> Smith O. L. <i>f and a</i> Trent F. W. <i>f</i> Voris J. M. <i>f</i> CLINTON. Ashby & Avery <i>f</i> Ashby L. W. <i>l and a</i> Bodine W. A. <i>f</i> Collins & Elliston <i>f and l</i> Gill & Miller <i>f</i> Snyder Bros. <i>f</i> COLUMBIA. Bedford W. A. <i>f</i> Dorsey J. S. <i>f and l</i> Fyfe J. T. <i>f</i> Gentry N. T. <i>f</i> Lonsdale H. B. <i>f</i> Maupin W. D. <i>f</i> Nicklin W. E. <i>f and l</i>	DE SOTO. Edinger Wm. F. <i>f</i> La Beaume Geo. H. <i>f</i> Park D. M. <i>f and l</i> Stone Wm. L. <i>f</i> Zollman T. C. <i>f and l</i> EDINA. Cotter L. F. <i>f</i> Ennis J. W. <i>f</i> McCullough F. H. <i>f</i> Schofield R. F. <i>f</i> Stewart & Baker <i>f</i> FAYETTE. Bedford E. W. <i>f</i> Bell M. P. <i>f</i> Burguin A. B. <i>l</i> Elkin J. J. <i>f and a</i> Patterson W. M. <i>f</i> Smith J. F. <i>f</i> Spobbs Ed. R. <i>f</i> Woods J. A. <i>l</i> FREDERICKTOWN. Anthony Ed. <i>f</i> Blumer A. <i>f</i> Edwards J. E. <i>f</i> Turley John <i>f</i> FULTON. Bauer C. H. <i>f</i> Bell & Jameson <i>f and l</i> Harris J. S. <i>f</i> Henderson & Jameson <i>f</i> Phillips & Loomis <i>f</i> Poston F. S. <i>f</i> Tuttle W. W. & Sons <i>f</i> GALLATIN. Clapper G. W. <i>f and l</i> Clingan Frank E. <i>f</i> McGee Joseph H. <i>f</i> Pulcher H. A. <i>f and a</i> Selby J. A. <i>f and l</i> GLASCOW. Bentley E. W. <i>f and a</i> Birch T. E. <i>f</i>
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Harrison Geo. B. *f*
Harrison Geo. B. Jr. *l*
Lutz Wm. *f*

HAMILTON.

Crosby Johnson *f*
Dilley B. M. *f*
Dilley & Young *f*
Love L. M. *f*
Markham H. W. *f* and *a*
Van Valkenburg L. D. *f*
Wilson L. S. *f*
Wyatt W. J. *f*
Young S. M. *f*

HANNIBAL.

Clayton George D. & Co. *f*
and *l*
Gannaway Wm. R. & Co. *f*
and *l*
Holme John T. *f* and *l*
Hopkins & Libbe *f*
Theis Adam *f* and *l*

HARRISONVILLE.

Barrett W. H.
Conger Arthur
Flynn J. F.
Hoover S. W.
Lyle J. H.
McCulloch A. S.
McGuire C. L.
Summers W. D.
Washburn R. H.
Whalen E. P.
Wilson J. M.

HICQINSVILLE.

Carpenter H. F.
Hoefler C. & Son
Keyten E. F.
Langan J. P.

HOLDEN.

Bradley John D. & Bro. *f*
and *l*
Bruce John T. *f* and *l*
Carpenter & Gaunt *f* and *l*
Hart R. D. *f*
Hawes F. B. *f*
Hewes J. H. *f*

HUNTSVILLE.

Hammit & Shaffer
Minor T. B. *f* and *a*

INDEPENDENCE.

Beaty A. C. H. *f*
Clay & Dildine *f*
Higgeson A. E. *f*
Loar W. S. *f*
McCoy Wm. *f*
McCoy Joseph *f*
Nichols C. G. *f*
Rider Walter *f* and *a*
Sea L. M. *f*
Shaw Geo. F. *f*
Sittingler R. S. *f*
Voorthes, Gregory & Fowler *f*
Woodson S. H. *f*

JEFFERSON CITY.

Burch Oscar G. *f* and *l*
Cox S. W. *f* and *l*
Dallmeyer Wm. A. *f*
Roer F. W. *f* and *l*

JOPLIN.

Calvin & Webster *f* and *l*
Crech Ira *f*
Gore & Davidson *f* and *a*
Roesch John *f*
Williams & Orr *f*

KANSAS CITY.

Ackley & Seaman *a*
Baird F. J. & W. G. *f*
Baker C. W. Fire Ins.
Baker D. *a*
Bales Walter J. & Co. *f*
Barnes & Co. *f*
Benas M. *f*
Bennett M. W. *f*

Bowen & Bomers *f*
Boyd R. J. *f*
Brockbank H. *f*
Brown P. S. Jr. *f*
Brown John H. & Sons *f*
Campbell E. T. Fire Ins.
Agent
Cannon, Mariner & Co. *f*
Craig W. H. & Co. *f*
Dew James P. & Co. *f*
Fitzpatrick J. P. *f*
Ford Jonathan *f*
Ford, Furgason & Fabb *f*
Garvey Jas. W. *f*
Graff A. M. *f*
Halbert D. A. & Son *f*
Hammer & Lewis *f*
Hochstetter C. E. *f* and *a*
Hunter D. P. *f*
Johnson & Griffith *f*
Kinney, Meads & Crittenden Fire Insurance
Kumpf H. C. & Son *f*
Lang S. *a*
Laurence Milo E. *f*
Lombard Bros. *f*
McGibbon S. S. *f*
McGregor I. *f*
Merriam H. & Son *f*
Mill Chas. D. *f*
Moorehouse & Co. *f*
Muehlshuster & Jaiser *f*
Munson C. N. *f*
Ninas & Richter *f*
Oelke F. *f*
Potter Eli *f*
Price F. A. *a*
Raub Max *f* and *l*
Rogers W. P. *f*
Simpson & Groves *f*
Simpson S. S. *l*
Sutton J. D. *f*
Tackett J. M. *f*
Treat J. R. *f*
Weed F. A. *f*
Weed C. *a*
Webster E. H. *f*
Whipple, Hoffman & Co. *f*
Whitehead C. D. *f*
Wright John *f*
Workman A. D. *f*

KINGSTON.

McAfee Wm. *f*
McMillan James *f*
Wood William A. *f* and *l*

KIRKSVILLE.

Ivie J. M. *f*
Pool J. S. *f*
Redmon Bros. *f*
Ross B. W. *f* and *l*
Smith & Patterson *f* and *l*
Thatcher J. C. *f*
Williams Bros. *f*

KIRKWOOD.

Hough H. W. *f*
Johnson B. E. *f*

LA GRANGE.

Crouch B. N.
Hagrod O. L.
Tate H. P.
Wallace R. M.
Yates C. G.

LAMAR.

Adams C. B. *f*
Allen Jas. *f*
Bowling G. E. *f*
Brown C. H. *f*
Burton A. M. *f*
Leech M. A. *f*
Miller C. M. *f*
Miller W. J. *f* and *l*
Parsons I. P. *f*
Rhodes C. B. *f*
Snyder & Horton *f*
Wills Thad. *f*
Wray A. J. *f*

LEBANON.

Barley T. B. *f* and *a*
Draper C. C. *f*

Farris J. W. *f*
Stebbins E. F. *f*

LEXINGTON.

Catron & Moreland *f*
Edmonds & Jesse *f*
Gruber G. *f* and *l*
Hale R. & Co. *f*
Kerdolf W. F. Jr. *f* and *l*
Leseueur J. O. *f* and *l*
Trotter R. *f*
Wilson J. A. *f*
Winsor & Son *f* and *l*

LOUISIANA.

Baird P. H. *f*
Bryson O. C. *f* and *l*
Hill W. E. & Co. *f*
Lee R. E. & Co. *f*
Rhea & Rule *f*
Wiseman F. J. *f* and *l* *pg*

MACON CITY.

Gary T. & Co. *f*
Hess Chas. P. *f*
London & Hicks *f*
Payson D. H. *f* and *a*
Payson & Wilson *f* and *l*
Woolridge L. P. *f* and *l*

MARSHALL.

Allen H. G. *f*
Eakle H. P. *f* and *a*
Francisco & Washburn *f*
Fulkerson W. J. *f*
Laurie W. B. *f*
Miller & Sandige *f*
Noble N. B. *f*
Sargeant & Shepherd *f* and *l*
Vandyke & Rainey *f* and *l*

MARSHFIELD.

Thompson J. W. *f* and *a*
Winslow O. R. *f* and *a*

MARYVILLE.

Brown & Montgomery *f*
Drennan Geo. L. *f*
Duffy B. P. *f*
Growney P. L. *f*
Hawkins W. H. *f*
Hotchkin O. S. *f*
Hyslop & Rowley *f*
Laird W. F. *f*
McDougal R. L. *f*
Newman J. B. *f*
Sisson Nat. *f*
Woodworth Geo. F. *f*

MEMPHIS.

Bartlett E. R. *f* and *l*
Cramer R. D. *f*
Lawton Geo. H. *f* and *l*
Moore John C. *f* and *l*
Nesbit James *f* and *a*
Rodish Wm. *f* and *l*

MEXICO.

Brooks & Frost *f*
Bowles W. *f*
Kilgore & Howell *f* and *a*
Lakenan & Barnes *f*
Moore & Nelson *f* and *l*
Offutt & Bashkin *f*
Shea & Waddington *f*
Tucker J. D. *f*
Williams J. T. *f*

MOBERLY.

Berry & Scott *f*
Brock W. K. *f*
Fort O. H. *f* and *a*
Hamilton, Head & Sellers *f*
and *a*
Hogan Denis *f*
Owens Eli *f*
Robertson & Evans *f*
Stier Geo. H. L. *f*
Vroom J. L. *f*

MONTGOMERY.

Ball & Ball *f*
Barnett Jas. D. *f*
Baskett J. A. *f*

Gilchrist W. M. & Co. *f*
Hayden F. M. *f*
Lewis H. C. *f*

NEOSHO.

Alexander J. C. *f*
Bell Lee D. & Co. *f*
Kelly & Murray *f*
Osborn Harrison T. *f*
Woolfender James R. *f*

NEVADA.

Birdseye & Harris *f*
Davis A. B. *f*
Donley & Grady *f* and *l*
Duren & Son *f*
Galbraith Walter *f*
Grady N. H. *f*
Larney H. F. *a* and *c*
Malby C. P. *f*
Murray J. C. *f*
Simon & Weinman *f*

ODESSA.

Anderson & Cressey *f* and *l*
Russell R. T. *f*
Taylor T. R. *f*

PALMYRA.

Anderson Thomas L. *f*
Boulware John W. *f*
Drummond M. P. *f*
Lane D. O. *f*
Spencer R. A. *f*
Smith F. W. *f*
Thompson George B. *f*
Trader A. H. *f*

PIERCE CITY.

Allen & Sons *f* and *l* and *a*
Essex E. M. *f* and *l*

PLATTSBURG.

Finch Luther *f*
Porter & Lyons *f* and *t*

PLEASANT HILL.

Little F. W. *f*
Mahon P. *f* and *l*
Parker E. W. *f*
Young A. W. *f*
Zick Barney *f*

PRINCETON.

Evans J. B. *f* and *l*
Orton H. G. *f*
Robinson M. F. *f*
Steckman R. W. *f*
Way & Prichard *f*

RICHMOND.

Black James W. *f*
Black J. E. Jr. *f*
Garner C. T. & Son *f*
Hamilton J. R. *f*
Lavelock Geo. *f*
Lavelock Thos. N. *f*
Morton John F. *f*
Shotwell Joseph *f*

ROLLA.

Frost & Jones *f* and *a*
Jones T. M. *a*

ST. CHARLES.

Alexander Joseph H. *f* and *l*
Alferman J. H. *f*
Emmons B. L. *f*
Kemper Henry *f*
Luckett Robt. *f* and *a*
Mittelberger J. N. *f*
Mohr Valentine *f*
Schmiemeyer Wm. *f*

ST. JOSEPH.

Andrews & Co. *f*
Bassett Benj. F. *f*
Buckingham H. G. *f* and *a*
Calkins R. R. *f*
Casey Geo. F. *f*
Claggett & Fowler *f* and *a*
Crump Geo. C. *f*
Eby D. S. *f* and *l*

MO., St. Joseph—Con.

Ernst Chas. F. *f*
 Fuelling Carl *f and l*
 Hartzell E. F. *f*
 Hull Jas. & Co. *f*
 Landis J. C. *f*
 Lewis J. H. & Son *f*
 Polk & Polk *f and l*
 Schneider Ulrich *f*
 Smith W. P. *f*
 Tyler J. F. & Co. *f*
 Wade J. E. & Son *f*
 Weinman & Christ *f*
 Willman L. & Co. *f*
 Wise P. V. *f and a*

ST. LOUIS.

Alexander Chas. H. *f*
 Bain R. E. M. *f*
 Baker Jas. E. *f*
 Baker Jos. E. *f*
 Bartlett & Miller Fire Insurance
 Bascome Western & Co. *f*
 Behrens Louis J. *f and l*
 Berg Nicholas *f*
 Berkley & Nisbet *f*
 Bersch Edmond *f*
 Bierman P. H. *f*
 Blancke D. J. Fire Insurance
 415 Locust st
 Blossom H. M. & Co.
 Fire & Marine Ins. 217 N.
 Third st
 Brawner W. A. *f*
 Brown J. N. *f*
 Bull Wm. *f*
 Bull & Garescho Fire Insurance,
 100 N. Third st
 Butterfield W. C. *f*
 Butler W. C. *f*
 Capen George D. *f*
 Carroll & Powell Gen.
 Ins. Agts. 115 N. Third st
 Case C. L. & Bro. Fire &
 Marine Ins. 117 N. 3d st
 Cheever J. D. *f*
 Collins Martin *f*
 Cookson John H. *a*
 Coudrey & Scott *f*
 Cowan Jas. E. *f*
 Crane Chas. L. *f*
 Delafield & Snow *f and m*
 Dines W. C. & Co. *f*
 Essex & Waterworth *f*
 Finney Alex. *f*
 Fishback Geo. W. *f*
 Fowler Edwin *f*
 Fowler F. E. & Co. *f*
 Fritsch R. *f*
 Gardiner C. C. *a*
 Gerlach Wm. *f*
 Goessling Wm. *f*
 Goldsmith Meyer *f*
 Gray H. P. & Co. Gen. F.
 Ins. Agents
 Greenwald D. A. *f*
 Greenwood & Slater *f*
 Guthrie & Slaughter *f*

Hall J. C. & Bro. *f*
 Hall & Jones Gen. Fire
 Ins. 109 N. Third st
 Hall Lee A. Gen. Agt.
 Home Life of N. Y.
 Hayward H. E. *f*
 Higginbotham J. H. *f*
 Hill W. L. *f*
 Hill & Hammel *f*
 Hirschberg F. D. & Bro. *f*
 Holland Wm. H. & Son
 Gen. Ins. Agts. Cent. Bdg.
 Holland Wm. H. General
 Adjuster
 Holmes Jas. S. *f*
 Hough H. W. *f*
 Kalb G. O. *f*
 Kaufman & Ryan *f*
 Kehman L. & Co. *f*
 Keller John A. *a*
 Kimball Benj. Insurance
 Broker 24 N. Third st
 Kimball T. D. *f*
 Kimball J. G. *f*
 King C. E. *f*
 King L. L. *f*
 Lange Wm. *f*
 Lemcke M. H. *f*
 Lierow & Trebus *f*
 McDonald E. W. *f*
 Maginn Frank *f*
 Maginn John W. *f*
 Manning G. W. *s*
 Markham W. H. & Son
 Gen. Ins. Agts. 330 N. 3d
 May Benj. *f*
 Morse D. R. *f*
 Mosher A. A. *f and a*
 Munson J. W. *f and a*
 Nahm Louis L. *f*
 Nathan E. *f*
 Newcomb C. M. *f*
 F. Neugnet & Hemenway
 Gen. Ins. Agts. 305 Olive
 Proskaur A. *f*
 Raacke F. & Co. *f*
 Rauscher Joseph *f*
 Robinson Archie *f*
 Roeder F. & Bro. *f*
 Roeselein & Robyn Gen.
 Ins. Agts.
 Rogers O. A. *f*
 Rutledge W. D. *f*
 Sargent C. E. *f*
 Schodtman G. W. *f*
 Schmitt Henry *f*
 Schwarzkopf C. G. *f*
 See N. L. *f*
 Semple & Lowe *f*
 Slaughter John Fire Ins.
 28 Republican Building
 Snow Isaac B. *f*
 Sherman, Son & Bakers *f*
 Stawitz Christian *f*
 Steele W. B. *f*
 Storer Wm. E. *f*
 Taylor Thos. M. *f*
 Thaw & Co. *f*
 Thomas E. J. *f*
 Thomas H. T. & Co. *f and a*

Thompson C. McClurg *f*
 Thompson Charles L. *f*
 Tombridge Frank *f*
 Triplett John R. *f*
 Waggoner Sol. E. *f*
 Wall & Whittemore
 Fire Ins. 304 W. Third st
 Welch D. P. *a*
 Werth & Windmuller
 Fire & Marine Ins.
 Whitehead J. B. *f and l*
 Wilkerson E. *f*
 Yeakle M. M. Sr. *f*

SALEM.

Orchard J. M. *f*
 Wingo G. C. *f*

SARCOTIE.

Garetson J. W. *f*

SAVANNAH.

Allen & Ensor *f*
 Ford Frank *f*
 Majors & Hine *f*
 Somerville & Son *f and l*
 Somerville James *f and l*

SEDALIA.

Dunlap W. O. *f*
 Eepenscheid A. P. *f*
 Henry & Ritchey *f*
 Hoffmann F. E. Jr. *f*
 Huffman & Hartshorn *f*
 Ingram B. H. *f*
 Knapp H. N. *f*
 Richardson & Van Antwerp *f*
 Stafford P. G. *f*
 Woodfin M. W. *f*
 Wyman J. A. *f*

SHELBYNA.

Chandler J. S. *f*
 Fields W. F. *f*
 Grant Wm. *f and l*
 Lyell & Taylor *f and l*
 Townson & Combs *f and l*

SHELBYVILLE.

Dimmitt Frank *f*
 Dimmitt Phil. *f*
 Lloyd & Dunn *f*

SPRINGFIELD.

Bills W. J. *f*
 Davis Geo. T. *f*
 Dixon J. B. *f*
 Hagerman & Kellogg *f*
 Hibler J. J. *f*
 Hill L. M. & Co. *f and l*
 Hubble Martin J. *f*
 Jones Bros. *f*
 Oldham W. O. *f*
 Ollis A. W. & Co. *f*
 Porter & Hubbell *f*
 Ramsey & Otterson *f*
 Roulet & Lambelet *f*
 Simmons H. H. *f*

STANBERRY.

Dalbooy W. F. *f*

Doughty N. O. *f and l*
 Gordon A. N. *f*
 Mayhugh & Harden *f*
 Moore J. H. *f*

STEWARTSVILLE.

Chrisman Jos. *f*
 Clark B. F. *f*
 Henry L. F. *f and l*
 Mayhugh N. B. *f*
 McDonald T. C. *f*

TIPTON.

Brown O. K. *f*
 Evans J. *f and a*
 Moore T. S. *f*
 Schearer J. *f*
 Sterns M. E. *f*

TRENTON.

Bain O. G. *f*
 Burkeholder A. H. *f*
 Collier Luther *f and l*
 Clark W. E. *f*
 Hill J. W. *f*
 Linney W. B. *f*
 Lowen Frank *f*
 McGrath W. H. *f*
 Shanklin O. M. *f*
 Winters G. L. *f*

WARRENSBURGH.

Bunn W. H. *f*
 Crissey & Lemmon *f*
 Marlatt W. C. *f*
 Rayhill G. W. *f*
 Stevenson C. W. *f*
 Suddath & Jack *f and l*
 Wall H. J. *f*
 Williams E. A. *f*

WASHINGTON.

Peitz & Kahmann *f and l*
 and *f*
 Thiss H. H. *f*
 Wehrmann L. *f and l*

WEBB CITY.

Byce & Seamster *f*
 Coats R. S. *f*
 Johnson W. P. *f*
 Manker & Chinn *f*
 Tanner J. W. *f and a*
 Wyatt W. *f*

WESTON.

Evans J. B. *f*
 Jacqueman & Shenker *f*
 and *f*
 Kirkpatrick A. *f*

WEST PLAINS.

Hogan & Shulter
 Holloway John
 Moss R. A. *f*

WINDSOR.

Allen & Lindsay
 Beedy J. C. *f*
 Carpenter Harry
 Chapman N. K. *f*
 Ham W. H. *f*
 Violette H. H. *f*

MONTANA.**ANACONDA.**

McNulty & Brown *f and l*
 Mahan & Linsley *f*
 Sloan W. K. & Co. *f*
 Thornton W. M. *f*

BILLINGS.

Burton Chas. F. *f and l*
 Campbell Andrew *f and l*
 Matheson J. D. *f and l*
 Wolcott C. H. *f*

BOZEMAN.

Davis Will F. *f*
 Gardner E. M. *f and a*
 Lindley J. M. *f and l*
 Ramsey Geo. L. *f and a*
 Van Allen F. W. *f*

BUTTE CITY.

Ahnos S. H. *f and a*
 Cirode W. Y. *f*
 Cutler C. J. *f and a*
 Doremus F. S. *f*
 Eltinge C. S. *f*
 Fenner W. D. & Co. *f and l*
 Henderson M. B. *f*
 Kemper T. V. *f*
 Mantle & Warren *f and a*
 Marsh George F. *f and a*
 Passmore & Jeffries *f*
 Patten F. E. W. *f and l*
 Rickards & Lewis *f*
 Soudan O. M. *f and a*
 Bill F. R. *f and a*
 Kelley R. L. *f*

DEER LODGE.

Miller George S. *f*
 Scharnikow E. *f*

DILLON.

Best O. M. *f*
 Eastman W. T. *f*
 Laphin J. W. *a*
 Moore K. J. *f*
 Paul G. T. *f and a*
 Smead W. H. *f*
 White B. F. *f*

FORT BENTON.

Cummings & Co. *f and a*
 Rogers A. E. *f*

GLENDIVE.

Ramsey J. G. *f and l*

GREAT FALLS.

Barnes & Collett *f*

Burghardt Bros. & Co.
 Gibson Phil.
 Hanks & Atkinson
 Pomroy C. W. *f*

HELENA.

Armitage & Jackson *f*
 Boardman W. T. *f and a*
 Burke T. H. *f*
 Cummins W. F. Fire Insurance
 De Lacy, Loeb & Co. *f*
 Doremus F. S. *f*
 Ellis C. F. & Co. *f and a*
 Foote Henry W. *f*
 Hoag J. T. *f*
 King Ben. E. *f*
 La Croix L. F. & Son *f*
 Luke R. A. & Co. *f and a*
 St. Amour & Lambie *f*

Sharpe E. *l*
 Shaw Geo. W. *f*
 Smith G. W. B. State
 Gen. Agt. Mut. Life of
 N. Y.
 Sniffen E. D. *l*
 Steele J. R. & Son *f*
 Wallace & Thornburgh *f*
 and *l*
 Witherbee & Wheeler *f*
 and *a*

Witherbee, Waples & Co. *f*
 and *a*
LIVINGSTON.

Hoopes & Eaton *f*
 Joy A. R. *f*
 Potts & Webster *f* and *a*
 Swindlehurst J. E. *f* and *a*

MILES CITY.
 Courtney Wm. *f* and *a*

Kriedler E. A. & Co. *f* *l*
 and *a*
 Seyde Chas. W. *f* and *a*

MISSOULA.

Beckwith C. E. *f* and *a*
 Garrick S. H. Gen'l Ins.
 Room 18 Higgins block
 Hoblitzell H. S. *f*
 Jenkins F. M. *l*

Murray & Musgrave *f*
 Stoddard & Low *f* and *a*
 Wolf & Ryman *f* and *l*

PHILLIPSBURG.

Brown F. D. *f*
 Dawson J. W. *f*
 Smith I. N. *l*

NEBRASKA.

AINSWORTH.

Ackerman J. G. *l*
 Bank of Ainsworth *f*
 Kingery J. M. *f*
 Martin R. *l*
 Paine & Rogers *f*

ALBION.

Armstrong James S. *f*
 Boardman M. B. *f*
 Friend P. H. *f*
 Kohler August
 Montgomery & Jaycox *f*
 Needham O. M. *f*
 Price J. A. *f*
 Riley Chas. *f*
 Scott P. M. *f*
 Thompson & Baker *f*

ALMA.

Beall F. B. *f*
 Burr A. L. *f*
 Everson John
 Flansburg C. C. *f*
 Griffin J. T. *f*
 O'Keefe Ed. *f*
 Oylor B. C. *f*
 Piper R. N. *f*
 Porter T. J. *f*

ARAPAHOE.

Bloodworth T. *l*
 Child E. S. *f*
 Condon F. C. *f*
 Dempsey J. H. *f*
 Dudgeon J. A. *f*
 Evans Bros. *f*
 Garey Chas. *f*
 Harper Ross *f*
 McDonald J. C. D. *f* and *l*
 Wright A. V. *f* and *l*
 Wright E. B. *f*

ASHLAND.

Arnold Joseph *f*
 Bentley W. G. *f*
 Clark Beverly
 Clark W. B. *f* and *a*
 Doom Bros. *f* and *a*
 Downer A. *f*
 Fuller C. S. *f*
 Hackney C. B. *f*
 Hall S. B. *f*
 Johnson Thos. *f*
 Morris J. H. *f*
 Nash C. L. *f*
 Newman M. *f*
 O'Mally W. C. *f*
 Sears S. L. *f*
 Wilson T. B. *f*

ATKINSON.

Brady J. F. *f*
 Crossman A. C. *f* and *l*
 Putnam H. L. *f*
 Putnam & Scott *f*
 Saunders H. H. *f*
 Walrath C. H. *f* and *l*

AURORA.

Ferguson J. D. Jr. *f*
 Hellings W. P. *f*
 Norman F. R. *f*
 Smith J. H. *f*
 Smith M. Carl *f*
 Stevenson W. J. *f* and *l*

BEATRICE.

Beaver Jesse *f*
 Chapman M. E. *f*

Davis A. J. *l*
 Dorsey & Hinckle *f*
 Downs J. P. *f*

Ebersol J. W. *f*
 Fulton O. P. *f*

Gillespie W. H. *f*
 Hereford Chas. *f*
 Hewekel Wm. *f*

Hill G. G. *f*
 Hill W. D. *f*
 Hutson Jas. *f*

Mockett R. H. *l*
 Ozman & Son *f*
 Root Bros. *f*

Shrove F. *f*
 Spencer L. E. *f*
 Walker L. E. *f*

Watrous E. A. *f*
 Wheelock E. D. *f*
 Whitney D. L. *f*

Woodward Geo. *f*

BLOOMINGTON.

Cole Wm. A. *f*
 Hildreth C. *f*
 McGrew J. B. *f*
 Marshall E. H. *f*
 Truman A. B. *f*

BLUE SPRINGS.

Burke & Prout *f*
 Burrington E. H. *f*
 Gow W. J. *f*
 Wheelock O. N. *f*
 Williams J. C. *f*

BROWNVILLE.

Hoadly B. B. *f*
 Moore W. T. *f*

CENTRAL CITY.

Berryman B. E. *f*
 Bockes Geo. D. *f*
 Gale & Connor
 Hansom & Barritt
 Holden & Mason
 Ingraham T. G. *f*
 Lee & Thompson
 Martin J. J. *f*
 Patterson John
 Ratcliffe J. R. *f*
 Sherwood A. G. *f*

COLUMBUS.

Beecher Gus G. & Co. *f* and *l*
 Coolidge H. P. *f*
 Fuller B. *f*
 Heinrich P. W. *f*
 Heuer Otto *f*
 Hudson H. J. *f* and *l*
 Killian J. N. *f*

CREIGHTON.

Cheney Geo. E. *f*
 Cheney Harry A. *f*
 Lucas Jas. B. *f*
 Lucas W. F. *f*
 McCarn A. J. *f*
 Peyton R. M. *f*
 Warrick & Dawson
 White F. E. *f*

CRETE.

Burket C. M. *f* and *a*
 Eckert E. *f*
 Fleming M. H. *f*
 Fuller L. E. *f*
 Gasser G. H. *f*
 Hartigan Frank E. *f*
 Jindra & Co. *f*

Neil J. R. *f*
 Patz Thos. *f* and *l*
 Spirk V. *f*

Williams F. D. *f* and *l*

DAVID CITY.

Ayres Bros. *f* and *l*
 Bauer W. E. *f* and *l*
 Bunting & Runyon *f*
 McCaskey I. T. *f*
 Miller Matt *f*
 Osterhout George *f*
 Richie A. S. *f*
 Runyon E. S. *f* and *a*
 Sheesley George *f*
 Stowell Wm. H. *f*
 White & Clingman *f*

DE WITT.

Armstrong H. A. *f*
 Bowdiah L. F. *f*
 Chesney J. P. *f* and *l*
 Collman G. W. *f*
 Curtis N. M. *f*
 Merritt D. J. *f*
 Pillsbury J. W. *f*

EDGAR.

Boden J. W. *f*
 Dalton Henry *f*
 Dickson & Nelson *f*
 Grant H. F. *f*
 Hull M. J. *f* and *l*
 Searle C. H. *f*
 Treat C. H. *f*

FAIRBURY.

Bills C. J. *f*
 Purdy & Ryburn *f* and *l*
 Showalter Henry *f*
 Smith A. F. *f*
 Warren Marvin *f*

FAIRFIELD.

Brooks J. H. *f*
 Harrington A. T. *f* and *l*
 Hyde B. F. *f* and *l*
 Lewis C. L. *f*
 Lewis S. H. *f*
 Mordock D. *f*
 Nixon J. P. *f*
 Oliver J. L. *f*
 Prickett C. M. *f*
 Prickett W. S. *f*
 Randall W. S. *f*
 Ricker A. *f*
 Titus Ira *f*

FAIRMOUNT.

Barsby John *f*
 Bliss H. G. *f*
 Curtiss A. D. *f*
 Curtiss J. E. *f*
 Gaylord Will R. *f*
 McFadden J. G. *f*
 Maxfield Geo. C. *f*
 Page Fred. *f*
 Sawyer S. *f*
 Sloan C. H. *f*
 Wright T. M. *f*
 Whitman A. A. *f*

FALLS CITY.

Cleaver J. L. *f*
 Gantt A. E. *f* and *l*
 Gilman J. D. *f*
 Halsey P. M. *f* and *l*
 Keims A. R. *f*
 Lippold J. B. *f*
 Loree C. *f* and *a*

Musselman M. W. *f* and *a*
 Neal W. E. *f* and *l*
 Paxton C. C. *f*
 Smith H. C. *f*

FREMONT.

Atwood A. W. *f*
 Barnard E. H. *f*
 Blackman Wm. W. *f*
 Freeman W. D. L. *f*
 Harrison W. H. *f*
 Kuen & Plambeck *f* and *l*
 Mason H. C. *f*
 Moore S. F. *f*
 Putnam L. B. *f*
 Quirk Thos. F. *f*
 Reynolds Geo. W. D. *f*
 Rogers, Atwood & Co. *f*
 Thomson John *f* and *a*
 Toncray C. H. & Co. *f*
 Truesdell A. *f* and *l*
 Tym Frank *f*

FRIEND.

Alagg E. *f*
 Lenox W. *f*
 Moeller A. E. *f*
 Palmer & Hendee *f*
 Page L. H. *f*
 Pope J. D. *f*
 Story S. S. *f*
 Vanaller & Bunley.

FULLERTON.

Bake C. F. *f*
 Barber M. H. *f*
 Dean W. H. R. *f*
 Harman S. C. *f*
 Harris Bros. *f*
 Jones W. G. *f*
 Odell N. B. S. *f*
 Philips W. C. *f*
 Tompson Albert *f*

GENEVA.

Arnold G. F. *f* and *a*
 Atherton H. A. *f* and *l*
 Billings E. M. *f*
 Camp S. B. *f*
 Chapman A. *f*
 Fifield W. V. *f*
 Hamilton J. H. *f*
 Houchin J. L. *f*
 Jensen J. *f*
 Taylor A. O. *f*

GRAND ISLAND.

Bonesteel & Lavery *f*
 Caldwell Geo. H. *f*
 Dill & Huston *f*
 Dings & Raugh *f*
 Edwards H. A. *f*
 Frank & Williams *f*
 Hathaway T. A. *f*
 Horth & Ryan *f*
 Humberger W. A. *f*
 Limbach H. F. *f* and *l*
 Ross & Brininger *f*
 Thompson Bros. *f*
 Thompson O. B. *f*
 Thompson W. W. *f*
 West & Schlofeldt *f*
 Wilhelm A. H. *f*
 Wooley J. H. *f*
 Zink D. C. *f*

HARVARD.

Barbour T. A. *f*
 Brown E. *f*
 Eller J. *f*

NEB., Harv'd—Con.

Harrington B. S.
Hersog A. S.
Hunt L. S.
Hurne D. J.
Mercer J. R.
Updike & Titus

HASTINGS.

Aytchison J. J.
Campbell L. M.
Cramer & Rohrer
Dietrich & Slaker
Hoeppner Bros.
Lowman Wm. M.
Morledge R. R.
Passy & Wilkin
Riley John D.
Royce L. A.
Thatcher O. D.
Tucker Frank A.

HEBRON.

Ashbrook C. A.
Berkey B. F.
Dinsmore J. B.
Ellison W. H.
Fisk T. J.
Gates J. F.
Hendershot F. J.
Powell F. A.
Schwer C. P.
Udall F. B.
Weiss M. H.

HUMBOLDT.

Berry B. F.
Glasser Joseph
Hull H. T.
Monogan Geo. P.
Samuelson T. W.
Speiser David
Tinker O. J.

JACKSON.

Bartlett W. T. *f and l*
Brannan Thos. V. *f and a*
Kearney Ed. T. *f and a*

KEARNEY.

Allen & Barney
Aspinwall Geo. D. *f and l*
Clark W. S.
Cunningham E. M.
Cutting H. G. *f and a*
Earnshaw & Dean
Goulding B. H.
Greene O. L.
Keens F. G.
Kennedy H. A.
Lyman W. H.
McIntire S. T. *f and l*
Newman & Tarbox
Pommer & Evans
St. John & Baldwin *f and l*
Thompson & Caldwell
Tufts E. P.
Wiley H. F. & E. C. *f l*
and a
Woolworth E. J.

LEXINGTON.

Dunn & Mellingier
Hammond W. A.
Kreitz F. P.
Maxwell A. C.

LINCOLN.

Aitken Mauritius
Alexander S. J.
Baldwin L. G. M.
Bell & Crandall *f and l*
Bell W. O.
Brace & Strawbridge
Burr & Beeson *f and l*
Chase & Beardsley
Clark, Leonard & Wilson *f l*
and a
Daws & Daws *f and l*
De Levis M. M.
Dorr Bros. & Baker
Easterday Bros.
Edminston J. M.

Gerner & Parish *f and l*
Humphrey L. C.
Johnson Geo. W.
Keith & Rains *f and a*
Kennard T. P. & Son
Lansing J. F.
McClay & Hall
Mockett J. H. & Sons
Marshall & Stephenson
Zeiger & Ward

LOUISVILLE.

Baker W. E.
Cline A. G.
Jackson J. M.
Rockwell S. F.
Shyrock W. B.

MADISON.

Curtis James
Dombblazer B.
Duncan J. F. *f and l*
Gross Chas.
Malone & Maloney
O'Shea Thos.
Stewart M. L.
Stuart & Thatch

MINDEN.

Burnett A. H.
Dickman J. S.
Dunsmore Jas.
Eib L. H.
Evans T. C.
Ferguson J. W.
Finch & Paddock
Foxe Jas.
Gilman J. W.
Godfrey & Godfrey
Hague L. W.
Hull Joel
Jensen Bros.
Kent L. A.
King & Anderson
Kingley F. R.
Logan & Foxe
McPheeley J. L.
Paddock W. H.
Pugh J. B.
Rogers & Chapin
Spence C. W.
Stein R. R.
Tipton J. W.

NEBRASKA CITY.

Boydston H. M.
Fulton Wm.
Hail S. A. *f and a*
Harding N. S. *f and a*
Hawke G. W. & Co.
Metcalfe J.
Miller R. H. & J. S.
Seymour W. F. *f and a*
Thompson T. E.
Vandyke J. B.
Watson J. C.
White K. A. & Co. *f*

NELIGH.

Chappel E. A.
Coleman J. M.
Getchell J. W.
Jackson N. O.
Kryger H. E.
Lytle S. B.
Roche J. J.
Thomson F. L.
Thornston S. O.
Wilson R.
Yates J. H.

NORFOLK.

Allen E. B. *f and l*
Bucholz H.
Dart J. S.
Durland C. B. *f and l*
Gencke Wm.
Lowe W. H.
Pierce J. L.
Rome, Miller & Co. *f*
Washburn L. C. *f*

NORTH BEND.

Goodner A. *f*

Kern J. W. *f*
Kern & Thomas *f and a*
McVicker R.
Smith C. W. *f and a*

NORTH PLATTE.

Dyer J. M. *f*
Field & Boal *f and a*
Lester & Eails *f and a*
McDonald C. A. *f*
McDonald W. H. *f*
McGee W. L. *f*
McNamara & Campbell *f l*
and a
Patterson T. C. *f and a*

OQALALLA.

Brandhoefer L. A. *f*
Brotherton J. R. *f*
Feltz F. O. *f*
Houghton J. M. *f*
McCartney W. B. *f*
McWilliams J. S. *f*
Paden G. H. *f*

OMAHA.

Alexander & Smith
Allen W. F. *f*
Atwater Mr.
Babcock C. E. *f*
Benawa & Co.
Beneke Gustav
Brachogel & Benningho-
nen
Browell W. J. *f*
Coburn & Franklin
Cole H. E. *f*
Comstock M. H. *f*
Cotner & Fitchett
Crary N. N. *f and a*
Dale John
Daniels & Baldrige
Darling F. K. *f*
Dean Chas. A. *f and a*
Daniels Jno. H. *f*
Doud C. W. *f*
Drake L. *f*
Fischer W. J. *f*
Flack & Baright
Ganet I. B. *f*
Geyer J. M. *f*
Geyser J. M. *f*
Widows Fund
Gibson Geo. E. & Co. *f*
Gish G. W. *f*
Gould M. *f*
Green W. H. *f*
Gregory F. L. & Co. *f*
Hale H. M. *f*
Hale O. P. H. *f*
Hall E. B. *f*
Hall N. *f*
Hawkes Wm. I. *f and a*
Heath M. T. *f*
Howell Edward E. *f*
Jacobson H. *f*
Johnson C. W. *f*
Johnston D. *f*
Katz S. & Co. *f*
Kaufman Charles
Kelkenney & Bray
Lawton Wm. H. *f*
Lewis M. H. *f*
Lyman H. A. *f*
Mapes & King
Martin & Perfect
Mayhew & Sherwood
Miller Geo. L. *f*
Mosier Bros.
Muir & Gaylor
Murphy & Lovett
Neely H. D. *f*
Nichols Bros. & Hall *f l*
and s b
Oleon & Macloon
Palmer H. E. & Son Fire
and Accident Insurance
Remington & Hall
Richards J. M. *f*
Ringwalt Bros. *f l a and s b*
Risdon M. R. *f*
Robinson B. H. *f*
Roeder M. L. & Co.
Mrgs. Nat. Life of Vt.
Schenck C. G. *f*

Sherwood N. E. *f*
Sholes & Hamilton
Smeaton & Allen
Siebbins C. S. *f*
Steel John
Templeton W. G. *f*
Webster & Howard
Weir A. M. *f*
Wenstrand C. A. *f*
Wheeler & Wheeler
Fire and Life Insurance
Williams & Burns

PAWNEE CITY.

Davenport & Ballance *f l*
and a
Pierce C. E. *f*
Sawyer J. B. *f*
Springer & Sawyer
Springer G. F. *f*
Sullivan U. *f*
Wheeler E. *f*

PERU.

Hutchinson T. *f*
Jack D. *f*
Mears H. M. *f*
Randall D. S. *f*

PLATTSMOUTH.

Browne & Streight
Hansen P. J. *f*
Palmer H. E. *f*
Ramsey B. S. *f*
Skinner & Richey
Sullivan A. N. *f*
Vanatti S. P. *f*
Windham & Davies

PONCA.

Barnes A. E. *f*
Dorsey F. M. *f and l*
Halstead E. E. *f*
Kingsbury A. G. *f and l*
Kingsbury C. A. *f*
Martin & Grosener
Skinner H. D. *f and l*
Storey C. J. *f*
Wood B. W. *f and l*
Wood G. L. *f and l*

RED CLOUD.

Case & McNeny
Cather Chas. F. *f*
Coombs D. S.
Geiser John O. *f and l*
Gump F. R.
Kaley C. W.
Kuehn F. A. *f and l*
Meyers John
Schaffin Chas. *f*
Sill C. S. *f*
Smith W. G. *f*
Stowe R. K. *f and l*
Wilcox J. R.

RISING CITY.

Bennett S. A. *f*
Baldwin W. A. *f*
Day T. W. *f*
McCoy W. S. *f*

RULO.

Gognon John
Kirk Geo. D. *f*

ST. PAUL.

Anderson Paul
Bell T. T. *f*
Bryan J. L. *f*
Hannibal R.
Hermanson T. *f*
Hoggart J. A. *f*
Keeney S. F. *f*
Leon G. E. *f*
McNabb T. *f*
Malmgren H. *f*
Nunn Henry
O'Halloran F. C. *f*
Paul N. J. *f*
Taylor Frank
Thompson E. E. *f*
Wallace T. R. *f*

SALEM.

Boyd H. E. *f*
 Lincoln J. C. *f*
 Roberts C. W. *f*
 Tisdels D. A. *f*

SCHUYLER.

Bunte H. F. & Co. *f and l*
 Folda E. F. *f*
 Grimson J. A. *f*
 Hodson E. T. *f*
 Wells & Nieman *f and l*
 Whitman T. W.
 Zerzan Joseph *f*

SEWARD.

Alling C. S. *f and l*
 Barclay C. W. *f*
 Burlingim S. C. *f and a*
 Langworthy W. E. *f*
 McKillip D. C. *f*
 Norval B. H. *f*
 Smith Ed. F. *f*
 Terwilliger George *f*
 Work D. C. *f and l*
 Wright & Co. *f and l*

SHELTON.

Hostetter E. O. *f*
 Murphy & Dickinson *f and l*
 Neely D. *f*

SIDNEY.

De Castro F. H. *f*
 Lee L. D. *f*
 McIntosh J. J. *f*
 Martin L. *f*
 Reilly W. C. *f*

SOUTH OMAHA.

Evers J. P. *f*
 Gibson L. C. *f*
 Mapes I. B. *f*
 Persons & Berry *f*
 Waugh & Westerfield *f*

SUTTON.

Burnett E. P. *f*
 Clark I. N. *f*
 Clark Martin *f*
 Dinsmore J. B. & Co. *f*
 First National Bank *f*
 Hairgrove E. E. *f*
 McKnight W. T. *f*
 Thompson R. M. *f*
 Woodruff E. W. *f*

TECUMSEH.

Burch J. H. *f*
 Chamberlain Bros. *f*
 Chapman L. C. *f*
 Cowan M. E. *f*
 Harris J. S. *f*
 Osgood D. F. *f*
 Perkins B. F. *f*
 Stewart S. S. *f*
 Woodley C. *f*

TEKAMAH.

Bardwell C. E. *f*
 Dickinson C. T. *f*
 Hopewell H. M. *f*
 Peterson E. W. *f*
 Scheckell N. J. *f*

WAHOO.

Anderson, Collins & Co. *f*
 Dickinson W. H. *f*

Dorsey H. H. *f*
 Good & Good *f*
 Lyle & Collins *f*
 Simpson Geo. W. *f*

WAYNE.

Bresler J. T. *f*
 Feather B. F. *f*
 Jones E. L. *f*
 Main D. C. *f*
 Riley Geo. W. *f*
 Welch A. A. *f*

WEeping WATER.

Barnes P. S. *f*
 Barr H. D. *f*
 Bellows J. H. *f*
 Burgen O. *f*
 Chase J. *f*
 Clark & Howard *f*
 Clinton Fred. *f and a*
 Edger J. M. *f*
 Fitchie S. D. *f*
 Gibson B. A. *f*
 Johnson D. M. *f*
 King C. H. *f*
 Ratenour E. *f*
 Timblin A. L. *f*
 Travis H. D. *f*
 Travis J. F. *f*

WEST POINT.

Artman W. R. *f*
 Drebert D. J. *f*
 Kloke R. F. *f*
 Krause F. E. *f*
 Peters & Reed *f and a*
 Rosenthal L. *f*
 Sonnenschein & Valentine *f*

Steuffer Wm. *f*

WILBER.

Ballard E. *f*
 Castor B. L. *f*
 Davis S. D. *f*
 Early John F. *f and a*
 Grimm J. H. *f*
 Mann W. H. *f*
 Safarik P. S. *f*
 Spirk J. F. *f*
 Suiter F. M. *f*
 Tibbets J. P. *f*

WYMORE.

Burnham C. A. *f*
 Byers Jasper *f*
 Clapp J. H. *f*
 German J. W. *f*
 Winter & Kaufman *f*

YORK.

Baldwin & Wyckoff *f*
 Bell A. J. *f*
 Coddling Mr. *f*
 Cowell Bros. *f and l*
 Daggy F. B. *f*
 Greene M. A. *f and l*
 Hamlin C. H. *f*
 Hoffman Jasper *f and l*
 Kingsley & Ward *f*
 Lloyd L. P. *f*
 Mead F. F. *f*
 Moore D. T. *f*
 Newman A. J. *f*
 Nobes C. J. *f*
 Reed Luther *f*
 White J. V. *f*

NEVADA.**AUSTIN.**

Bank of Austin *f*
 Miller J. A. *f and a*
 Truman D. S. *f*

BATTLE MOUNT'N.

Lemaire A. D. *f*

BROKEN BOW.

Aulterson Francis F. *f*
 Gillman Alfred *f*
 House E. C. *f and l*
 Klamun & Arnold *f*

CARSON CITY.

Clark Willis G. *f*
 Hofer T. R. *f and a*
 Kersey & Yerington *f l*
 and a

ELKO.

Henderson John *f*
 Henley S. M. *f and a*
 Reinhart Edgar *f*
 Sheaver R. A. *a*
 Smith W. T. *f*

EUREKA.

Griffen W. E. *f*

Pardy John *f and a*

GOLD HILL.

Blaugelt W. H. *f*

RENO.

Bank of Nevada *f*
 Bender C. T. *f*
 First National Bank *f*
 Fish H. L. *f*
 Hunter B. E. *f*
 Jones C. W. *f and a*
 Knox W. N. *f*
 Martin C. S. *f*

Osburn R. S. *f*

Stoddard C. H. *f*

VIRGINIA CITY.

Edwards A. L. *f and a*
 Thompson W. G. *f and l*

WINNEMUCCA.

Archer E. S. *f*
 Chenoweth C. *f*
 First National Bank *f and l*
 May J. L. *a*
 Nixon Geo. S. *f and l*
 Robins F. G. & Co. *f*
 Staunton M. B. *f*

NEW HAMPSHIRE.**ALSTED.**

Smith E. M.

AMHERST.

Rotch W. M.

ANTRIM.

Baker E. W. *f and a*
 Jameson Chas. R. *f*

ASHLAND.

Hughes Francis M. *f and a*
 Wilson James L. *f*

BELMONT.

Johnson Frank K. *f*
 Sargent John M. *f*
 Thompson E. P. *f*

BERLIN.

Abbott E. M. *f and a*
 Brooks C. *f*
 Chamberlain R. N. *f*
 Spanking T. E. *f*

BRISTOL.

Dearborn & Chase *f*
 Harriman A. P. *f*
 Kennebec Geo. *f*

CANAAN.

Currier F. D. *f and a*

CHESTER.

Drowne F. I. *f*
 Noyes J. W. *f*
 Webster John M. *f*
 Welcomb A. H. *f*

CLAREMONT.

Eastman C. O. *f and a*
 Farwell J. L. Jr. *f*
 Osgood H. S. *f and l*

CONCORD.

Ballard J. H. *f and a*
 Bickford E. H. & Co. *f*
 and a
 Eastman S. C. *f and a*
 Jackson & Lang *f and l*
 Morrill & Danforth *f*
 Parker Chas. S. *f*
 Stanleys C. E. *f*

DEERFIELD.

Brown C. R. *f*
 Danforth S. C. *f*
 Ladd L. A. *f*

DERRY.

Bartlett & Shepard *f*
 Felch Fred. R. *f*

DOVER.

Butterfield Geo. *f and l*
 Crawford, Tolles & Co. *f l*
 and a

Lowell J. P. *f and l*

Prescott Geo. B. *f and l*

Redfield Henry A. *f*

Sisk Edward J. *f*

Sterns Moses W. *f*

Tufts Charles A. *f and l*

Wendell Daniel H. *f and l*

EAST ROCHESTER.

Parnhley A. S. *f*

ENFIELD.

Currier F. T. *f*
 Currier L. W. *f and l*
 Huse E. B. *f and a*

EPPING.

Brown A. D. *f*
 Stickney W. H. *f*

EXETER.

Belknap Wm. H. *f*
 Shute & Weston *f*
 Wiggin George W. *f*

FARMINGTON.

Crawford & Tolles *f and a*

FRANKLIN FALLS.

Leach & Barnard *f and l*
 Pike & Bean *f and l*
 Stone G. R. *f and l*

GOFFSTOWN.

Blairdell E. A. *f*

GORHAM.

Evans A. R. *f and l*

GREAT FALLS.

Beacham J. H. & Son *f l*
 and a
 Crawford, Tolles & Co. *f l*
 and a
 Knapp W. D. *f*

HAMPTON.

Norris Abbott *f*
 Young Enoch P. *f*

HANOVER.

Frost N. A. *f and l*
 Storrs E. P. *f and l*

HAVERHILL.

Abbott Chester *f and a*
 Westgate W. F. *f*

HINSDALE.

Amidon P. F. *f*
 Saben T. W. *f and l*
 Temple E. J. *f and l*

HOLLIS.

Richardson C. B. *f*

N. HAMP.—Con.**KEENE.**

Aldrich G. H. & Son
General Ins. Agents.
Goodnow & Sawyer *f and l*
Hayward L. *l*
Healey D. K. *f and l*
Mason W. L. *f*
Wellington & Perry *f*

LACONIA.

Everett G. H. & W. G. *f and l*
Jewett S. S. *f*
Melcher & Prescott *f and a*
Osgood W. H. *l*
Thompson E. P. *f*

LANCASTER.

Stevens G. M. & Son *f l and a*

LEBANON.

Baker A. W. *f and l*
Dewey, Peck & Co. *f l and a*
Pike & Cheney *f and a*

LISBON.

Brigham S. H. *l*
Kelsea C. J. *f*
Whitcher Ward P. *f*
Woolson A. A. *f*

LITTLETON.

Barrett A. J. *f*
Corning B. H. *f*

Dooley F. R. Special Agt.
N. Y. Life
Merrill R. B. *l*
Watson P. B. *l*

MANCHESTER.

Chase J. F. *l*
Cheney Shureff & Cheney *l*
Clough Lucien B. *f*
Dillon John J. *l*
Edgerly Clarence M. *f and a*
Elliott A. & Co. *f and a*
Everett William G. *f and a*
French John C. *f and l*
Lane Adoniram J. *f and l*
Lane John G. *f and l*
Richardson Edwin P. *f*
Sheehan & Noonan *f and a*
Stearns S. B. *f*
Weeks George W. *f*

MEREDITH VIL'AGE

Cram F. H. *f*
Neal C. W. *f*
Peavey Alvin *l*
Rollins S. W. *f*
Willey E. R. *l*

MILFORD.

Averill C. S. *l*
Kidder & Whitney *f*
Knight C. E. *l*
Knowlton W. M. *f*
Wallace R. M. *f*

NASHUA.

Buxton M. R. *f*

Copp & Tuck *f*
Dustin T. W. *f*
McKean & Andrews *f l and a*
Meloon C. L. *l*
Richardson Caleb *f and l*

NEW BOSTON.

Fox E. P. *f*
Marden C. F. *f*

NEW MARKET.

Dearborn Geo. L. *f*
Haines Alanson C. *l*
Haley Chas. *f*
Murray Timothy *f*

NEWPORT.

Cheney F. W. *f and a*
McCrillis John *f*

NORTHWOOD.

Cotton A. E. *f*
Durgin W. M. *f*

PENACOOK.

Foots Chas. E. *l*
Gage, Buxton & Co. *f*
Rolfe Abial *f*

PEMBROKE.

Bartlett J. G. *f*
Weeks R. M. *f*

PETERBORO.

Clarke F. G. *f and l*
Hatch R. B. *f and l*
White D. M. *f and l*

PITTSFIELD.

Berry G. F. *f*
Lane E. A. *f and l*

PORTSMOUTH.

De Rochemont C. M. *f*
Dodge Samuel *f*
Hasiatt C. A. *f*
Haley & Moore *f and a*
Morse J. P. *f and a*
Pender John *f and a*
Sise John *f and m*
Trafton C. E. *l*

RAYMOND.

Bartlett John T. *f and l*

ROCHESTER.

Harvey Joseph G. *f*
Parshley A. S. *f and l*

SANDWICH.

Heard E. M. *f*

SUNCOOK.

Bartlett J. G. *f*
Haselton J. B. *f*
Weeks R. M. *f*

WILTON.

Bales G. E. *f*
Ramsey A. A. *f*

WOLFBOROUGH.

Banfield Ira *f*
Beachman John H. & Son *f and l*
Hodgdon Wm. O. S. *f and l*
Parker Chas. F. *f*

NEW JERSEY.**ASBURY PARK.**

Appleby T. Frank *f*
Gould & Pauley *f*
McCauley H. *l*
Redway T. H. *l*
Ross Milan *f*
Taylor D. H. *f*
Warner C. D. & Co. *f and a*

ATLANTIC CITY.

Adams Israel G. & Co. *f*
Gardner, Shinn & Co. *f*
Giberson John P. *l*
Phillips A. H. *f*
Stephany August *f*

BAYONNE CITY.

Benny Allan *f*
Colville C. M. *f*
Connolly P. W. *f*
Cork Chas. *f*
Godfrey A. W. *f*
Murphy Jas. Jr. *f*
Overbeck W. Th. *f*
Roberson Horace *f*
Salter W. D. *f*

BEVERLY.

Adams E. S. *f*
Bougher A. *f*
Crane O. D. *l*
Gray George *f*
Morrell J. T. *f*
Roberts J. W. *f*
Vansciver E. M. *f*

BLAIRSTOWN.

Bunnell John *f and l*
Lauterman E. L. & U. S. G. *f and l*

BLOOMFIELD.

Baxter Samuel H. *f*
Baxter Thomas B. *f*
Hayes Thomas E. *f*
Johnson J. Cory *l*
Marr Alexander C. *f*
Pierson A. R. *f*
Pierson Horace *f*

BLOOMINGDALE.

Ball J. Johnson *f*

Butler N. J. *f*
Sloan D. Kieve *f*
Treweelke R. F. *f*

BOONTON.

Backer E. A. *f and l*
Barrett Jno. *f*
Brown J. L. *f*
Hammond Enoch *f*
Kerr Wm. *f*
Lee J. W. *f*
Oepol Jas. *a*
Platt C. F. *f and a*

BORDENTOWN.

Aaronson R. H. *f*
Burr Samuel E. & Son *f and l*
Burns Wm. *f*
Flynn W. R. *f and l*
Julien Robt. *f*
Tantim Jas. *f*
Weise F. G. *f*

BOUND BROOK.

Brampton R. T. *f and a*
Field R. R. *f and l*
Van Syckle E. *l*

BRIDGETON.

Fithian Joel *l*
Logue W. A. *f*
Miller Wm. E. *f and l*
Neff Henry *f*
Porch F. M. *f*
Powell Benjamin T. *f*
Reeves James J. *f and l*
Ware Jas. S. *f and l*
Wood W. H. *l*

BURLINGTON.

Haines H. S. *f*
Prickett H. S. *f and l*
Rigg Geo. *f*
Sloan Charles M. *f and l*
Taylor Joshua *f*

CAMDEN.

Brown A. F. *f*
Cheney John W. & Co. *f and a*
Cline & Austin *f and l*
Condit Daniel H. *f and l*

Fairfield & Ewen *f*
Humphreys L. B. *f*
Issard Sam'l *l*
Lippincott F. C. *f*
McDonald & Richardson *f*
Miller Crawford *f*
Miller R. R. *f and a*
Risley D. Somers *f*

CAPE MAY.

Edmunds J. Henry *f and l*
Hughes J. H. *f*
Richardson F. L. *f*
Stites Page *f*

CARLSTADT.

Foth H. *f*
Mathew Chas. *f*
Zimmerman Geo. *f*

DOVER.

Coe A. Judson *f*
Dunham H. L. *f*
Gage C. B. *f*
Lamb G. W. *l*
Smith & Jenkins *f*

ELIZABETH.

Bicknell A. S. *l*
Crane J. W. *f*
Dix J. A. *f*
Egenoff P. *l*
Meeker W. H. *f*
Ogden B. M. *f*
Ross Joseph C. *f and l*
Ryan P. J. & W. H. *f*
Stratemeier H. Jr. *f and l*
Welch R. W. *f*
Wetmore H. P. *f*
Wolfskeil D. *f*

ELMER.

Bacon Geo. M. *f*
Cochran Abram *f*
Coombs Edwin *a*
Hitchner R. M. *f*

ENGLEWOOD.

Byrne W. J. M. *f*
Gorham R. A. *f*
Valentine C. W. *f*

FLEMINGTON.

Bellis David S. *f*
Connet & Thatcher *f and a*
Dunham & Berkaw *f*
Fell C. L. *f*
Jones John L. *f*
Stryker Garrett V. *f*

FREEHOLD.

Bennett Chas. A. Jr. *f*
McDermott & Mount *f and l*
Rosell John T. *f and l*
Ward George T. *f and l*

FRENCHTOWN.

Hagan L. D. *f*
Slack John L. *f*
Srope Wm. T. *f*
Williams A. P. *f and a*

GLASSBORO.

Duffield Jos. H. *f*
Pierce John E. *f*
Shute John D. *f*
Strong W. S. *l*
Wright Chas. T. *f and l*

HACKENSACK.

Cumming Thomas H. *f*
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Mone Jacob
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CANAJOHARIE.

Bellinger Wm. *f*
More John *f*
Richmond & Sloan *f l*
and a
Stafford Harvey R. *f and l*
Wheeler Chas. W. *f and l*

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Coe W. W. *f*
Dwyer J. J. *f*

Field H. M. *f*
Henry C. D. *f and a*
Howe Ira B. *f*
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Page E. R. *f and l*
Raines John *f and l*
Raines John Jr. *f and a*
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Childs E. G. *f*
Clow & Bishop *f*
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Roulston R. H. *f*
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Brown E. W. *f*
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Olmstead H. F. *f*
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Sage O. V. *f and l*
Vedder Harry *f*

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Shufelt Geo. H. *f and a*

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Magee F. P. *f*
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Shepard Chas. *f*
Sutlin C. *f and l*
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Lewis James M. 67 Lib-
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Lindsay H. Gen. Agent
Phoenix Mutual Life 189
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Litchfield E. Man. Lan-
cashire Ins. Co. 40 Pine st
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Lockwood & Co. *f*
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Lewis H. f
Matteeson G. P. l and a
Mollison & Dowdle f and a
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Place Morris f
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Smith & Porter *f* and *l*

SANDY HILL.

Cross & Durkee *f* and *l*

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Browne A. S. *f* and *a*
Gillis G. H. *f* and *l*
Howland O. V. *f* and *l* and *g*
and *l*
Ingham, White & Co. *f* and *a*
and *a*
Rugg & Crocker *f* and *l*
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Searing B. H. *f*
Van Duzen Henry *f* and *l*

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Coon B. M. *f*
Eckert & Snyder *f* and *l*
Keeney & Cartright *f* and *a*
Keeney T. B. *f* and *l*
Merclean S. & Son *f* and *a*
Russell J. P. *f*

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Clute Henry J. *f*
Cooper R. J. *f* and *l*
Dennington H. W. *f* and *l*
Kingsbury C. E. *f* and *l*
Lansing C. B. *f*
Near G. B. *f* and *l*
Pilling Howard *f*
Ramsey Wilfred *f*
Schermerhorn & Co. *f* and *l*
Scott Chas. E. *f* and *l*
Wing Marcus *f* and *l*

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Latham & Hills *f* and *a*
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Smith W. *f* and *a*
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Bagg Stanley *f*
Bowen & Perry *f*
Brewster Thos. W. *f* and *l*
Brockway Chas. T. *l*
Carpenter John M. *f*
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Dow & Behm *f*
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Reed John & Son *f*
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Schmelze D. & Co. *f*
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and *m*
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Martin Geo. *f* and *a*
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Wiley W. Frank *f*
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De Lano J. M. *f* and *a*
Hack M. R. *l* and *a*
Weed & Burleigh *f* and *a*

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Jones Harry C. *f*
McCafferty Augustus *f*
Parkinson & Anderson *f*
Robinson Wm. *f*
Stake G. W. *f*
Stake Wm. *f*
Wernerskirch Wm. *f*
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Hathaway A. J. *f*
Humphrey & Vandervoort *f*
and *l*
Kibler Albert *f*
Rand G. F. *l*
Rogers & Misner *f*

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Boardman D. L. & Son *l*
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Hillman Joseph *f*
Hudson W. H. *f*
Kennedy W. S. *f*
Knox & Mead *f* and *l*
Macdonald & Co. *f*
Neher & Carpenter *f*
O'Brien Richard V. *f*
Rousseau W. W. *f*
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Van Alstyne & Harrington *f*
Van Alstyne W. L. *f* and *l*
Van Bergen & Woodcock *f*
Weatherby & Wilbur *f*

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Smith J. D. & Son *f* and *l*
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Carr Chas. H. *f*
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Bescom W. F. *f* and *a* and *m*
Doren James *f*
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Lawrence W. S. *f*
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Newman C. W. *f*
Shorey C. A. *l*
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Sullard B. E. *l*
Waring Hall B. *f*
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Gwyn & West
Munroe E. D. *l*
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Jurney N. M. *f and l*

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Butt C. N. G. & Co. *f*
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Cochrane R. E. *f and l*
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Etheridge C. M. *f and l*
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Haigh J. C. *f*
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McDuffie H. I. *f and l*
McNeill & Co. *f and l*
Pemberton J. A. *f and l*
Ray D. H. *f*

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Spruill W. D. *f and a*

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Dewey George W. & Bro. *l and a*
Edmundson & Taylor *f*
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Ellington B. H. *l and a*
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Glenn Robert G. *f and a*
Jones J. S. *l*

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Watkins John B. *f*
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 Patterson J. M. *f*

DOYLESTOWN.

Hilbert A. *f*
 Meach J. B. *f* and *f*

DUNKIRK.

Appleman J. S. *f*
 Dowlin W. D. *f*
 Fryer D. F. *f*
 Mahon Chas. *f*
 Swerlein J. H. *f*

EAST LIVERPOOL.

Croxall F. H. *f* and *f*
 Harvey & Arbuckle *f*
 Hazlett E. P. *f* and *f*
 Moody E. J. *f* and *f*
 Moore W. E. *a*
 Surles & Stewart *f*

EATON.

Brooke C. F. Jr. *f*
 Campbell J. D. *f*
 Hubbard A. E. *f*
 Kelly & Moses *f*
 Miller Robert *f*
 Neal J. *f*
 Paffenborger J. *f*
 Peters David *f* and *f*

ELYRIA.

Bath John *f* and *a*
 Beemis Chas. *f*
 Boynton John H. *f*
 Manter E. C. *f* and *a*
 Peck & Lord *f*
 Pomeroy R. W. *f*

FINDLAY.

Barber H. H. *f*
 Beardsley D. B. *f*
 Belden A. R. *f* and *a*
 Bolton I. H. *f*
 Bonham I. & Co. *f*
 Coddling J. C. *f* and *a*
 Crane C. B. *f*
 Dunn T. C. *f*
 Hummason C. M. *f*
 King W. A. *f*
 Milley H. C. *f*
 Shaffer S. S. *f*
 Spittler M. T. *f*
 Totton Theo. *f*
 Vandenberg Chas. *f* and *a*

FOREST.

Concklin Louis *f*
 Cook E. H. *f* and *a*

FOSTORIA.

Bell M. E. *f* and *a*
 Boley Frank *f* and *a*
 Callahan Wm. *f* and *a*
 Day Wm. M. *f*
 Emerine A. *f*
 French R. *f*
 Johnson T. P. *f* and *f*
 Kingsed M. *f*
 Neelrode I. W. *f*
 Schatzel J. M. *f*
 Sheibley Geo. D. *f*
 Snyder J. D. *f*

FREMONT.

Ford & Brady *f* and *a*
 Francisco J. R. *f*
 Hayes & Lynch *f*
 Hoot & Daily *f*
 Kridler W. B. Jr. *f* and *a*
 Loudensleger E. *f*
 Richards W. S. *f*
 Russell E. H. *f* and *a*
 Schwartz Joseph *f*
 Smith & Waggoner *f*
 Smith O. R. *f* and *f*
 Ward L. W. *f* and *f*
 Weller & Butman *f*
 Youngman J. *f*

GALION.

Batchelder & Matheny *f*
 and *f*
 Blyth John *f* and *a*
 Bowly F. H. *f*
 Castle D. O. *f* and *a*
 Geer W. J. *f*
 Goshorn W. I. *f* and *a*
 Lowe A. F. *f*
 Monroe A. W. *f*
 Myers Samuel *f*
 Pletcher J. C. C. *f* and *f*
 Wilton W. H. *a*
 Wisler H. *f* and *f*
 Wisterman J. D. *f*

GALLIPOLIS.

Cherington S. M. *f*
 Couden S. D. *f* and *f*
 House Geo. *f* and *a*
 Minturn W. T. *f*
 Moore A. F. *f* and *a*
 Regnier Chas. *f*
 Wall P. T. *f* and *a*

GARRETSVILLE.

Agler W. E. *f*
 Chapman F. C. *f*
 Norton Jas. *f*
 Tilden J. S. *f*
 Yingling W. K. *f*

GENEVA.

Dorman D. W. *f*
 Early E. T. *f*
 Ewing R. C. *f*
 Holt Chas. E. *f*
 Massingham S. J. *f* and *a*
 Massingham & Wetmore *f*
 Means Henry *f*
 Smith F. R. *f*
 Wetmore F. B. *f* and *a*

GREENFIELD.

Anderson W. H. *f* and *a*
 Free Frank *f*
 Pommert W. H. *f*
 Squier C. F. *f*

GREENVILLE.

Garver L. G. *f*
 Hough & Fitzgerald *f*
 Hussey E. B. *f*
 Jameson, Martz & Brandon *f*
 and *f*
 Schermond J. A. *f*
 Shuffleton & Meeker *f*
 Wenger B. F. *f*

HAMILTON.

Drayer Wm. E. *f*
 Egry Fred. *f* and *f*
 Fitton & Slayback *f* and *a*
 Giffen, Moore & Co. *f*
 Heiser Geo. J. *f*
 Hunter Alex. *f*
 Kreiger & Tabler *f*
 Parrish O. V. *f*
 Rue Geo. W. *f*
 Seward & Slonneger *f*
 Sheehan D. E. *f* and *f*
 Stace G. W. *f*

HARRISON.

Bowles Frank *f*
 Marvin J. P. *f*
 Telbs Bros. *f*
 Vincent W. C. *f*
 Williams O. R. *f*

HILLSBORO.

Meek W. M. *f*
 Morrow W. A. *f* and *a*
 Reece Jas. *f*
 Somo O. N. *f*
 Waddell H. D. *f* and *a*

HUBBARD.

Jackson W. J. *f* and *a*
 White M. B. *f* and *a*

IRONTON.

Austin & Kelley *f* and *a*
 Bixby E. *f* and *f*
 Bixby & Moore *f*
 Burr H. C. *f*
 Collet Thomas *f* and *a*
 Craig Jas. *f*
 Evans & Jervis *f*
 Horn & Lewis *f*
 Lintner Charles *f*
 McKnight W. M. *f*
 Mather R. *a*
 Mather & Bixby *f*
 McConn Geo. W. *f* and *f*
 Peters Chas. *f*
 Peters James F. *f* and *f*
 Richards C. *f*
 Verigren John *f*

JACKSON.

Logan & Parry *f* and *a*
 Miller H. C. *f* and *f*
 Wilson & Vaughn *f* and *a*

JAMESTOWN.

Alden F. W. *f* and *f*
 Dean C. A. *f* and *a*
 Mercer Wm. *f* and *f*
 Shifflet W. K. *f*

KENT.

Caris W. I. *f*
 Clapp Chas. K. *f*
 Garrison M. G. *f*
 Rynard N. B. *f*

KENTON.

Darst G. W. *f* and *a*
 Norton & Baldwin *f* and *a*
 Rhoder O. E. *f* and *a*
 Rutledge C. N. *f* and *a*
 Sutermeister G. *f* and *a*
 Wilkin C. *f* and *a*

LANCASTER.

Davidson Wm. E. *f*
 Drinkle H. C. *f*
 Gebelein Henry *f*
 Gray Elias *f* and *a*
 Kraemer G. A. *f* and *f*
 Matt Geo. *f*
 McCleughan W. T. *f*
 Peters H. B. *f*
 Rainy S. W. *f* and *a*
 Sites J. S. *f*
 Sutphen J. M. *f*
 Towson C. H. *f*
 Vorys A. I. *f*
 Williams C. H. *f* and *a*

LEBANON.

Bennett D. P. *f*
 Blake Thos. H. *f* and *f*
 Bone Frank A. *f*
 Brandon Frank *f* and *a*
 Carey Geo. W. *f* and *a*
 Dakin B. F. *f* and *f*
 Dunham H. H. *f*
 Lewis & Smith *f*
 Thompson J. A. Jr. *f* and *a*
 Walker I. N. *f*
 Wright Lot *f*

LEETONIA.

Crouse John H. *f*
 Greenamyer J. S. *f*
 Wright W. H. *f*

LEIPSIC.

Cole W. T. *f*
 Haderman J. D. *f*
 Prentiss T. W. *f*
 Richards D. H. *f*
 Smith W. W. *f*
 Werner J. *f* and *f*

LIMA.

Boggs Wm. C. *f* and *f*
 Gun E. L. *f* and *a*
 Hauthorn & McComb *f*
 Kemmer O. F. & Bro. *f*
 and *f*
 McPherson & Phillips *f*
 Melhorn John *f*
 O'Connor & Sons *f* and *a*
 Shroyer T. *f*
 Stout J. O. *f*
 Wallace E. D. *f* and *f*

LOCKLAND.

Buchanan J. H. *f*
 Schenck Julius *f*
 Skillman C. W. *f*

LOGAN.

Bort Luther *f* and *a*
 Conty & Pilcher *f* and *a*
 Floyd J. M. *f*
 McCormack J. T. *f* and *f*
 McGray W. W. *f* and *f*
 Rochester John *f*

LONDON.

Clark Job J. *f*
 Gillett F. C. *f*
 Stahl John *f*
 Watson A. C. *f*
 Wunstorf A. *f*

LORAIN.

Daniels T. F. *f*
 Hogan G. *f* and *f*
 Humbert & Hagerman *f*
 and *f*
 Jones T. H. *f*
 Reed & Buell *f* and *f*

OHIO—Con.**LOUDONVILLE.**

Burwell J. L. f
Case A. L. f
Geiselman Wm. f
Horn C. S. f
Stoelzel C. F. f and l

MANSFIELD.

Bonar Jas. f
Bonar L. J. f
Clarke W. P. f
Clugston G. A. a
Crim J. f
Doolittle C. S. f
Douglass M. E. f
Hahn W. M. f
Hickox S. M. f
Hoover Daniel S. f
Kessler A. f and a
Parsons Le Roy f and l
Reed N. S. f
Smith Richmond f
Todd J. H.

MANTUA STATION.

Chapman Edgar f
Fitz F. W. f
Ryder C. E. f and a

MARIETTA.

Blume Fred f and a
Hovey J. B. f
McMillen M. f
Newton Stephen f and a
Newton Chas. H. f
Riley J. H. f
Roeser & Sturgiss f and a
Rose & Barthallow f

MARION.

Ault H. M. f
Beale Thomas H. B.
Fire, Life & Accident Ins.
Dennig Wm. C. f
Edmonson Mr. f
Jacoby James & Co. f
Love H. N. f
McGuire G. S. f
Rupp S. H. f and a
Schoenlaub J. f
Smith & Carson f
Waples & Bell f

MARTIN'S FERRY.

Gray, Smith & Co. f
Hanes J. T. f and a
Lupton W. M. f and a
Sedgwick & Sedgwick f
Shreve Charles R. f and l

MARYSVILLE.

Brown Thomas f and l
Merchant W. W. f
Price E. L. f
Sawyer E. F. f and l
Tilton J. W. f
Wood Wm. T. f

MASSILLON.

Arnold E. L. f and l
Hammersmith Charles f
Johns J. F. f and a
Limbach Louis f
Ryder G. Liv. f
White Jos. R. f
Wade W. A. f

MAUMEE.

Alins Albert f and a

MEDINA.

Bostwick N. H. f
Canavan John f
Collins H. W. f
Curtiss R. C. f
Damon G. H. f and l
Fitch W. W. f
Hayden George f
McDowell R. M. f and l
Phillips F. O. f
Richards George A. f
Scott Samuel f

MIDDLEPORT.

Bell & Ihle f and a
Downing John B. f
Downing John F. f
Downing M. f
Grant C. f
Lee L. H. f
Shaeffer J. W. f
Town T. H. f

MIDDLETOWN.

Bapt C. A. f
Barnitz C. G. f and a
Barnitz C. S. f
Bishop Thomas f
Cooley N. B. f
Edinn R. B. f
McFadden I. f
McIntire C. S. f
Todhunter W. H. f

MT. GILEAD.

Adams M. L. f
Fluckey & Baxter f
Pollock J. H. f

MT. VERNON.

Bainter Chas. A. f
Cunningham E. E. f and a
Curtis & Plimpton f and l
Harper Howard f and a
McElroy B. L. f and a
McFeeley W. J. f
Peterman Samuel H. f f
and a
Welsh Wm. f

NAPOLEON.

Condricke E. L. f
Evers Chas. Fire and Life
Insurance
French H. H. f
Gidley Chas. H. f and a
Long S. F. f
Reynolds Chas. E. f and a

NELSONVILLE.

Buckley A. f and l
Cable D. C. f and a
Hickman W. C. f

NEWARK.

Andregg Noah f
Franklin Geo. F. f
McClain & Hartshorn f
Murphy H. D. f and a
Renz L. f
Shepley J. W. f
Wallace G. f and l

NEW LISBON.

Frost Henry E. f and l
Jordan Frank f and a
Pritchard D. A. f
Pritchard Ed. W. f and a
Pritchard R. B. f
Wells D. W. f

NEW PHILADELPHIA.

Booth J. H. f
Deardoff E. A. f
De Greif E. P. f
Hendershott Isaac R. f
Himes J. A. f
Hoover Oliver H. f
Kelley John C. f and l
Korns Daniel f
Miller W. H. f
Ray W. H. f and a

NEW RICHMOND.

Davis Robt. A. f and l
Dawson C. W. f
Dawson & Ketchum f and a
McMurchy G. W. f and a
O'Neal Geo. f

NEW STRAITSV'LE.

Finley H. P. f
Ferguson A. B. f
Jones D. E. f

NILES.

Campbell Geo. L. f
McBride Jas. W. f and a
Metcalf & McCarty f

NORWALK.

Breckenridge P. C. f and a
Fergel Aug. f
Hall David T. f
Kellogg Miss Nellie f
Knapp & Kellogg f and a
Mitchell H. S. f and a
Newman S. F. f and a
Sawyer F. f
Williams O. W. f
Young F. A. f and a
Young J. L. f

OVERLIN.

Brown C. S. f
Clarke J. B. f and l
Durand Will. B. & Son f
and l
Hadley A. J. f
Lang J. H. f

OXFORD.

Chatten J. E. f
Cone F. f
Guy D. W. f
Law Tom. f
Mollyneaux S. R. f
Richey S. C. f

PAINESVILLE.

Doty G. W. f and a
Durand C. W. f
House, McCall & Co. f f
and a

PIQUA.

Brooks Geo. A. f and a
Buchanan W. W. f
Daniels John f
Edge H. C. f and a
Grafflin H. C. & Co. f and a
Hatch James H. & Son f
Heller Wm. H. f and l
Patterson John S. f
Peterson W. W. f and a
Roe F. B. f
Schlosser Fred. f and l
Wood H. K. f

PORTSMOUTH.

Bloomeyer L. H. C. f
Clark P. S. f and l
Duke John K. f and l
Flanders G. W. f
Gist J. J. f
Harper & Ryan f
Johnson Sam. M. f
McColm W. S. & Son f and a
Miller John T. f
Smith F. L. f and l
Thompson & Kricker f

RACINE.

Bell W. J. f
Skirvin W. B. f and m

RAVENNA.

Beatty H. L. f
Beebe W. H. f
Dickinson T. B. f
Dussell J. H. f
Gardner D. C. & Co. f f
and a
Jackson Andrew f
King M. A. f and a
Laubert C. H. f and l
Maxson E. W. f
Olin L. A. f and l
Phillips T. G. f and l
Taylor Royal f

READING.

Buchanan J. H. f
Vorjohan F. H. f and l
Warman E. G. f

RIPLEY.

Armstrong W. H. f and a
Barnbach G. G. f
Bell E. R. f

Jolly S. F. f
Linn Carl f
McClintock W. C. f and a
Moore W. A. f
Shaw F. F. f
Winters J. C. f

SALEM.

Boonsall Thos. f
Boyle Homer C. f and l
Heaton R. G. & Co. f and l
Johnson D. H. f
King A. J. f
Vernon & Daggett f and l
Young M. L. f and l

SALINEVILLE.

Manning John W. f
Robbins H. C. f

SANDUSKY.

Barker F. S. f
Boslaw G. R. f and a
Bradley W. F. f and l
Curran U. T. f
Davis & Wagenet f
De Allen P. f
Drake Thos. J. f
Falk J. A. f
Finch J. J. f
Gerold Theodore f
Giedeman John f
Lockwood Lane S. f
Mills Isaac f
Parker F. F. f
Prout A. W. f
Spencer Fannie G. f
Spencer H. F. f
Traub John f
Van Tine C. H. f

SHELBY.

Bloom S. f
Dickerson A. G. f
Hildebrand W. H. f
Mansfield Edwin f
Stamburgh S. F. f
Wentz Henry f
Williams B. J. f

SIDNEY.

Anderson G. C. f and a
Barber W. H. f and a
Barns J. H. f
Burnelle Geo. H. f
Cochlin D. f
Curd J. W. f
Dickas C. H. f
McCullough & McCune f
and a
Maxwell E. S. f
Skillen W. A. f
Studevant L. M. f and a
Wharton P. f

SPRINGFIELD.

Billow & Olds f and a
Brooks H. M. f
Brown H. A. & Co. f
Coles Geo. H. f
Elliott & Dimond f and a
Heffelfinger J. E. f
Johnson Jas. Sr. & Son f
Keller A. O. f
Linn M. F. f
Moffatt Bruce f
Showers H. S. f
Wallace & Dye f and a

STEUBENVILLE.

Boyles Miss Agnes f
Fickes H. H. f and a
Lewis Plummer P. f
Maxwell J. S. f and m
McClave John f
McCracken John & Son f
Moore John f
Oliver John f
Powers J. M. f and l
Schaffer Louis f

SYRACUSE.

Bridgeman L. H. f
Bridgeman Q. N. f
Shaver J. W. f

TIFFIN.

Brohl Henry *f*
 Coup W. C. *f*
 Drake R. B. *f*
 Emich Frank L. *f*
 Heller Henry T. *f*
 Lysle Robert *f*
 Noble B. M. *f*
 Scheibley W. W. *f*
 Scranton U. J. *f and a*
 Sullivan Chas. J. M. *f and l*

TOLEDO.

Alexander W. H. *f*
 Backus S. R. *f*
 Barker & Frost *f and l*
 Braun V. *f*
 Brown E. O. & Co. *f*
 Campbell A. F. *f*
 Canniff & Bowers *f*
 Celton A. F. *f*
 Crabbs W. C. *f*
 Detwiler I. H. & Co. *f*
 Dodge & Pope *f*
 Farrar W. J. *f*
 Fey George *f*
 Forbes O. A. *f*
 Ford W. *f*
 Haynes Harry *f and l*
 Hoag F. *f*
 Hodge W. R. *f*
 Hudson P. C. *f*
 Irving & Russell *f*
 Kountz J. S. *f*
 Lang Chas. M. *f*
 Lawrence M. *f*
 McAfee & Jones *f and a*
 McMahon A. *f*
 Manahan & Co. *f*
 Merrill, Jackson & Ketcham *f and m*
 P. J. Mettler *f*
 Osborne A. C. *f and l*
 Parsons J. E. *f and l*
 Pomeroy Geo. & Co. *f*
 Raymer James *f*
 Quigley E. *f*
 Rich W. H. *f*
 Richardson I. A. & Son *f*
 Schmitt Theo. & Co. *f*
 Southland E. H. & Co. *f*
 Stahl G. C. *f*
 Tanner & Tanner *f*
 Tucker T. B. *f*
 Valois E. L. *f*
 Waters E. C. *f*
 Wright T. H. *f*

TORONTO.

Daniels G. W. *f*

Hamilton J. E. *f and l*
 Smith, Bradley & Smith *f and a*
 Yant & Brashier *f and l*

TROY.

Baer C. T. *a*
 Bond T. C. *f*
 Clinehens P. R. *f*
 Conklin John *f*
 Culp N. G. *f*
 Davey J. A. *f*
 Edge W. W. *f*
 Flinn F. V. *f*
 Green George *f*
 McConnell G. R. *f*
 Mayer George *f*
 Smith D. W. *f*
 Snyder E. C. *f*
 Spealgh L. L. *a*
 Yount Noah *f*

URBANA.

Blake H. E. *f and a*
 Carter J. S. *f*
 Dixon B. F. *f*
 Gallagher Michael *f*
 Gross R. E. *f and a*
 Keifer C. C. *f*
 McCracken G. W. *f and l*
 McDonald C. *a*
 McDonald J. R. *f*
 Smith S. P. *f*

URICKSVILLE.

Demuth I. E. *f*
 Foster Henry *f*
 Loeb Joseph *f and a*
 Parrish E. A. *f*

VAN WERT.

Augustine J. Q. *f and a*
 Dippery Eph. *f*
 Jones & Wilson *f*
 Kear W. M. *f*
 Long & Wappner *f*
 Purmort Bros. *f and a*
 Swartout O. D. *f*
 Wolcott & Son *f and a*

WAPAKONETA.

Heinrich Wm. *f and l*
 Hosseiner J. C. *f*
 McFarland W. H. *f and l*
 Settlage H. C. *f*
 South D. *f*

WARREN.

Adams Whittlesey *f*
 Burnett & Shatto *f and l*
 Clapp & Barnes *f*

Corbin & Christy *f*
 Craig Warren *f*
 McLain T. J. *f and l*
 Oviatt T. D. *f*
 Post Willis W. *f*
 Swager James B. *f*
 Vanness I. E. *f*
 Waldeck Henry *f*

WASHINGTON C. H.

Cave & Maynard *f*
 Dial & Fullerton *f and l*
 Radcliff John *f*
 Ramsey E. A. *f*

WAUSEON.

Heath G. E. *f*
 Moltz Harry *f*
 Rorick & Brailey *f*
 Seibold W. H. *f*
 Stephens T. J. *f*

WELLINGTON.

Goodwin R. N. *f and a*
 Sage C. & Co. *f and a*

WELLSVILLE.

Arnold C. O. *f*
 Hamilton J. Q. *f and a*
 Murdock Wm. G. *f*
 Riley J. W. *f*
 Smith A. G. *f*
 Snowden T. R. *f and a*
 Stewart Jacob *f*

WESTERVILLE.

Bender D. *f*
 Bole J. H. *f*
 Foutz S. E. *f*
 Hogue F. K. *f*
 Major S. F. *f*
 Miller C. W. *f*
 Seeley C. L. *f*
 Seeley D. S. *f*
 Seeley Leland *f*
 Weinland J. A. *f*

WILMINGTON.

Austin C. W. *f*
 Cartwright Isaac T. *f and l*
 Sanderson & Carroll *f*
 Sayres R. S. & C. C. *f*
 Walker H. F. *f and a*

WOOSTER.

Barrett John F. *f and l*
 Bonwitz S. R. *f*
 Funck Daniel *f and l*
 Myers W. C. & Co. *f and a*
 Plumer J. C. *f*

Schuck F. *f*
 Stebbins Chas. *f*
 Van Nest *f and a*

XENIA.

Armstrong Frank *f*
 Armstrong H. C. *f*
 Armstrong J. S. *f*
 Archdeacon A. J. *a*
 Babb Horace *f*
 Bloom Wendel *f*
 Carey J. A. *f*
 Carey John C. *f and a*
 Farrell Henry *f*
 Hanes Luther *f*
 Hooven E. P. *f*
 Hypes & Leamon *f*
 Lytle Robert *f and l*
 Matthews J. H. *ls*
 Milburn J. M. *f*
 Merrick C. R. *f*
 McGervy & Lessourd *f and l*
 Schell F. J. H. *f*
 Turner J. E. *a*

YOUNGSTOWN.

Calvey John *f and a*
 Cook B. F. *f*
 Cornelius Wm. *f*
 Davis Henry *f and l*
 Davis John R. *f*
 Deible & Son *f*
 Evans Ike K. *f and l*
 Hellawell Allen *f*
 Hood F. *f and l*
 Hubler Abram *f*
 James M. T. *f*
 Liebman Louis *f and l*
 Liebman L. F. *f and l*
 Medbury F. *f*
 Nutt Thos. H. *f*
 Rice & Haney *f and l*
 Rudge Geo. & Son *f*

ZANESVILLE.

Amer A. E. *f and l*
 Atwell W. *f and l*
 Dillon C. G. & Son *f and l*
 Gray Wm. & Son *f*
 Miller & Guthrie *f and l*
 Palmer Addison *f and l*
 Peoples Wm. *f*
 Sharpe H. A. *f*
 Steiner John *f and l*
 Thompson & Hahn *f and l*
 White Homer "The Insurance Man" *f*
 Woodward E. S. *f*
 Worrell Louis *f*

OREGON.**ALBANY.**

Ashby & Neill *f*
 Burkhardt & Keeney *f and l*
 Burkhardt F. A. *f*
 Gradwohl J. *f*
 Merrill H. F. *f*
 Oregon Land Co. *f*
 Powell J. C. *f*
 Townsend & Wilson *f*
 Wyman D. T. *a*

ASHLAND.

Atkinson & Carter *f*
 Billings G. F. *f and a*
 Kyle A. T. Jr. *f*

ASTORIA.

Allen A. V. *f*
 Case I. W. *f*
 Parker & Robb *f*
 Parker W. W. *f*
 Sanborn G. W. *f*
 Van Dusen B. *f*

BAKER CITY.

Ferguson Jas. F. *f and a*
 Heilner S. A. *f*
 Tracy G. H. *f*

CORVALLIS.

Caultrom Jas. *f*

Cox R. *f*
 Elgin Geo. *f and a*
 Jeffreys S. T. *f*
 Job Z. *f*
 Johnson F. M. *f and l*
 Kline S. L. *f*
 Neugass M. S. *f*
 Quivey G. W. *f*
 Stock M. & Co. *f*
 Wells W. A. *f*
 Woodcock M. S. *f*

DALLAS.

Ellis M. M. *f*
 Frink W. S. *f and l*
 Stouffe, Daniel *f*
 Woods Frank *f*

EUGENE CITY.

Condon S. W. *f*
 Craw Geo. F. *f*
 Dickey N. *f*
 Dorris B. F. *f*
 Eakin S. B. *f*
 Egan J. W. *a*
 Hovey, Humphrey & Co. *f*
 Lake E. C. *f*
 McClanahan E. J. *f*
 Miller G. M. *f*
 Peet W. T. *f*

Spencer S. S. *f*
 Straight J. A. *f*
 Walton J. J. *f*
 Wilkins F. M. *f*
 Woodcock A. C. *f*

HILLSBOROUGH.

Merryman J. D. *f*
 Morgan & Barnard *f*

INDEPENDENCE.

Connaway W. P. *f*
 Cooper J. S. *f*
 Douty F. A. *f and a*
 Goodman A. J. *f*
 Hall L. M. *f*
 Hirschberg H. *f*
 Hurley A. M. *f*
 Kirkland J. W. *f*
 La Ransien J. C. *f*
 Lines H. M. *f*
 Scrofford J. B. *f*
 Tatom James *f*
 Wheeler W. H. *f*

JACKSONVILLE.

Boyer J. A. *f*
 Clovig W. M. *f*
 Day S. J. *f*
 Kenney T. J. *f*

Kubli K. *f*
 Muller Max *f*
 Nunan J. *f*
 Nickell Chas. *f*
 Rames & White *f*
 Rostel C. B. *f*
 White Jno. F. *f*

MCMINNVILLE.

Clark B. *f*
 Freund J. A. C. *f*
 Magers J. E. *f*
 Talmage C. W. *f*
 Wortmann J. *f*

OREGON CITY.

Albright C. O. *f*
 Caulfield E. G. *f*
 Charman E. R. *f*
 Charman L. *f*
 Charman F. R. *f*
 Cross H. E. *f*
 Draper John *f*
 Harding G. A. *f*
 Johnson W. C. *f*
 Latourette D. C. *f*
 Pope F. *f*
 Randall F. P. *f*
 Stratton M. *f*
 Williams & Porter *f*

OREGON—Con. PORTLAND. Andrews F. V. & Co. <i>f</i> Boyd & Arnold <i>f</i> and <i>a</i> Brownton W. <i>f</i> Bush D. B. <i>f</i> Caulkin G. E. <i>f</i> Child J. A. <i>f</i> Clayton & Oliver <i>f</i> Earhart R. P. <i>f</i> Fay C. L. <i>f</i> Folger Herbert Mgr.	New Zealand Ins. Co. Francis & Reed <i>f</i> and <i>f</i> German Immigration Asso. <i>f</i> Hall Edward <i>f</i> and <i>m</i> Hewett Henry & Co. <i>f</i> and <i>f</i> Laidlaw James & Co. <i>f</i> Norden & Church <i>f</i> Reed E. L. <i>f</i> Schuyler P. C. <i>f</i> and <i>f</i> Steel Geo. A. & Co. <i>f</i> Sibson, Quackenbush & Co. <i>f</i> Story Geo. L. <i>f</i> Thompson & Rigger <i>f</i>	White Eugene D. <i>f</i> and <i>f</i> ROSEBURG. Brush & Benjamin Carle Z. D. Caro Bros. <i>f</i> Deer R. P. Floe S. F. <i>f</i> Lane Jno. <i>f</i> Marks Herman <i>f</i> Moore W. N. <i>f</i> Rapp M. N.	SALEM. Albert Joseph Cottle H. W. & Co. <i>f</i> Davey & Roach <i>f</i> Dumars Wm. <i>f</i> Gilbert Bros. <i>f</i> Gilbert & Patterson <i>f</i> Hendrie Robt. <i>f</i> Moir John <i>f</i> Moores Wylie A. <i>f</i> and <i>a</i> Pearce Lot. L. <i>f</i> Willis Leo. <i>f</i> Wright John G. <i>f</i>
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PENNSYLVANIA.

ALLEGHENY. Allewelt D. B. <i>f</i> Drum Simon <i>f</i> Green C. F. <i>f</i> Howe J. B. <i>f</i> Lang E. G. <i>f</i> Stewart Geo. <i>f</i> ALLENTOWN. Bourne & Dunham <i>f</i> Eckert Miles L. <i>f</i> Grubb & Medlar <i>f</i> Hartzell F. K. <i>f</i> Hecker & De Long <i>f</i> Hoats Samuel <i>f</i> Kramer J. A. <i>f</i> Kleckner Henry T. <i>f</i> Lee A. W. <i>f</i> and <i>f</i> Leisenrine & Walker <i>f</i> and <i>f</i> Mohr H. W. <i>f</i> Seagraves Geo. <i>f</i> Stackhouse A. M. <i>f</i> Stepp John W. <i>f</i> Troxell N. L. C. <i>f</i> and <i>f</i> Wagner H. C. <i>f</i> Webb James W. <i>f</i> Weldner M. S. <i>f</i> Wilt F. R. <i>f</i> Yingling Henry B. <i>f</i> and <i>f</i>	BEAVER FALLS. Alford W. J. <i>f</i> Chidsey L. B. <i>f</i> and <i>f</i> Leyde A. R. <i>f</i> Martin H. T. & Co. <i>f</i> and <i>a</i> Ohnsman J. H. <i>f</i> Pangburn N. H. <i>f</i> Rayl W. B. <i>f</i> and <i>a</i> Reeves H. T. & J. <i>f</i> BEACH HAVEN. Conover L. H. <i>f</i> BEDFORD. Moore Walter F. & Co. <i>f</i> <i>f</i> and <i>a</i> Reed & Shoemaker <i>f</i> and <i>f</i> BELLEFONTE. Furey John <i>f</i> Harper J. C. <i>f</i> Herr Emory <i>f</i> Heulle W. C. <i>f</i> and <i>f</i> Musser W. H. <i>f</i> Potter Geo. L. <i>f</i> and <i>f</i> Rankin John J. <i>f</i> and <i>f</i> Rankin W. B. <i>f</i> and <i>f</i> Weaver J. C. <i>f</i> and <i>f</i> Woodring & Gardner <i>f</i> and <i>f</i>	Sexton E. G. <i>f</i> Stokes C. A. <i>f</i> and <i>f</i> Williams W. Y. <i>f</i> and <i>f</i> BRADFORD. Bauer & Henry <i>f</i> and <i>f</i> Black P. N. <i>f</i> Cody C. P. & Bro. <i>f</i> and <i>f</i> Groves Fred. W. <i>f</i> and <i>f</i> Kennedy C. H. <i>f</i> and <i>f</i> BRISTOL. Adams Geo. W. <i>f</i> Gilkeson A. Weir <i>f</i> Kinsey William <i>f</i> Scott Chas. E. <i>f</i> Stuckert John C. <i>f</i> Thomas J. O. <i>a</i> BROOKVILLE. Brown John F. & G. E. <i>f</i> <i>f</i> and <i>a</i> Hamilton & Reed <i>f</i> and <i>a</i> Pinney N. G. <i>f</i> Scott J. A. <i>f</i> BROWNSVILLE. Denhart G. W. & Son Fisburn S. S. Mason H. H.	CHAMBERSBURG. Clark Lyman <i>f</i> Colliflower & Camp <i>f</i> Curriden Edward <i>f</i> Deckert J. L. <i>f</i> Gilmore Wm. <i>f</i> Keefer Wm. R. <i>f</i> McNulty Howard <i>f</i> and <i>f</i> Maurer B. L. <i>f</i> and <i>f</i> Mehafeey Frank <i>f</i> Reed Wm. G. <i>f</i> Rice & Peters <i>f</i> CHESTER. Baker Geo. <i>f</i> Bradley P. <i>f</i> Cochran J. Howard <i>f</i> Cochran & Sweeney <i>f</i> <i>f</i> and <i>a</i> Coates Jos. R. T. <i>f</i> Gray Wm. C. <i>f</i> Greenwood Samuel <i>f</i> Harper A. <i>f</i> Johnson Harrison <i>f</i> Larkin C. C. <i>f</i> Lyon Samuel <i>f</i> CLEARFIELD. Barclay J. C. <i>f</i> and <i>a</i> Biddle & Helmbold <i>f</i> and <i>a</i> Harris & Hartswick <i>f</i> and <i>a</i>
ALTOONA. Ambrose W. A. <i>f</i> Couch & Morgan <i>f</i> Greene M. F. <i>f</i> and <i>f</i> Kerr R. A. O. <i>f</i> and <i>f</i> MacDonald Bros. & Co. <i>f</i> <i>f</i> and <i>a</i> McMullin C. <i>f</i> Miller Frank <i>f</i> Piper G. E. <i>f</i> and <i>f</i> Rink Jacob <i>f</i> Schneider F. L. <i>f</i> Trout Thos. J. <i>f</i> and <i>f</i> Winn & Nicholson <i>f</i> and <i>f</i> APOLLO. Cochran & McLaughlin <i>f</i> and <i>f</i> ASHLAND. Barron Theo. F. <i>f</i> and <i>f</i> Burkert E. P. <i>f</i> Garner John C. <i>f</i> and <i>f</i> Garner Lin. <i>f</i> and <i>f</i> Lessig Jacob <i>f</i> and <i>f</i>	BENNETT. Giles D. E. <i>f</i> Sample H. E. <i>f</i> Sheppheard W. V. <i>f</i> Young W. A. <i>f</i> BERWICK. Evans J. W. Jacoby J. G. BETHLEHEM. Borhek M. A. <i>f</i> Cope A. L. <i>f</i> and <i>f</i> Duglison W. L. <i>f</i> Eckert & Duglison <i>f</i> Faust Jas. <i>f</i> Graham Jas. & Son <i>f</i> Gromen H. A. <i>f</i> and <i>f</i> Hess Geo. K. <i>f</i> King Geo. H. <i>f</i> Leibert Jos. M. <i>f</i> Leibert Richard W. <i>f</i> and <i>f</i> Miller J. L. C. <i>f</i> Ott Robert J. <i>f</i> and <i>f</i> Wolle & Kemmerer <i>f</i>	BUTLER. Abrams E. E. & Co. <i>f</i> and <i>f</i> Campbell Wm. Jr. <i>f</i> Clark J. A. <i>f</i> Forsythe J. E. <i>f</i> and <i>a</i> McJankin L. S. <i>f</i> and <i>a</i> Wright W. A. <i>f</i> CAMBRIA. Brittain M. W. <i>f</i> CANTON. Cleveland E. J. <i>f</i> and <i>a</i> Krise A. E. & G. F. <i>f</i> and <i>f</i> Perry R. N. <i>f</i> and <i>a</i> CARBONDALE. Baker Wm. R. <i>f</i> and <i>a</i> Couch George D. <i>f</i> and <i>a</i> Hockenberry H. J. <i>f</i> Kenworthy J. H. <i>f</i> Lathrop Thomas R. <i>f</i> McMillan M. L. <i>f</i> Reynolds R. H. <i>f</i> and <i>a</i>	COATESVILLE. Gifflem John <i>f</i> Gordon Wm. <i>f</i> Rambo Moses <i>f</i> Thomas H. G. <i>f</i> COCHRAN STAT'N. Wylie J. R. <i>f</i> COLUMBIA. Alison Geo. M. <i>f</i> Bruner A. C. <i>f</i> Fondersmith H. A. <i>f</i> Kauffman Andrew <i>f</i> and <i>f</i> Kauffman & More <i>f</i> and <i>f</i> McBride J. B. <i>f</i> Shuman M. S. <i>f</i> Sneath Jacob <i>f</i> and <i>f</i> Solly J. W. <i>f</i> Young George <i>f</i> Ziegler F. X. & Sons <i>f</i> <i>f</i> and <i>a</i>
ASHLEY. Diefenderfer M. N. Fenner J. K. P. Marshall Geo. <i>f</i> ATHENS. Corbin J. T. <i>f</i> and <i>f</i> Fairchild & Murray <i>f</i> Tidd C. W. <i>f</i> and <i>f</i> BANQOR. Buzzard & Grubb <i>f</i> Jones M. H. <i>f</i> BEAVER. Anderson A. T. Gunnell Geo. Sloan M. B.	BLAIRSVILLE. Boyer W. R. <i>f</i> Cunningham & Knott <i>f</i> BLOOMSBURGH. Brown Freas <i>f</i> Chamberlain H. P. <i>f</i> and <i>a</i> Hartman Frank B. <i>f</i> Knapp C. F. <i>f</i> Lutz M. P. <i>f</i> and <i>f</i> Maize J. H. <i>f</i> and <i>f</i> Ringler R. H. <i>f</i> BRADDOCK. Holland W. A. <i>f</i> Holtzman L. F. <i>f</i> Householder John & Co. <i>f</i> and <i>f</i> Oskin Wm. <i>f</i> Rinard John <i>f</i> and <i>f</i>	CARLISLE. Cornman Theo. <i>f</i> Hoffer F. H. <i>f</i> Humrich S. K. <i>f</i> Humrich & Rhey <i>f</i> and <i>a</i> Leidich D. J. <i>f</i> and <i>a</i> Shearer R. E. <i>f</i> and <i>a</i> Shepler W. H. <i>f</i> and <i>a</i> Stock J. C. & Bro. <i>f</i> and <i>a</i> Stock J. C. <i>f</i> and <i>a</i> Zeigler J. P. <i>f</i> and <i>f</i> CATABAUQUA. Hammersly R. Clay <i>f</i> Horn Chas. R. <i>f</i> Koons A. F. <i>f</i> and <i>f</i> Ulrich N. N. <i>f</i> and <i>f</i> CATAWISSA. Truckenmiller A. S. <i>f</i> and <i>a</i>	CONNELLVILLE. Cavender & Goodchild <i>f</i> and <i>f</i> Dushane Sam H. <i>f</i> CONSHOHOCKEN. Alebaugh Harry Berry Jno. <i>f</i> Conrad Frank Corduff Jas. Haywood Wm. <i>f</i> Kenzie H. G. <i>f</i> Rex Jos. <i>f</i> Specht Benj. Stevenson Geo. <i>f</i> Tracy Harry <i>f</i> Zimmerman John <i>f</i> CORRY. Barney F. S. <i>f</i> Davis J. B. <i>f</i> and <i>f</i>

Marsh W. Ed. *f and l*
Palmer R. H. *f and l*
West L. D. *f and l*

COUDERSPORT.

Cole L. B. *and a*
Mann Arthur B. *f and a*
Snyder H. D. H. *f and a*
White S. C. *f and a*

DANVILLE.

Ammerman W. H. & Co. *f*
Farnsworth J. H. *f and a*
Miles, Peifer & Co. *f and a*
Russell & Corman *f and l*
Vincent Henry & Son *f and l*
Williams D. R. *f and a*

DARBY.

Bunting W. S.
Garvin T. H.
Patchell G. G.
Schaeffer W. H.

DERRY STATION.

Doak J. M. *f and l*

DOWNINGTON.

Carpenter J. T. *f and l*
Cox D. Morgan *f and l*
Edge J. P. *f*
Edge Wm. *f*
Johnson Joseph H. *f and l*

DOYLESTOWN.

Fackenthal Jerome *f*
Harris Henry O. *f*
Mason Charles *l*
Mason William *l*
Meyers Chas. *l*
Trego Thos. W. *l*
Yardley John *a*
Zorns J. Evan *f*

DU BOIS.

Bell D. Bates *l and a*
Biddle, Helmbold & Bell *f*
Campbell Geo. B. *f*
Vosburg E. Fred. *f*

EASTON.

Brunner John *l*
Deichmann A. S. *f*
Dolan Thos. *l*
Downs J. S. *f and l*
Hackett & Chidsey *f and l*
Hackett Wm. *l*
Heller R. P. *l*
Hetrich Chas. B. *l*
Kichline Geo. F. *f and a*
Kolb Reuben *f and l*
Pyle R. C. *l*
Shawde E. H. *f and l*
Shrope L. D. *f*
Weber & Flad *l*

ELIZABETH.

Graham J. H. *f*
Griffin T. E. S. *l*

EMPORIUM.

Judd G. M. & Bro. *f and a*
Metzger J. C. *f and l*
O'Brien W. S. *l and a*

ERIE.

Barger Geo. E. *l*
Cole C. M. *f*
Downing & Flickinger *f and l*
Ensign S. P. *f*
Gaggin R. F. *l*
Hemphill T. M. *f and l*
Harper W. W. *l*
Sawdy F. A. *f and l*
Schlaudecker Frank *f*
Scott & Arbuckle *f and l*
Shannon & Retzel *f and l*
Stuebgen E. A. *f and l*
Sturgeon Elias *f*
Swalley C. *f*
Van Anden L. J. & Co. *f and a*
Wood Wm. M. *l*

ETNA.

Arnold J. *f*
Grover W. *l*
Henderson C. C. *f*
Ocher H. N. *f*
Patterson E. A. *f*
Robison Geo. *f*
Robison Wm. *f*

EVERETT.

Ashcom & Garber *l*

FRANKLIN.

Findlay A. V. *f and a*
Fry G. B. & Co. *f and a*
McGough Peter *f and a*
Mark & Ingleskerger *f and a*
Smith F. E. *f and a*
Winchester L. A. *f*

FREELAND.

Fowler O. *a*
Hayes John D. *f and l*
McCarthy D. *f and l*
Stroh Chas. Orion *f and l*

GETTYSBURGH.

Picking Harry C. *f and a*
Williams H. G. *f and a*
Winter Martin *f and a*
Wolf Samuel *f*

GREENCASTLE.

Brendell L. *f*
Kreps & Co. *f and l*
Ruthrauff John *f*
Winger & Light *f and l*

GREENSBURGH.

Caldwell S.W. & Co. *f and a*
Dunhill John *f and a*
Gay & Bair *f and a*
McWilliams & Baker *f*
Mensch J. & Son *f*
Steck Amos *f and a*
Wirsing J. J. *f*

GREENVILLE.

Brooks M. H. *f l a p g and s b*
Clover Philip *f*
Comstock E. D. & Co. *f and l*
Findley W. J. B. *f*
Hoover H. C. *f and l*
Ogden J. G. *l*
Pettit J. M. *f*
Thorpe Henry *a*

HAMBURGH.

Hander G. A. *f*
Hoffman Sol. K. *f and l*
Levan Jackson *f and l*
Luburg Al. *f and l*
Sellers O. *l*

HANOVER.

Blair G. Milton *f and a*
Fisher J. W. *f and l*
Forney Geo. N. *f and a*
Soliday W. R. *f*
Trimmer E. A. *f*

HARRISBURG.

Buehler H. B. *f*
Campbell Frank *l*
Craigdon David *l*
Dare E. O. & Son *f*
Eaton J. F. *l*
Garman John *l*
Gross Geo. A. *f*
Hammond & Bailey *f l and a*
Irwin W. B. *f*
Leib Frank R. *f and a*
Liesmann F. W. *f*
Marshall S. M. *l*
Meese & Musser *f and l*
Orth Henry C. *f and a*
Oyster S. W. *l*
Parthomere & Quigley *f*
Poffenberger L. R. *f*
Sheaffer Henry *f*
Sheaffer Wood K. *f*
Wolf Wm. *f*

HAZLETON.

Breihoff Peter *f and l*
Heidenrich Bros. *f and l*
Heidenrich Peter *f*
Hill C. F. *f and a*
Long M. *f*
Mans H. W. *f*
Schutter John *f and l*
Taylor S. D. *f and a*

HOLLIDAYSBURGH.

Akers J. C. *l*
McFadden S. P. *f*
Smith Wm. A. *f and l*
Snyder H. H. *f and l*

HOMESTEAD.

Cain T. F. *f and l*
Giles Geo. W. *f*
Oeffner J. G. *f*

HONESDALE.

Baumann E. H. *f*
Lane Grant W. *l*
Russell Henry Z. *f*
Stone W. H. *f*
Tolly S. *f and l*
Tracy W. J. *l*

HUGHESVILLE.

Frontz G. P. *f*
Newman P. M. *f and l*

HUNTINGDON.

Akers T. H. *l*
De Armitt W. H. *f and a*
Kelley Jas. *f and l*
Madden & Taylor *f*
Miller A. R. *l*
Oaks Thomas M. *f*
Shaffner Martin L. *f*
Simpson J. R. *f and l*
White J. Irvin *l*
Woods Jas. *f*

INDIANA.

Paul J. L. *f*
Strayer Lewis *l*
Thompson H. S. *f*
Watt J. M. *l*

JERSEY SHORE.

Howell M. T. *f and l*
Martin Jas. P. *f and l*
Staver M. L. *f and l*

JOHNSTOWN.

Cox Mrs. Jane *f*
Felt E. T. *f and a*
Millsap G. W. *f and a*
Roberts I. E. *f*
Rutledge & Miller *f l a and v*
Tittle J. S. *f and a*

KITTANNING.

Arnold H. A. *f and l*
Brown Sam. G. W. & Wm. *f*
Dovespike Geo. W. *f*
Hill Frank *f and a*

LANCASTER.

Bausman S. D. *f and a*
Bausman & Burns *f*
Breneman H. R. *f and l*
Eckenrode & Myers *f and l*
Gara H. S. *f*
Herr Allan A. *f and l*
Metzler John H. *f*
Ostermayer J. H. *f*
Reinohl Aug. *f and l*
Reynolds George N. *l*
Rife Jeremiah *f and l*
Ryan I. H. *f*
Westhaeffer J. Alonzo *a*
Whitson T. Clark *f and l*

LANSFORD.

Lauer J. E.
Malloy J. W.

LATROBE.

Bair S. *f*

Bierer Jacob J. *f*
Saxman C. W. *f and l*
Soxman A. G. *l and a*
Toner & Chambers *f and a*
Wakefield J. S. & Son *f*

LEBANON.

Bentz S. H. *f and l*
Euston Joseph R. *f and l*
Haner Peter *f*
Miller J. H. *f and l*
Ranney S. Y. *f*
Shelter J. L. *f*
Shindel Jacob *f and l*

LEECHBURG.

Hill & Hill *f and a*

LEHIGHTON.

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Hartwell J. F.
Herrick Wm. H.
Huntsman J. F.
Jackson R. H.
Lester Wm. A.
Lyman Asa
Murray G. A.
Ormsbee H. H.
Pabodie B. F.
Paine G. T.
Potter H. A. Jr.
Randall Wm. R.
Scott J. M.
Shove Samuel & Son
Smith J. L.
Spencer & Boss
Spencer J. N. Jr.
Snow & Barker
Stanton W. C.Starkweather & Shep-
ley F. & M. Ins. 27 Cust-
tom House st
Sunderland J. F.
Tucker Chas. D.
Tyson W. H. & Co.
Voshell J. K.
Waldron F. A. Jr.
Washburn Wm. H.
White A. H. & Co.**SAYLESVILLE.**

Fessenden Samuel

WAKEFIELD.Babcock J. E.
Kroener Geo.
Perry J. G.**WARREN.**Barton Henry
Champlin H. F.
Cole Luther
Gardner Alfred B.
Greene Chas. W.
Martin Ezra M.**WESTERLY.**Bentley E. D.
Bliven C.
Collins Amos R.
Collins James M.
Coy Woodbury
Greene Millen S.
Hilliard P. H.
Pendleton James M.
Sheffield Thomas D.**WOONSOCKET.**Brown Stephen H.
Flynn Geo. F.
Harrison J. P.
Lee Thomas & Son
Lord D. C.
Sherman, Aldrich & Co.
Smith R. P. & Son**SOUTH CAROLINA.****ABBEVILLE.**Aiken A. M.
Barnwell B. S.
Branch W. T.
Cason S. C.
Du Pre J. F. C. & Son
Miller J. C.**AIKEN.**Ashurst J. W.
Hutson J. C.
Sawyer C. E. & Co.
Siberia Ott**ANDERSON.**Brock J. A.
Cathcart J. M.
Mauldin B. Frank
Maxwell J. D.
Miller G. W.
Plummer E. H.
Sloan D. P. & Co.
Towers A. B.
Vandiver J. R.
Von Hasseln J. H.
Webb C. W.**BAMBERG.**

Barr J. W.

Graham H. M.
Hooton A. B.**BARNWELL.**

Woodward A. T.

BEAUFORT.Bellows W. C.
Harms Thomas
Johnson Smith
Lockwood W. H.**BENNETTSVILLE.**Johnson H. P.
McCall C. S.**BLACKVILLE.**Maher Miss M. E.
Michaelson I. F.
Mixon F. M.
Mixon R. M.
Strobel J. P. & Co.**CAMDEN.**Cantey & De Saussure
Williams & Williams**CHARLESTON.**Axson J. M. Co.
Frost & ReevesGraveley John
Grimball B.
Hastie W. S. & Son
Hayden & McDowell
Honour J. L. & Co.
Huger C. K. & Co.
Hyde T. T. & Co.
Lee Hutson
Lowndes C. T. & Co.
McGhee H. T.
Pelzer & Robertson
Ravenal, Johnson & Co.
Redding James F.
Reeves John B.
Robertson & McDowell
Schacht Henry
Tupper Samuel Y. & Son
Tupper F. & Co.
White Blake L.**CHERAW.**

Godfrey W. R.

Reid Samuel H.

CHESTER.Berry Thomas N.
Gregg & Means
Harden & James**COLUMBIA.**Black W. A. & Co.
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Gambrell D.
Hagood L.
Jones Allen
Parker G. W. & Co.
Seibles E. W. & Son
Swaffield W. C.
Wright Geo. K.**CONWAY.**

Quattlebaum C. P.

DARLINGTON.Norment F. E.
Williamson L. E.**DUE WEST.**

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Hudgens A. W. & Son *f*
FLORENCE.
Chase Jerome P. & Sons *f*
and
McNeil & Lucas *f* *and* *a*
GAFFNEY CITY.
Lipscomb R. S. & Co. *f*
GEORGETOWN.
Fraser S. S. *f* *and* *m*
Morgan W. D. *i*
Munsterlyn B. A. *f* *and* *a*
Pyatt J. S. *i*
GRANITEVILLE.
Giles Wm. A. *f*
Hara B. W. *f*
GREENVILLE.
Ballin E. M. *f*
Barton W. A. *i*
Browning W. C. *i*
Goodlett R. C. *f*
Gower T. C. & Sons *f*
Hodges D. W. & Co. *f* *i*
and *a*
Jenkins A. H. & Son *f* *i*
and *a*
McBee L. M. *f*
Mitchell & Furman *f* *and* *a*
Whitner F. C. *i*
Yates C. L. *f* *and* *a*
GREENWOOD.
Hartzoy & Hays *f*
Hodges G. C. *f* *and* *a*
Hodges Bros. *i*
Lee A. St. C. *f*
Parks J. T. *f*
HARTSVILLE.
Croker J. L. & Co. *f*

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Calhoun J. W. *i*
Jefferson E. E.
LANCASTER.
Clark A. J. *f* *and* *i*
Witherspoon B. J. & Co. *f*
and *i*
LAURENS.
Ball W. W. *f*
Barksdale C. D. *i*
Barksdale John A. *f*
Dial W. H. *f*
Featherstone C. C. *i*
Minter & Jamieson *f*
Patton & Martin *f*
Tadd T. E. *f*
Traynham & Dial *f*
LEXINGTON.
Bradford C. S. *i*
Bradford C. S. & Co. *f*
MCCORMICK.
Cothran James Jr. *f*
MANNING.
Wilson F. N. *f* *and* *i*
MARION.
Cross W. H. *i*
Johnson J. M. & J. W. *f*
Macfarlan & Hamer *f*
Montgomery & White *f*
Taylor H. P. *i*
MAYESVILLE.
Cooper E. M. *i*
Grant Thos. *i* *and* *a*
Mayes F. J. *f*
NEWBERRY.
Booser S. P. *f* *and* *a*

Burton & Wilson *f* *and* *i*
Pifer A. P. *i*
Scott E. A. *f* *and* *i*
Tarrant W. T. *f*
NINETY-SIX.
Lipscomb T. C. *f*
ORANGEBURG.
Bull & Scovill *f*
Fowles James H. *f* *and* *i*
Hamilton John A. *f*
Kortjohn C. D. *i* *and* *a*
PENDLETON.
Taylor Geo. E. *f*
PROSPERITY.
Booser H. S. & Son *f*
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Brooker N. W.
ROCK HILL.
Alexander N. P. *f* *and* *i*
Hutchison & Cherry *f* *i*
and *a*
London J. R. & F. H. *f*
and *a*
Roddey W. J. Special
Agt. Equitable Life of
N. Y.
ST. MATTHEWS.
Loryes J. H.
Zimmerman J. W. *a*
SENECA.
Sitton M. N. *f* *and* *i*
Stribling J. W. *f*
SPARTANBURG.
Ball H. S. *f* *and* *i*
Carlisle Chas. H. *f*

Cofield Jas. & Co. *f* *and* *i*
Elford J. M. *f* *and* *i*
Goodlett J. R. P. *f* *and* *i*
Walker, Fleming & Sloan *f*
and *i*
SUMMERVILLE.
Dehon W. R. *f* *and* *i*
SUMTER.
Moses A. *f*
White A. & Son *f* *i* *m* *and*
f *e*
Wilson & Spann *f*
TIMMONSVILLE.
Keith C. B.
Lechner F. C.
Trozier D. H.
UNION.
Bewly W. D. *f*
Farr & Thompson *f* *and* *a*
Goss H. L. *f*
Munro Geo. *i*
Nicholson W. A. & Son *f*
WALHALLA.
Verner J. D. *f* *and* *a*
WESTMINSTER.
Quillian J. W. *i*
WILLIAMSTON.
Horton C. E. *f*
WINNSBOROUGH.
Caldwell J. C. *f*
McMasters J. F. *f* *and* *a*
Withers I. N. *f* *and* *a*
YORKVILLE.
Culp J. P. *f*
Jeffreys T. S. *f*
Lindsay J. R. *f* *and* *i*

SOUTH DAKOTA.

ABERDEEN.
Ackley Jno. *f*
Bolles Bros. *f*
Clancy J. *f*
Fisher Chas. A. *f* *and* *a*
Kuney J. C. *i*
Patton J. M. *i*
Reed C. E. *f*
Windsor & Mulligan *f*
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Brown E. P. *f*
Carpenter E. B. *f* *and* *a*
Curran Felix *f*
Flick T. R. *f*
Holden J. W. *f* *and* *i*
Krier D. *f*
Russell S. F. *f* *and* *i*
ARMOUR.
Cline E. W. *f*
Downing & Lumley *f*
Henderson D. M. *f*
Hospers Peter *f*
Johnson Bros. *f*
Tipton W. E. *f*
ASHTON.
Billinghurst Bros. *f*
Hawkins A. F. *i*
Lee T. W. P. *f*
Ryman & Selleck *f*
BLUNT.
Heisler W. H. *f*
Houtz J. I. *f*
Waite W. W. *f*
Westover N. E. *f*
BRIDGEWATER.
Abel E. L. *f*
Cage & Payne *f*
McKee J. T. *f*
Morse W. A. *f*

Pritzkan L. *f*
Thomas Mrs. Gertrude *i*
BRITTON.
Berston & Guilanden *f* *and* *i*
Dougherty Bros. *f*
McDougall J. E. *a*
Sherin A. *f*
Thorpe G. C. *f*
Wells & Parllman *f*
CASTLEWOOD.
Cheever & Curtis *f* *and* *i*
Higgins P. E. *f*
Horswill H. P. *f* *and* *i*
Taft Geo. T. *f* *and* *i*
CENTREVILLE.
Coulter J. H. *f* *and* *a*
Dirstine F. H. *f* *and* *i*
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Alfred L. D. *f* *and* *i*
Alfred R. W. *f* *and* *i*
Carpenter & Farrell *f* *and* *i*
Drury E. L. *f*
Graybill W. C. *f*
Hayes Scott *f* *and* *i*
Henry Bros. *f* *and* *i*
Lucas & Spalding *f*
Morrow C. C. *f*
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Atkins C. W. *f*
Hunsberger I. *f*
Loomis & Corry
Sessions H. C.
CUSTER CITY.
Booth S. M. *f*
Delicate T. W. *f* *and* *a*
Green & Sons *a*
Filcher J. E. *f*

Reynolds H. D. *a*
Van Devort A. T. *f* *and* *a*
DEADWOOD.
Cushman S. *f*
Dague B. P. *i*
Edmunds J. F. *f*
Miller L. C. *f* *and* *a*
Pope R. R. *i* *and* *a*
Stilwell L. W. *i*
DELL RAPIDS.
Bowerman G. E. *f* *and* *a*
Keneffick M. R. *f*
Robertson Henry *f*
Smith O. H. *f*
Thorne Albion *f*
DE SMET.
Carroll J. H. *f*
Phillips W. H. H. *f*
Seelye W. L. *f* *and* *i*
Schenian & Dunlap *f*
ELKTON.
Alexander J. P. *f*
Feigl Ferdinand *f*
Grattan O. T. *f*
Hahn A. G. *f*
Lees David *f*
Maloney P. H. *f*
Meyer Theo. *f*
Murphy H. S. *f*
Onstine E. F. *f*
Watson G. I. *i*
Wendelken Geo. *i*
Wyers N. *f*
ESTELLINE.
Gould C. P. *f* *and* *i*
Hayes John *f* *and* *i*
Reeves H. H. *f* *and* *i*
Shonnfelt J. B. *f* *and* *i*

EUREKA.
Boettcher F. W. *f*
Brockbank Wm. *f*
Hopkins E. L. *f*
Pein Aug. *f*
Puffer Chas. *f*
FAULKTON.
Bottom Roswell *f*
Cairn E. G. *f*
Jones D. R. *f*
Morse A. W. & C. A. *f*
Purdy Mark *f* *and* *i*
Seaman F. A. *f* *and* *i*
Seely C. H. *f*
FLANDREAU.
Lighthizer F. M.
McConnell T. H.
Rice F. L.
Smith A. J.
Willson Jas.
Wellman C. H.
FORT PIERRE.
Hayes John *f* *and* *i*
GARY.
Deuel Co. Bank *f*
Eakin J. C. *f*
Sturgis H. A. *f*
GROTON.
Agnew W. I. *f*
Allen W. C. *f*
Basam N. S. *f* *and* *i*
McKenzie & Erwin *f* *and* *i*
HAROLD.
Beiancon H. O.
Summerside W.
HERMOSA.
Maxson M. R. *f*

S. D., Hermosa—Con.

Scanlon & McMahon *f*
Wight John *F.*

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Kendall F. A. *f*
Olson A.
Olson C. L.
Thayer J. W. *f*
Windan A. W. *f*

HURON.

Eastman W. W. *f*
Ferry E. C. *f*
Hinckley H. C. *f*
Klemme J. C. *f*
Lyon P. B. *f*
Merrill N. H. *f*
Turner J. E. *f*
Wilson C. M. *f*

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Hallday & Gerner
Lostutter L. L.
Smith J. R.
Zimmerman C. F.

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Roberts A. E. *f*
Ryan Dennis
Savage C. D. *f and a*
Stuver A. S. *f*
Weeks I. A. *f*
Whitbeck A. C. *f*

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Davison J. W. *f*
Dye & St. Clair *f*
Fitts F. D. *f*
Kennedy Chas. B. *f and f*
Kennedy W. F. *f and f*
Mackay W. *f*

Scott D. T. *f*
Sheridan E. *f*
Smith W. F. *f*
Trow J. A. *f*
Tuttle G. F. *f*
Whalen R. S. *f*

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Gibson R. F.
Jones & Knapp
Lindquist A. F.
Lockhart J. L.

MITCHELL.

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Crow Jno. N. *f*
Green J. Harry *f and f*
Hagar A. B.
Helwig W. H. *f*
Jacobs W. B. *f*
McGovern P. T. *f*
Rogers W. A. *f*
Scriven J. H. *f*
Warren W. L. *f*

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Chase J. W. *f*
Clisby F. L. *f and a*
Danforth F. C. *f*
Hants W. A. *f*
Pratt C. G. *f*
Ward Z. R. *f*

PIERRE.

Brong G. W. *f*
Pattison Ferrill
Pratt & Wellman
Stern & Mauh
Stough Wm.
Yarnell S. C. *f*

RAPID CITY.

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Cooper O. L. *f*
Lake J. D. *f*
Vallette J. H. *f*

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Biernatzki A. C. *f*
Brown Bros. *f*
Headlee J. C. *f*
Mielke Wm. *f*
Todd I. J. *f*
Wilson E. H. *f*

SCOTLAND.

Duus J. M. *f*
Enos R. C. *f and f*
Krause Jno. *f*
Schatz Henry Jr. *f*

SIOUX FALLS.

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Clark & Hills *f and f*
Haselton F. H. *f*
Holt Cloudas & Co. *f and f*
Lewis & Walworth
McKinney & Allen
Mallaney J. M. *f*

SPEAR FISH.

Clark & Harlow *f and f*
Dwinnell D. C. *f*
Summers J. F. *f*

STURGIS.

Davenport J. J. *f*
Davenport & Hoehm
Folk C. C. *f*

TYNDALL.

Berndt Theo. *f and f*
Eicher Lee *f and f*
Phoenix H. B. *f and f*
Smith L. I. *f and f*
Smith P. W. *f and f*

VALLEY SPRINGS.

Kimball J. G. *f*
Riddell W. H. *f and f*

VERMILION.

Dawson C. E. *f and f*

Inman D. M. & Co. *f*
Lewis S. J. *f*
Runyon J. S. *f*
Shull D. S. *f*
Swezey L. T. *f*

WATERTOWN.

Briggs S. A. *f and a*
Danich C. E. *f*
Davis W. A. *f*
Fahnestock H. E. *f*
Kemp Bros. *f*
Moore Wm. *f and f*
Sheldon S. B. *f*
Simpson G. W. *f*
Walrath H. D. *f*
Williams G. R.

WEBSTER.

Alley J. *f and f*
Alley Will. *f*
Blake J. F. *f*
Bones T. A. *f*
Chalmers Curtis
Doe W. L. *f*
Gross L. *f*
Huntington E. *f and f*
Smith A. *f and f*

WILMOT.

Countyman F. A.
Spir W. J.

WOONSOCKET.

Cooney Conner
Dunkel D. S.
McGinley Barney
Ross J. A.

YANKTON.

Bruce E. A. *f and a*
Duna E. H.
Gamble H. S. *f*
King J. M.
Roberts G. W. *f*
White & Jackson *f and a*

TENNESSEE.**BOLIVAR.**

Miller Austin *f*

BRISTOL.

Brewer W. P. & Sons *f and f*
Carrington W. C. *f*
Fox & Co. *f and a*
Price C. B. *f*
Walker Rives *f*

BROWNSVILLE.

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Hotchkiss & Lyle
Klyce W. H. *f and f*
Taylor E. H. & Co. *f*
Thomas S. F. *f*
Wilder & Hotchkiss
Winston P. B. *f*
Witherspoon H. H. *f and f*

CHATTANOOGA.

Buck C. E. *f*
Cogswell, Kennedy & Co. *f and a*
Colburn W. J. *f and a*
Drewry L. D. & Co. *f*
Duffy D. J. *f*
Elder J. W. *f*
Fletcher & Feger *f*
Grant Bros. & Co. *f*
Lindsay & Hoyt
Lucas & Peacock *f*
Martin H. N. *f*
Mayberry J. C. *f*
Moyses Sol. *f and a*
Rowles W. R. *f*
Sevier E. F. *f*
Stockard & Co. *f*
Tyler F. E. *f*
Webster W. C. *f and a*

CLARKSVILLE.

Byers G. N. *f and f*
Faxon John W. & Co. *f and f*

Kennedy D. N. & Munford
Pitman & Mosley
Poindexter & Gilbert
Rossington R. B. & Co. *f and f*

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Rogers T. L. *f*
Tonkin W. H. *f*

COLUMBIA.

Andrews & McGregor
Bailey J. G. *f and f*
Elam J. J. *f*
Hendley H. L. *f*
Latta John
Looney & Porter *f and f*
Pillow Eugene
Rains A. B. *f and f*

DANDRIDGE.

Webster A. H. *f*

DAYTON.

Gettys S. A. *f and a*
Thomas W. M. *f*

ERWIN.

Torrey & White.

FAYETTEVILLE.

Fulton J. M. *f and a*
Goodrich J. C. & Co. *f and a*
Goodrich John T. *f*
Wright & McKinney *f and f*

FRANKLIN.

Andrews M. L. *f and f*
Campbell & Ewing
Harding & Ewing *f*

McGan J. L. *f*
Parkes J. L. *f*
Perkins W. O'N. *f*

GADSDEN.

Parsons J. F. *f*

GALLATIN.

Anderson D. B. *f and a*
Holmes H. A. *f and a*
McLaren J. H. *f*
Pardue W. W. *f and a*
Peacock Jas. *f*
Witherspoon T. F. *f*

GREENVILLE.

Hacker J. E. *f*
Howard N. T. *f*
Lawrence L. L. *f*

HARTSVILLE.

Bank of Hartsville
Oglesby J. M. & Co. *f and a*

HENDERSON.

Franklin & Cason *f*

HILLSBORO.

Gilbert C. H. *f and a*

HUMBOLDT.

Bond T. A. *f*
Dodson A. R. *f*
Seuter N. A. *f*
Wright L. B. *f and a*

HUNTINGDON.

Brown R. T. *f and a*

JACKSON.

Anderson & Gilmore
Caldwell & Thompson
Dunaway W. E. *f*

King D. H. *f*
Lindsay R. B. *f*
Moore & Deupree
Wilkinson, Theus & White
Witherspoon Ross
Woollard I. M. *f*

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Crandall J. E. *f and f*
Dean H. E. *f*
Earnest F. M. *f*
Fisher's Agency
Hart Will
Hatch J. E. & Co. *f and a*
Parker & Ficklin
Rhea Will
Wilson J. S. *f*

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Darlington C. H. *f*
Kirkpatrick H. H. *f and a*
Shipley E. A. *f*

KENTON.

McNeely R. H. *f and f*

KNOXVILLE.

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Brownlow & Hendrickson
Clements W. H. H. *f*
Dawes, Collett & Co. *f and f*
Dow & McMullen
Fletcher J. W. *f and f*
Francis Guy
French & Roberts
Goodall & Staub
Hall L. S. *f*
Hickman J. E. *f*
King & Cooper
Lennon W. H. *f*
Moses F. A. *f*

Scarborough J. H. *f*
 Scott F. A. R. *l*
 Simmons W. H. *f*
 Thurston W. L. *f*
 Van Deventer T. L. *f*
 Van Gilder J. S. *f*

LA GRANGE.

McNamee F. M. *f*

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Beard E. E. *f*
 Chambers W. R. *l*
 Jackson D. G. *f and l*
 McClain & McKenzie *f*
 Stratton F. C. *l*
 Stratton H. F. *f and l*

LEWISBURG.

Dean J. T. *f and l*
 Ewing A. B. *f*
 Shepard C. H. *f*

LExINGTON.

McHenry C. F. *f*

LINDEN.

Houssels J. H. *f*
 Kittrell J. M. *f*
 Pearson G. W. *l*

LOUDON.

Fox G. W. *f*
 Mahoney Jas. *f*
 Tipton T. C. *f and a*

McKENZIE.

Cannon J. P. *f*
 Nowlin W. H. *f*
 Todd J. B. *f and l*

McMINNVILLE.

Black C. G. *f*
 Brown D. L. *f and a*
 Reams R. M. *f*
 Ritchie J. B. *f*
 Wallace W. W. *f*

MANCHESTER.

Miller F. N. *f*
 Wooton W. H. *l*

MARTIN.

Brassfield M. S. *f*
 Glass T. W. *f and l*

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Fulkerson F. W. *l*

MEMPHIS.

Beasley Jas. E. *f*

Bourne Edward & Co. *f*

and a
 Collier C. M. & Co. *a*
 Dunscomb J. S. *f*
 Farnsworth T. R. Jr. *f*
 Forrest G. L. *f*
 Goodloe & Martin *f*
 Greene, Montedonico & Co. *f*
 Hatchett, Rice & Co. *f*
 Hirsch & Gronauer *f*
 Hunter F. B. *f*
 Johnson John *f*
 Jones & Kenneday *f*
 Keeling E. A. *l*
 Kregel Theo. *f*
 Marx & Bendorf *f l a and m*
 Mason C. & Sons *f and l*
 Moore W. H. *f*
 Murphy & Murphy *f*
 Nelson & Balne General Insurance Agents
 Parker W. L. *f and l*
 Price B. F. *f and l*
 Ransom W. M. Gen. Agt.
 Fidelity & Casualty Co.
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 Sylvester J. A. *f*
 Walker J. F. *l*
 Warren J. D. *f*
 Wellford Thos. *f l a and m*
 Wilkinson John F. *l*
 Witherspoon Ross *l*

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 Gammon W. E. *f and l*
 Stone & Wade *f*

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 Crouch G. S. *f*
 Darlington C. H. *f*
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Williams J. M. *f and l*

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Bolles R. S. *f*
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 Caldwell Jas. E. *f*
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 Claiborne & Gale *f*
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 Rodes Frank *l*
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 Coffey R. H. *l*
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 Brandon R. S. *l*
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Rison Jno. R. & Co. *f*
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 Shelton James *l*

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Abernathy & Crockett *f*
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 Arrowsmith H. *f*
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 Meridith Miss Jane J. *f*
 Riddle Geo. T. *f*
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Coleman L. R. *l*
 Glass & Butler *f*
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Spight T. C. *f*

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Conger Iliff *f*
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 Miller Robt. *f*
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Freeman O. B. *f*
 Holmes M. C. *f and l*
 Landis & Jones *f*
 Ross R. F. *f and l*

TROY.

Crockett Cave J. *f*

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 Ransome & Co *f*

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 Mayers Bros. *f l and a*

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Webb & Hill *f and l*

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 Chapman R. M. *f and l*

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Carroll W. T. *f*
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 Morgan & Daniel *f*
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Bergen, Daniel & Gracey *f*
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 De Cordova & McCarty *f and l*
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Harvey R. B. *f*

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Gray W. *f* and *f*

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Gibson & Co.
Peers & Church

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Redfield David *f*

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Sanderson & Cheatham *f* *f* and *a*

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Norwood P. J. *f* and *a*

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Southgate Thos. B. *f*
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Thompson F. E.

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Law G. H. *f* and *m*
Nash D. W. *f*
Sumners & Joseph *f* and *f*

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Alford & Scurry *f* and *a*
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Aunsbaugh R. P. *f*
Biser Geo. K. *f*
Boon Jno. T. & Danl. *f*
Burgher, Carnes & Co. *f*
Burt H. F. *f*
Dexter G. J. & Co. Genl. Insurance
Fearn G. R. *f*
Gardiner J. E. *f*
Groce J. S. *f* and *a*

Hall W. K. Fire Insurance
Halle W. B. Life Insurance

Hereford & Cain *f*
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Howland W. P. *f*
Hughes W. *f*
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Kerfoot & Bryan *f*
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Patterson & Clark *f*
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Arnim & Lane *f*

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McGee L. J. *f*

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Caruthers L. B. *f* and *f*

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Callaway W. A. *f*
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Fosdick & Furman *f*
Gedson J. G. *f*
Green A. C. Jr. *f*
Kerrigan & Noval *f*
Littlejohn & Martin *f*
Miller J. D. *f* and *f*
Swayne Bros. & Crane *f*
Vanzandt & Read *f*
Veal W. G. & Co. *f*
Walker A. C. *f*

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Rollins C. R. *f* and *f*
Sherwood F. *f* and *f*
Stone & Blauton Gen. Ins. Agents
Turner C. O. & C. *f*

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Alrichs & Brown *f* and *f*
Angell & Co. *f* and *m*
Beers, Kenison & Co. *f* and *m*
Blagge & Bertrand *f*
Bornesfell A. *m*
Byrne R. T. *f*
Guinard C. M. & Co. *f* *f* and *a*
Heberson, Sweeney & Co. *a*
Hughes & Stowe *f* and *m*
Hutchison R. L. *f*
Kuhn & Fransen *m*
Lovenberg I. *f*
McAlpin, Lockhart & Curry *f*
McCormick E. & Co. *f*
Mayer P. M. *f*
Mason & Waters *f* and *m*
Menard J. O. & Co. Gen. Ins. Agents
Reinhardt I. & Son *f* and *a*
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Seay Geo. *f*
Weaver Abram *f*

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Walker R. H. *f*

GRAHAM.

Crozier G. H. *f*

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Humphreys Geo. W. *f* and *f*

GREENVILLE.

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Battle & Terrell *f*
Dargan, Bradford & Etter *f* and *f*
Ende & Harrison *f*
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Kennedy & Bradley *f*
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Ferguson W. P. *f*

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Young Edith L. *f*

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Thompson R. H. *f* and *a*

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Bloys F. D. *f*
Daily & Robnett *f*
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Tighe W. J. *f*

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Pinkston Nat. *f* and *a*

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Weaver Abram *f*

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Rogers J. N. *f*

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Beard & Sherrel *f* and *f*
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Stanley & Thompson *f i*
and a
Stinson C. D. *a***NAVASOTA.**Bridges E. L. *f and i*
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Goodman & Bettis *f and i***PALESTINE.**Ast Theo. & Alf. *f*
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Robertson Marion *f and a*
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Griesenbeck Chas. F. *i*
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Wyrick O. F. *f and a***STEPHENVILLE.**Berry J. D. *f and a***SULPHUR SPRINGS.**Henderson & Gafford *f*
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Moody & Robinson *f*
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Offenhauser F. W. *f and a***TYLER.**Bonner & Dorrough *f*
Cain, Silliman & Co. *f*
Cain W. G. *f*
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Levi A. & Co. *f*
Thomson N. A. *f***WACO.**Fitzugh, Motz & Williams *f*
Fort, Willing & Patton *f*
Hays T. D. *f*
Kellum W. C. *f and a*
Killough R. B. *f*
McNeely J. W. *i*
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Dechman A. M. *f and i*
Gaskell W. W. *f and i*
Goodwin O. *f and i*
Graves T. J. *f and i*
Kirkham Walter *f and i*
Lancaster J. E. *f and i*
Penn W. C. *f and i*
Penn G. J. *f and i*
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and a
Webster M. L. *f***WHITNEY.**Bowman O. G. *f***WICHITA FALLS.**Brown A. A. *f*
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Robinson George E. *f*
Smith D. B. *f and a*
Williams Louise C. *f*

OCONTO.

Ansorge Henry *f*
Bird S. W. *a*
Ford S. W. *f*
Grunert J. B. *a*
Morgan H. G. *a*
Phelps T. H. *f and a*
Royce H. M. *f*
Schooley C. M. *a*
Wilcox Frank *f*

OMRO.

Orchard J. T. *f and a*

ONALASKA.

Moran Alex. *f and a*

OSHKOSH.

Albright J. G. *f*
Barber A. J. & Co. *f and i*
Campbell D. M. *f*
Daly & Reilley *f*
Gary S. P. *f*
Harmon L. D. & Son *f and i*
Hobart H. A. *f*
Hyer J. F. *f and i*
Lawson H. L. & Bro. *f and i*
McNabb W. J. & Co. *f*
and a
Luscher G. S. *f and a*
Meisner A. *f*
Nevitt C. R. *f*
O'Brien M. H. *f*
Palmer & McLeran *f and a*
Plotz W. A. *f*
Tuttle L. S. & Bros. *f and a*

and a

Luscher G. S. *f and a*
Meisner A. *f*
Nevitt C. R. *f*
O'Brien M. H. *f*
Palmer & McLeran *f and a*
Plotz W. A. *f*
Tuttle L. S. & Bros. *f and a*

PEPIN.

Axtell Bros. *f*
Saugers E. *f*
Tisher F. A. *f*

PITTSVILLE.

Woodworth F. S.

PLATTEVILLE.

Evans J. H. *f*
Guernsey Mrs. Maud *f*
Hastings A. W. *f*
McArthur John *f*
Schnitzler T. & C. *f and a*
Wyne B. F. *f*

PLYMOUTH.

Baily H. C. *f*

Dow J. W. & Son *f and i*
Mead M. C. *f and i*
Sweet M. *f*
Warden A. F. *a and p g*
Wolf M. *f*

POINT PLEASANT.

Bryan & Bryan *f*
Beckie R. S. *f*
Charles J. L. *f*
Meneger J. B. *f*
Tippett J. B. *f*
Tippett Bros. *f and a*

PORTAGE.

Barker Chas. *f*
Kiefer & Helman *f and a*
Mohr Chas. *f*
Shattuck & Baker *f and a*
Schultz & Sprecher *f*
Smith & Dering *f and a*

PRAIRIE DU CHIEN.

Evans Wm. *f*
Schweizer Geo. *f*
Viele L. F. S. *f and a*
Zeesh Joe Jr. *f and i*

PRESCOTT.

Clements J. S. *f*
Field J. S. *f*
Miller H. S. *f and i*

PRINCETON.

Harroun Edw. *f and a*
Manthey Martin *f*
Mueller R. *f*
Rawson R. P. *f and a*
Yahr F. T. *f and a*

RACINE.

Anderson Jacob *f*
Deitrich Chas. *f*
Fellows & Blake *f and i*
James & Klein *f*
Knight & Peck *f*
Komas Adam *f*
Lester S. I. *f*
Lueck Julius & Son *f and i*
Miller L. D. & Co. *f and i*
Miller Wm. Henry *f and i*
Price D. P. *f*
Sage S. H. *f*
Schlegel L. *f*
Thiesen Claus J. *f and i*
West & Packard *f and i*

REEDSBURGH.

Byrne P. *f*
Perry R. P. *f*
Raetzman William *f*
Shelden Chas. F. *f*
Stevens G. L. *f*
Winchester W. F. *f*
Wyse Wm. A. *f*

RICE LAKE.

Bailey N. W. *f*
Rasmussen K. E. *f*
Swift P. H. *f*
Swift W. P. *f*

RICH'ND CENTRE.

James & Hart *f*
McKee J. L. *f and a*
Pease Bros. & Co. *f and a*

RIPON.

Akin D. W. *f and a*
Dunlap A. E. *f*
Field Geo. L. *f*
Foote J. J. *f*
Hall J. W. *f*
Hornor G. F. *f and i*
Jelleff A. C. *f and a*
Lyle W. R. *f*
Luther F. D. *f*
Pederick E. S. *f*
Steele S. A. *f*
Stone J. F. *f*
Wilson E. *f*

RIVER FALLS.

Carroll A. T. *f and i*
Perrine F. L. *f*

Smith Joseph M. *f*
Tubbs Thos. E. *a*
Weld & Sanderson *f and a*

SAUK CITY.

Kuhn And. *f*
Naffy Chas. *f*
Williams And. *f*

SHARON.

Mansfield Geo. C. *f*
Pellington W. H. *f*

SHEBOYGAN.

Benfey Felix *f*
Cole N. *f and a*
Herbst & Klatch *f and i*
Hoppe Fred. *f and i*
Lutze E. *f*
Mead J. H. *f and m*
Mogenson J. *f*
Nagel F. *f*
Newens H. J. & Co. *f*
and a
Prescott A. C. *f*
Schwallier Geo. *f*
Wilgus M. H. *f*

SHEBOYGAN FALLS

Heald A. O. *f and a*
Pierce N. F. *f and a*
Thomas Jno. E. *f and i*

SHELL LAKE.

Mead Lewis H. *f*

SPARTA.

Ady Israel H. *f and i*
Blyton Wm. H. *f and i*
Pott C. W. *f and i*
Pott H. C. *f*

STEVEN'S POINT.

Buckingham & Co. *f and a*
Cadmam John *f*
Hyde Thos. *f and a*
Keller S. E. *f and i*
Kingsbury J. R. *f*
Lamoureux W. O. *f and a*

STOUGHTON.

Currier Geo. W. *f and i*
Dow & Norman *f and i*
Lovejoy N. F. *f*
Lowry & Clancy *f*
Parish C. E. *f*

STURGEON BAY.

Nelson & Spear *f and a*
Overbeck H. Jr. *f and a*

SUPERIOR.

Bardon John A. *f*
Barkey L. *f*
Barton Elmer E. *f*
Burhaus I. W. *f*
Butler & McCabe *f*
Chandler W. E. & Co. *f*
Chautaud & Elsbroad *f*
Felt & Couillard *f*
George & Shyrack *f*
Harper W. F. & Co. *f*
Le Clair E. A. & Co. *f*
McIntosh & Bishop *f*
Prindle & Clegg *f*
Rogers George S. & Co. *f*
Schimmelf. W. Fire
Life and Accident In-
surance 726 & 728 Tower ave.
Spencer A. M. & Co. *f*
Sunderland & Ostrander *f*
Tennis Chas. C. *f and a*

TOMAH.

Benjamin A. D. *f*
Homermiller W. C. *f*
McCaull Thos. *f and i*
Palmer E. N. Mrs. *f and i*
Thayer C. A. *f*
Warren W. W. *f*

TOMAHAWK.

Kendall C. M. *f*
Macomber C. E. *f*
Marshall W. L. *f and i*
Williams G. G. *f*

WISCONSIN—Con.**TWO RIVERS.**Gagnon Bros. *f and l*
Nash & Richter *f***VIROQUA.**Dahl O. R. *f and l*
Dawson John *f*
Smith C. J. *f*
Trowbridge H. *f and l***WASHBURN.**Clausen L. N. *f l and a*
Probert A. C. *f*
Warden A. M. *f***WATERFORD.**Berger C. *f*
Moe E. B. *f*
Sanders Wm. *f***WATERTOWN.**Brandt Ed. *f*
Blumenfeld M. *f*
Conway John G. *f*
Emmerling Chas. *f and l*
Feld Carl *f*Hahn A. C. *f*
Hahn Charles *f*
Jacobi C. H. *f and a*
Melser S. *f*
Moran N. B. *f and l*
Mulberger H. *f*
Norris Wm. *f*
Roper & Co. *f*
Skinner C. B. *f*
Stacy W. D. *f*
Tuttle F. B. *f*
Voss W. F. *f*
Wenck Charles *f l and a*
Wordard S. S. *f and a*
Wright J. H. *f***WAUKESHA.**Barber G. F. H. *f*
Constantine J. J. *f and l*
Elberfeld E. *f and l*
Frame A. J. *f*
Frame H. M. *f*
Hughes H. S. *f*
Kimball Ira *f and l*
Lain Isaac *f and l*
Lain W. H. *f*
Olin O. Z. *f*
Snyder M. L. *f*
Spence Thomas *f*Spencer J. R. *f*
Stewart H. E. *f***WAUPACA.**Baker W. B. *f*
Churchill Chas. *f*
Coolidge E. *f*
Lord Irving P. Gen. Ins.
Agent
Olson O. R. *f*
Scott Winfield *f and l*
White Harriet *f*
White N. L. *f***WAUPUN.**Brinkerhoff J. E. *f and l*
Brooks W. T. *f*
Beach & Doney *f*
Foot E. D. *f*
Hooker C. E. *f*
Moore F. W. *f*
Tuttle R. L. *f*
Sumner S. J. *f*
Zimmermann F. F. *f***WAUSAU.**Alderson V. A. *f and l*
Eggers F. W. *f and l*Graham H. E. *f l and a*
Huntington Henry B. *f*
Sherman J. J. & Co. *f*
Wheeler & Zimmerman *f l*
and a
Young Andrew *f***WEST BEND.**Bratz W. C. *f*
Eisemann M. *f*
Franckenberg E. *f*
Goetter J. & Co. *f*
McHenry Thomas *f*
Miller C. H. *f*
Potter John *f***WHITEWATER.**Blessing W. A. *f*
Cass E. T. *f*
Conger Clara E. *f*
Haubert Joseph *f*
Kestel Jas. G. *f*
Page J. H. *f*
Shepard R. C. *f*
Steele G. W. *f*
Van Valen D. *f*
Weeks Chas. *f and l*
Wheeler I. U. *f***WYOMING.****BUFFALO.**Barritt C. H. *f*
Menardi J. B. *f*
Thom W. J. *f and l***CHEYENNE CITY.**Allen E. K. K. *f*
Kabis L. *f*
Pollard J. B. *f*
Riner & Johnson *f and a*Stitzer F. A. *f and a*
Tuttle S. B. *f*
Whitley A. R. *f***DOUGLAS.**Cook C. W. *a*
Maurer Chas. F. *f*
Stimpson G. B. *f***EVANSTON.**Hinchman E. W. *f*Knight Jesse *f*
North & Stone *f*
Stone Bros. *f***LARAMIE CITY.**Johnson J. W. & Co. *f and l*
Symons J. H. *f*
Thomas & Douglas-Willan
f and a
Vine James *f*Wilkinson C. W. *f***RAWLINS.**France D. W. *f and l*
Merrell Homer *f and a***ROCK SPRINGS.**Kendall Augustine *f***DOMINION OF CANADA.****BRITISH COLUMBIA.****KAMLOOPS.**Bennett J. S. *f l and a*
Jones E. H. *f*
Mara J. A. *f*
Mitchell J. R. *f and l*
Saucier J. E. *f*
Stevenson C. E. *f l and a***NEW WESTMINSTER.**Armstrong W. J. *f*
Couthard & Co. *f*
Cunningham Alex. *f*
Cunningham Jas. *f*
Curtis D. S. *f*Edmunds H. V. *f*
Jacques I. G. *f and a*
Loenburg, Harris & Co. *f*
and l
McIntosh & Co. *f and l*
Major & Pearson *f and a*
Mathers & Mulligan *f*Mowat & Sloan *f*
Pearson T. R. *f*
Rand Bros. *f and l*
Ross H. G. *f and a*
Walker W. G. *f and l*
Woods, Turner & Gamble *f*
*l and a***MANITOBA.****BRANDON.**Barclay E. I. *f and l*
Fitz Bucke E. *f l and l s*
Hellyar W. H. *f and l*
Irwin I. *f and l*
McMillan D. M. *f*
Skymer H. I. *f*Hunt Wm. *f and l*
Ireland M. W. *f and l*
Lyons John *f and l*
McCrae Jas. *f and l*
White H. W. *f and l***PORTAGE LA PRAIRIE.**Field M. H. *f*
Foot H. J. *f l and a*
McDonald Edward *f l and a*
McLenaghan Jas. & Co. *f*
Phillips & Richardson *f*
*and a*Souh W. J. *f*
Sparling W. H. *f and l*
Watson Archy *f and l***WINNIPEG.**Anderson A. *f*
Atkinson Rufus *f*
Boxer C. A. *f*
Broughall George *f*
Campbell A. McT. *f*
Carruthers & Brock *f*
Cuddy L. C. *f*
Drummond Bros. & Moffat *f*
Gilroy Thos. *f*
Girdlestone G. W. *f*Holloway A. *f l a m and g*
Howard & Wright *f*
Hutton W. L. *f*
Lewis & Kirby *f and l*
Livingstone T. C. *f*
McMicken G. *f*
McNichol A. R. *f*
Morgan J. G. *f*
Muttelbury G. A. *f*
Schneider W. H. *f*
Sharp H. R. *f*
Simpson T. R. *f l and a*
Stovel Y. *f*
Strang R. *f and m*
Young R. *f***CARBERRY.**Barrett G. *f and l*
Curran J. P. *f and l*
Dickie N. *f*
Dickson Jas. *f and l*
Falconer W. G. *f***NEW BRUNSWICK.****BATHURST.**Bishop W. P. *f*
Burns K. F. *f*
Hickson Edw. *f*
O'Brien Wm. J. *f*
Sivewright John *f l and a*Mott William *f*
Murray William *f***CHATHAM.**Cutter G. W. *f and l*
Ellis John *f*
Fraser Geo. B. *f*
Gillespie Thos. F. *f l and m*
Murray R. *f*
Smith A. D. *f*
Watt Geo. *f*Winslow Warren C. *f l a*
*and m***MONCTON.**Atkinson Harvey *f*
Girouard Ed. *f*
Hallett R. *f*
Knight J. W. *f*
McAllister James *f*
McCully F. A. *f and l*
Masters J. E. *f and m*Newman A. H. *f*
Palmer C. R. *f and l*
Robinson N. L. *f*
Snow J. McC. *f l a and m***NEWCASTLE.**Adams *f and l*
Allan Geo. C. *f and l*
Davidson Allan A. *f*
Street E. L. *f l and a*

Homson C. J. *f and l*
Williston E. P. *f*

SACKVILLE.

Ilson J. F. *f*
awcett Chas. *f*
ord E. L. *f and a*
arrison R. K. *f and a*
arrison W. H. *f*
innear T. A. *f*
avers A. H. *f*
cDougall F. *f*
urray Thos. *f*
ckard Thos. *f*
owell & Bennett *f*
ainnie Jas. *f*

ST. ANDREWS.

ockburn M. U. *f and l*

Forster W. D. *f and l*
Grimmer F. H. *f and a*
MacMaster J. S. *f*
Morris W. B. *f*
Stevenson J. T. *f*

ST. JOHN.

Almon L. J. *f*
Austin Henry A. *f*
Chubb H. & Co. *f*
Clinch Peter *f and l*
Cowie & Edwards *f and m*
Fairweather A. C. *f*
Fairweather G. E. & Son *f and l*
Frink R. W. W. *f and p & t*
Grant J. McG. *f and p & t*
Hall D. H. *f*
Hall & Fairweather *f*

Jack I. A. & D. R. *f*
Jarvis C. E. L. *f and a*
Jarvis W. M. *f*
Kaye J. S. *f and l*
Knowlton Bros. *m*
MacDonald C. A. *f and a*
McLeod E. *f*
Parker Geo. *f*
Peters A. W. *f*
Robinson J. M. *f*
Robinson M. & T. B. *f and m*
Sturdee G. T. *f*
Taylor B. G. *f and m*
Temple Thos. A. *f and l*
Vroom & Arndt *m*
Welden & McLean *f*
Whittaker & Co. *m*
Whittaker E. L. *f*
Wright I. H. *f*

ST. STEPHEN.

Brown David *f and l*
Clarke G. J. *f*
Grimmer W. C. H. *f and l*
MacManage M. *f*
Mills L. A. *f and l*
Stevens Jas. G. Jr. *f and l*
Stevens John M. *f and l*
Whitlock J. T. *f and a*

WOODSTOCK.

Allen J. L. *f*
Anderson George *f and l*
Cornell A. B. *f*
Emery J. G. *f and l*
Harbly & Harbly *f and l*
Vanwart L. A. *f and l*
Winslow J. C. *f and l*
Winslow J. N. *f and l*

NORTHWEST TERRITORIES.**MACLEOD.**

ampbell D. I. *f and l*
owdry J. *f and l*
ord J. P. *f*

Wood C. E. D. *f*

MOOSE JAW.

Alexander R. S. *f and l*

Baker T. B. *f and l*

Green N. de P. *f*

REGINA.

Fowler W. C. *f*

Lamont P. *f*

Le Jeune H. *f and l*

Mac Caul J. A. *f and l*

York L. C. *f*

NOVA SCOTIA.**DIGBY.**

urnham E. *f*
aley J. *f*
breve L. E. *f*
ewart W. B. *f and l*

HALIFAX.

elcher Joseph S. *f*
ell Alfred J. *f and l*
ameron A. *f*
ary C. D. *f*
larkson C. J. P. *f and l*
aly M. B. *f*
uftus John *f*
uftus Wm. *f and a*
wards A. C. *f and a*
wards & Fielding *f*
arquhar, Forrest & Co. *f*
ouge Thos. *f*

Greene F. W. *f*
Greer G. M. *f and a*
Harvey J. H. *f and l*
Heustis M. B. *f*
Jones G. W. Agent Trav-
eler Ins. Co.
Kenny J. F. *f*
Lavers G. T. *f*
Lowell W. L. & Co. *f and l*
MacGarvey D. H. *f*
McLaren P. *f*
Paton J. B. *f*
Reynolds C. F. *f*
Saltar B. W. *m*
Shortt Alfred *f and a*
Spike Clarence *f*
Stearns J. L. Gen. Agt.
Mutual Life of N. Y.
Strachan John *m*
Thomson & Delvin *f*

Twining H. St. George &
Co. *f and m*
Twining J. T. & Son *f and m*
Twining R. *f*
Tobin Stephen *f and l*
Wood J. T. *m*
Wylde C. J. *f and l*

PICTOU.

Elliott G. H. *f and l*
Fraser F. Wyatt *f and l*
Ives Chas. W. *f*
Ives Geo. D. *f and l*
McDonald E. M. *f and l*
Primrose Bros. *f*
Rosa John U. *f*
Sutherland D. *f*
Tanner Chas. E. *f*

Tanner Thos. *f*

SPRING HILL.

Fitzpatrick H. K. *f*
Fraser Simon *f*
McLeod Daniel *f*
Murray R. B. *f and l*

WINDSOR.

Allison D. P. *f*
Blanchard W. H. & A. *f*
Christie W. M. *f*
Dimock Henry W. *f*
Goudg M. H. *f*
Halsey Allen *f*
Lawson W. *f*
Ruggles W. D. *f*
Sterling John *f*

ONTARIO.**ALEXANDRIA.**

cDonald Angus *f*
omb James *f and a*

ALLISTON.

ark W. I. *f and l*
teig R. W. *f*
enderson R. *f*
elly P. D. *f*

ALMONTE.

ulter L. *f and l*
owdall R. J. *f*
mieson & Greig *f*
unro J. M. *f*
lock W. C. *f*
asmond J. M. *f*

AMHERSTBURGH.

addy Loftus *m*
lls W. S. *f and l*
ggatt J. H. C. *f and l*
cGee Samuel *f*
cGuire Wm. *f*
cellette P. *f and l*

BARRIE.

urtland H. N. *f*
wards Chr. & J. *f*
etcher & Brownlee *f*
ard a
rper Henry *f*
ron J. J. *f*
tt F. A. & Co. *f and a*
on O. H. *f and l*
ontgomery F. M. *f*
orris Chas. *f and a*
lls E. *f*

Scroggin Jas. *f and l*
Spry W. D. B. *f and l*
Strathy J. A. *f and l*

BELLEVILLE.

Baggart I. L. *f*
Booth James *f and a*
Burrows S. *f*
Chisholm Jas. *f*
Clarke F. M. *f*
Crothers J. C. *f*
Denmark Geo. *f*
Diamond Irvine *f*
Fellows W. L. *f*
Goldsmith George *f and l*
Henderson L. H. *f*
Holden H. E. *f*
Holton W. E. *f*
Ketcheson A. M. *f and l*
Lazier J. N. *f*
Lazier S. A. *f and l*
Palmer P. R. *f and l*
Phillips J. P. C. *f*
Rathbun C. *f*
Robertson D. B. *f*
Sittle Jas. *f*
Smeaton Wm. *f and m and l*
Stevenson R. *f*
Thomas John Parker *f and l*
Vandusen I. G. *f*

BERLIN.

Bowman A. L. *f*
Bowman I. D. *f*
Dewar D. B. *f*
Estelman Moses *f*
Howie Norman A. *f and l*
Kimmel John *f*

McDougall A. J. *f*
McQuillan J. *f*
Ruby A. J. *f*
Staebler J. M. *f*
Unger Benjamin H. *f*

BLENHEIM.

Appleford & Baird *f and a*
Crookshank Jas. *f*
Deacon F. M. *f and a*
Lipscomb & Hall *f and a*
Osborne E. *f*
Wilkie Robt. *f*

BOWMANVILLE.

Allen W. F. *f*
Bingham Thomas *f and l*
Clinne W. R. *f*
Jones W. J. *f and m*
Luscombe R. R. *f*
Magill George *f*
Virtue Robt. *f*

BRACEBRIDGE.

Browning Jas. B. *f*
Browning R. M. *f*
Mahaffey A. A. *f and l*
Perry R. P. *f and a*

BRADFORD.

Barnard B. *f*
Boady J. S. *f*
Broughton H. *f*
Cook Gibson *f and l*
Dewson T. *f*
Garrett E. *f*

BRAMPTON.

Anderson James *f*

Beynon & Manning *f*

Blain T. J. *f*
Clarke John *f*
Cooney John *f*
Fauquier P. H. *f*
Holby I. W. H. *f and l*
Hunter W. D. *f*
Justin B. F. *f*
Main J. W. *f and a*
McFadden W. H. *f*
Morphy Thos. *f*
Morton & Co. *f and a*
Murray & McKechnie *f*
Noble W. *f*
Roberts Henry *f*
Sanderson L. D. *f and l*
Stonehouse E. *f*
Thompson W. *f*

BRANTFORD.

Adams Henry *f*
Blackader L. E. *f and l*
Buchanan Chas. *f and l*
Campbell John *f*
Cornell A. C. *f*
Cox James & Son *f and l*
Foster Thomas *f*
Frank Fred. *f and l*
Grace James *f*
Howell Nelson *f*
Howell Wesley *f and l*
Jones E. W. P. *f*
Leitch John A. *f*
Mathews S. G. *f*
Muirhead A. D. *f and l*
Read S. G. *f and l*
Sims E. *f*
Snider Samuel *f and l*

ONT., Brantford—Con.

Stephenson J. S. *l*
 Stratford Joseph *f*
 Wade Thos. S. *f*
 Watts A. & Co. *f*
 Wickes Geo. & Co. *f* and *l*
 Wilkes James *f* and *l*

BRIGHTON.

Ferris M. *l*
 Hewett R. *f*
 Morrow H. *l*
 Porter W. W. *l*
 Wellington I. M. *f*

BROCKVILLE.

Breakenridge D. A. *l*
 Buell J. D. *f*
 Dewey & Buckman *f*
 Jackson H. F. *f* and *l*
 Jones D. B. *f*
 Junkin R. *l*
 Weatherhead Geo. H. *f* and *l*

CAMPBELLFORD.

Barwick H.
 Denike R. B.
 Donald Alex.
 Ferris J. B.
 Hawley M. A.
 Horkins W. A.
 Morton Edw.
 Palmer H.
 Rowel Harry
 Rutherford John
 Tice G. F. A.
 Young Loren

CARLETON PLACE.

Allen W. N. *l*
 Bell A. W. *f*
 Goth J. A. *f* and *a*
 Henderson J. M. *l* and *a*
 McIntosh C. *l*
 Morgan Robt *f* and *a*
 Murphy J. L. *f* and *l*
 Nagle T. N. *f* and *l*
 Sheppard D. E. *l*

CHATHAM.

Atkinson & Rispon *f* and *a*
 Eberts R. J. *f* and *l*
 Grandy Jno. *l*
 Harper W. H. *f* and *a*
 Harris T. R. *f*
 Hughes R. A. *l*
 Keller Chas. *l*
 O'Hara R. *f*
 Richardson A. *f* and *a*
 Richardson J.
 Tissiman Jno. *f*
 Weldon & Dumas *f* and *l*

CLINTON.

Cooper D. H. *l*
 Corbett E. *f* and *l*
 Farran W. W. *f*
 Pattieson A. O. *a*
 Ridout C. *f*
 Ridout J. *f*
 Tisdall J. P. *f* and *l*

COBOURG.

Bickle Jno. W. *f*
 Campbell Ed. *f*
 Ewing D. *l*
 Fish W. T. *f*
 Hargraff A. R. *f* and *l*
 Hargraff J. *f* and *l*
 Howell S. S. *f*
 McNaughton D. *f*
 Oaler E. H. *l*
 Pringle R. R. *f* and *m*
 Toms, William *f*

COLLINGWOOD.

Copeland W. A. *f* and *l*
 Cox J. L. *l*
 Hogg W. A. *f*
 Hilborne N. B. *f*
 Knight A. D. *f*
 MacDonnell C. *f*
 Moberly G. E. *f* and *a*

Robinson Thos. Jr. *f* and *l*
 Teller F. J. *f* and *a*

CORNWALL.

Callaghan S. J. *f* and *l*
 Evans A. E. *f* and *a*
 Hughes W. S. *f* and *a*
 Kirkpatrick I. T. *f* and *l*
 Macmillan A. V. *f*
 Monroe D. *f* and *l*

DELHI.

Ferguson Bros. *f* and *l*
 Lang Adam *f*

DESERONTO.

McCullough John *f*
 Rathbun The Co. *f* and *l*

DRESDEN.

Bridgwater B. *f* and *a*
 Hicks D. V. *f* and *a*
 Wallace S. *f* and *l*

DUNDAS.

Burrows George F. *f* and *l*
 Mills Solomon *f*
 Smith J. Findlay *f*
 Suter F. D. *f* and *g*

ELORA.

Beam J. G. *l*
 Carter Alex. *f*
 Clarke Henry *l*
 Findley Wm. *f*
 Gale T. A. *f* and *l*
 Godfrey Thos. *l*

EXETER.

Archer R. H. *f*
 Bisset Ed. *l*
 Carling T. B. *l*
 Carling W. J. *f*
 Dickson L. H. *f*
 Elliot Ernest *f* and *a*
 Huston Henry *f* and *l*
 Kemp Geo. *f* and *a*
 Knight J. J. *a*
 Manning K. *l*
 Sanders Wm. *f* and *g*
 Snell Chas. Sr. *f* and *a*

FENELON FALLS.

Austin I. *f*
 Ellis W. E. *f*
 Jenkins W. T. *l*
 McArthur I. *f*
 McDougall F. *f*
 McDougall & Branden *l*

GALT.

Falconer A. W. *f* and *l*
 Graham J. Y. *l*
 Howell H. S. *f*
 Jaffray Rd. *f*
 McGiverin Thos. *f* and *l*
 Patterson Thos. *l*
 Simpson G. P. *f* and *l*
 Strong R. S. *f*
 Stickland W. E. *f*
 Taylor J. W. *f* and *a*

GANANOQUE.

Boyd W. Y. *f* and *l*
 Heaslip P. *f* and *l*
 Hough G. L. *f* and *l*
 Peck Geo. *f*
 Rogers C. B. *f*
 Sheppard R. *f*

GEORGETOWN.

Guthrie Jas.
 Murray C. G.
 Phillips S.
 Roe C. C.
 Tracy J.

GLENCOE.

Elliott G. C. *f* and *a*
 French W. J. *f* and *l*
 Harrison G. M. *f* and *l*

GODERICH.

Campbell William *f* and *a*
 Horton Horace *f*

Lewis F. N. *l*
 Naftel F. J. T. *f* and *a*
 Radcliffe Richard *f* and *a*
 Seagar Charles *f*
 Woodcock E. *f*

GUELPH.

Cottis C. *f* and *l*
 Cunningham R. *f* and *a*
 Davidson C. & Son *f* and *a*
 and m
 Hefferman Joseph *f* and *a*
 Hutton *f* and *l*
 Kilgour J. *f* and *l*
 McCrae J. *f*
 Newton E. *f*
 Oxnard G. A. *f* and m
 Ross J. A. *l*
 Stone F. W. *l*
 Taylor J. *f*

HAMILTON.

Ambrose Walter *f* and *a*
 Booker W. D. *f*
 Bull Richard *f* and *a*
 Dunbury H. T. *f* and m
 Burns J. M. *f* and *l*
 Dexter David *l*
 Dunlop R. *f*
 Fairgrieve J. B. m
 Findley W. F. General
 Ins. Agent and Adjuster
 Fitzpatrick S. E. *l*
 Flewelling J. W. *l*
 Forbes A. F. *f* and m
 Freeman & Son *l*
 Gillespie G. H. *f* and m
 Greer D. G.
 Hardy J. E. *l*
 Herrmann Wm. *l*
 Hooper F. L. *l*
 Horning & Carroll *f* and *a*
 Hunt Geo. M. *l*
 Jones S. *f* and *a*
 Kenney S. M. *l*
 Kidd David *l*
 McDowell J. R. *l*
 McKean Geo. *f*
 McKenzie Thos. H.
 McLellan David *f* and m
 Martin & Morphy *f* and *a*
 Mead J. R. *f*
 Moore & Davis *f*
 Payne E. G. *f* and m
 Pennington M. A. *f* and *l*
 Ramsay A. G. *l*
 Route J. T. *f* and *a*
 Rutherford & Lester *f* and *l*
 Strong Wm. *f*
 Stoney John L. *l*
 Walker James & Co. *f*
 Watson R. McD. *f* and *l*
 Young G. A. *f* and *a*

HAWKESBURY.

Higginson J. G. *f* and *l*
 Morrow John *a*

INGERSOLL.

Chadwick C. E. *f*
 Coleridge I. *l*
 Ferguson C. W. *f*
 Hegler J. Jr. *l*
 Noreworthy J. C. *f* and *l*
 O'Connor H. Jr. *f* and *l*
 Smith R. W. *l*
 Vance J. *f*

KINCARDINE.

Boyer John *f* and *l*
 Campbell A. *f*
 Campbell A. *f*
 Fleming J. *f*
 Gamble J. W. *f* and *l*
 Irwin H. *f*
 Locombe & Barber *f* and *a*
 Locombe F. *f* and *l*
 McInnes Paul *f* and *l*
 Mitchell D. R. *f* and *l*
 Patterson A. J. *f*
 Rapley J. W. & Co. *f*
 Thompson M. *f*
 Williamson A. M. *f* and *l*

KINGSTON.

Briggs Thos. *f* and *l*
 Fair W. I. *l*
 Flanigan M. *f* and *l*
 Frazer Dinald *f* and *l*
 Gildersleeve C. F. *f* and *l*
 Gildersleeve J. P. *f* and *a*
 Goodwin W. H. *f*
 Greet T. Y. *f* and *l*
 Hill E. C. *f* and *a*
 Kirkpatrick G. A. *f*
 McCann Jas. *f*
 Martin A. R. *f* and *l*
 Mills Thos. *f* and *l*
 Patton J. *l*
 Smythe E. H. *f*
 Strange & Strange *f* and *l*
 Swift Jos. *f* and *l*
 Waldie A. *f* and *l*
 White J. T. *f* and *l*
 White W. I. *f*

LEAMINGTON.

Baird Alex. *l*
 Baker A. G. *f*
 Coulson H. J. *f*
 Faub H. M. *l*
 Franklin Mrs. P. *l*
 Fulmer M. *l*
 Gibbons I. *l*
 Johnson Geo. *l*
 Johnson J. E. *l*
 Morse G. A. *f*
 Phillips P. *f*
 Rolfsen N. *f*
 Storm & McLeven *f*

LINDSAY.

Adams John *l*
 Bartholomew L. *f* and *a*
 Cornell S. *f* and *a*
 Dundas I. R. *f*
 Eagleton David *f* and *l*
 Flood Ed. *l*
 Gallon Jas. *l*
 Irwin S. *f* and *l*
 Knowlson F. *f* and *l*
 Knowlson J. B. *f* and *l*
 McMurchy J. D. *l* and *a*
 Lennox J. H. *f*
 Middleton Thos. *f* and *a*
 Reekie Jas. *f*
 Smith K. S. *f* and *a*
 Sotheana. H. *f* and *a*
 Taylor F. C. *f* and *a*

LISTOWEL.

Bolton & Tabberner *f* and m
 and a
 Bricker M. *l*
 Clucas Wm. *l*
 Cooper Alex. *l*
 Dixon Wm. *f*
 Donaldson Geo. Y.
 Freeman A. D. *l*
 Hamilton T. L. *l*
 Hay Robert *f*
 Martin Robert *f*
 Scott I. W. *f* and *l*
 Smith S. M. *f* and *l*
 Tilt N. *l*

LONDON.

Beddome & Brown *f* and m
 and a
 Butler Richard
 Danks G. W. *f*
 Flood J. H. *l*
 Gates H. E. *l*
 German C. E. *l*
 Gunn G. M. & Son *f* and m
 and a
 Hammond F. J. *f* and *a*
 Hungerford R. B. *l*
 Jeffers Frith *f* and *l*
 McNeil W. T. *l*
 McRobert E. J. *f* and *l*
 Merritt G. H. *l*
 Nellis J. A. *f* and *l*
 Owens P. B. *l*
 Rae W. H. *f*
 Robertson G. F. *l*
 Parker T. R. *f* and *a*
 Smith D. *f* and *a*

owe E. f
Addell Robert f
allace A. f

LUCKNOW.

erry G. W. f
rant Geo. f
lair Geo. f
urchison John f

MEAFORD.

urledge W. F. C.
uller Peter
ing C. R.
tewart James
rout & Jay

MITCHELL.

abb R. f and l
ampbell H. f and l
hownier Jas. f
legg Wm. f and l
olwell W. f
ull J. W. f and l
ent & Thompson f and l
ord T. S. f and l
oodve G. S. f and l
awrence E. G. f
ethercott S. f
Walker A. R. f and l

MT. FORREST.

Colclough Geo. f and a
Cooke J. J. f and a
Jelley H. f and a
Perry W. C. f and a
Roche S. D. f
Stevenson H. f and a
Wilkes J. C. f and a

NAPANEE.

Anderson Thomas E. f
Card Stephen f and a
Caton Geo. f
Caton Nathan f and a
Davis T. G. f and a
Deroche & Madden f and l
Downey J. H.
Hall W. F.
Harshaw A. I.
Lapum E. S. f and a
Paul A. E. f and l
Phillips W. f and l

NEW MARKET.

Bastedo J. A. f and l
Bogart F. H. f
Hogaboom G. R. f
Hughes E. f
Jackson E. f
Lawrie W. D. f
Lehman L. f and l
Lloyd David f and l
Lloyd T. H. f
Rannie Wm. f and l
Roe A. E. f and l
Souh J. E. f
Woodcock T. J. f

NIAGARA FALLS.

Coulson & Robinson f
Hill F. f
Howard & Co. f
Robinson John f
Skinner P. A. f

NORTH BAY.

Ferguson John f
McKenzie Wm. f
Phelps N. f

NORWICH.

Butterfield D. S. f and l
Dager H. G. f

ORANGEVILLE.

Bennett J. M. f
Brown D. B. f and a
Irwin Frances f
McPherson D. f and l
Parsons Thos. f and l
Webber H. W. f

ORILLIA.

Bacon Wm. f

Bingham W. G. f
Bolster G. L. f and l
Boyle John f
Carbould C. f

Cavana A. G. f and l
Creamer I. f and l
Fitton C. E. f and l
Fowle A. f
Grant C. E. f
Hamilton G. R. f
Hartman W. R. f
Herron J. J. f and l
Kean F. f
Mulcahy T. f
Murray P. f
Richardson H. W. f and l
Robinson S. S. f
Robinson T. H. f and a
Rose J. C. f and l
Scadding H. S. f
Secord J. P. f and a
Strathy Mr. f and l
Watson R. f
Westover S. f

ORMSTOWN.

Fountain E. f
Gale H. E. f
Hartland Herbert f

OSHAWA.

Carswell H. Thos. f
Currie John f and a
Dickey W. f
Dingle C. E. f
Dingle F. E. f and l
Dupont E. f
Glennay Wm. f
Holland F. M. f
Maxwell H. f and l
McMillan Thos. H. f
Rundle A. L. f
Ruttan A. f and a
Scott George J. f and a

OTTAWA.

Batson B. f and l
Black W. J. f
Culbert John Jr. f
Cunningham C. R. f
Desjardins Charles f and a
Douglas C. A. & Co. f f
and a

Duquet L. G. f
Durie J. & Son f
Egan H. K. f
Haycock R. H. f
Junkin J. F. f and a
Lamb W. A. f
King Charles f
King Edward f and a
Lermouth P. f
McCraig R. C. W. f
Mill A. f
Pennock J. G. f and l
Pennock & Mason f
Ruttan T. D. f
Selwyn E. V. f
Stewart Robert f
White W. f
Woodburn Geo. H. f

OWEN SOUND.

Christie R. f
Craig Jas. f
Dobie D. R. f and l
Durie & Miller f and l
Grigg C. R. f
Pain & Johnson f and l
Price George f and l
Raven J. P. f
Spencer George f and l
Stebbins A. M. f
Telford Wm. f
Todd Ed. f

PARIS.

Bullock Joseph f
Finlayson John K. f
Fitch Clarence R. f and l
Hoey James f and a
Kay John f and l
Key Wm. f and l
Ryall Thos. f
Whitlaw Charles f

PARKDALE.

Boothe Geo. S. f and a
Ecclestone & Spaulding f f
and a
Gordon C. M. f and a
Gowanlock J. f and a
Hayes f and a
King R. S. & Co. f and a
MacDonnell J. S. f and a
MacMath H. F. f and a
Munns & Dean f and a
Ray H. f and a
Rose & Stewart f and a
Shaw E. S. f and a
Watson G. C. f and a

PEMBROKE.

Burritt J. H. f
Chamberlain D. C. f and l
Fortier A. J. f and l
Hunter S. S. M. f
Murray Wm. f
Perrett H. W. f and l

PERTH.

Allan J. N. f and l
Henderson J. T. f
Kellock J. F. f
Kilpatrick Peter f and a
Meighen & Bros. f
Pink W. J. f
Whateley Geo. f and l

PETERBOROUGH.

Cameron Chas. f and l
Cluxton W. H. f and l
Cox & Davis f and a
Edwards G. D. f
Henry Peter f and l
Hill W. H. f and a
Horkins Wm. f and a
Hurley Timothy f and a
Manson Wm. f
McGill Chas. f
Mulholland & Roper f f
and a
O'Donnell John f
Rush Harry f
Thornton & Gibbs f
Young A. V. R. f

PETROLIA.

Morris, Clark & Egan f and l

PICTON.

Bong T. f
Branscomb H. W. a
Burley E. W. f and a
Gillespie J. F. f and l
Hudgins A. A. f
Mastin R. B. f and a
Rawson J. A. a
Roblin J. W. f
Rose W. T. f
Sterling R. f
White Fred. f
Williamson W. H. f and l

PORT ARTHUR.

Jones F. f
McDonell Geo. f
Moir A. G. f
Ruttan J. F. f
Squires A. f
Wiley & Co. f

PORT DOVER.

Able David f
Skey, Lawrence f and m
Taylor Robt. f
Tibbetts W. F. f and l

PORT HOPE.

Andros E. B. f
Benson F. A. f
Dickson Rae f
Furby G. M. f
Irwin J. L. f
Lodge J. N. G. f
Long T. f
Margach A. L. f
Ross L. f
Sanders H. V. f
Smart J. E. f and l

Smith S. S.
Wallace W. f
Ward H. A.
White H. R. f

PORT PERRY.

Adams D. J.
Brown J. H.
Brown R. B.
Jarnold F. M.
Laing & Meharry
Paterson N. F.
Pearse C. J.
Robson M. G.

PRESCOTT.

Bellamy S. J. f
Buckley James f and m
Clint James f and l
Coates J. E. f
Dowsley J. f
Dowsley M. f
White H. B. f
Whitney Albert f
Willard Harper f

RIDGETOWN.

Carpenter L. f
Cochran Duncan f and a
Elliott John f and l
Kinney John f
Steel & McKinlay f
Watson Geo. A. f and a

ST. CATHERINES.

Camp L. C. & Son f and a
Eckhardt W. H. f
Grote J. W. f and l
Hellowell H. M. f
Hunt H. G. f and a
Keating J. W. f
Kimmett R. f
McCallum Peter & Son f
and a
McCrane A. M. f
McGibbon Walter f
Potter D. D. E. f and l
Secord P. f and l
Weaver S. f

ST. MARY'S.

Birch N. E. f and l
Box Richard S. f and l
Butcher Thomas f
Carman A. f
Ford Wm. N. f and l
Long E. f
McIntyre G. H. f and l
Stanley T. D. f and l
Swanson David f

ST. THOMAS.

Claris George T. f and m
Cook J. W. f
Coulter W. W. f
Ford N. W. f and a
Fraser Alex. f
Isardi W. E. f
Leonard W. E. f
Martyn J. P. f
McIntyre Archibald f
McKenzie D. K. f and a

SARNIA.

Barrie J. B. f and l
Cook T. f
Dalziel A. H. f and m
Elliott J. F. f and a
Hosie D. f
Mackenzie John A. f
McDowell J. A. f and a
Palmer R. C. f
Poussett H. M. f
Saunders M. A. f
Watson Frederick f
Wright Edward f and a

SEAFORTH.

Copp Wm. f
Fairley J. f
Henderson Geo. f
Holmsted F. f
Papst C. W. f
Strong Alonzo f and l
Watson Jas. f and l
Watson W. N. f and m

ONTARIO—Con.**SIMCOE.**

Boyd J. C. *f and a*
 Boyd W. D. *f and l*
 Brown & Johnston *f and l*
 Curtis John E. *f and l*
 Curtis J. M. *f and l*
 Ford E. E. *f*
 Grasset E. Y. *f and l*
 Nellis T. R. *f and l*
 Ryerson J. W. *f*
 Sharpe Wm. *f and l*

SMITH'S FALLS.

Bethune F. A. *f and l*
 Cars O. *f and a*
 Jarvis W. H. *f and l*
 Moag I. *f and a*
 Miner H. *f*

STRATFORD.

Bolger W. S. *f*
 Brown John *f*
 Gordon Wm. *f*
 Lawrence & Son *f*
 Marshall W. I. *f*
 Miller Thos. *f*
 Mowat W. G. *f*
 Mowat A. C. *f*
 Pockert C. *f*
 Rennie Geo. *f*
 Bolger W. S. *f*
 Brown John *f*
 Gordon Wm. *f*
 Lawrence & Son *f*
 Marshall W. I. *f*
 Miller Thos. *f*
 Mowat W. G. *f*
 Mowat A. C. *f*
 Pockert C. *f*
 Rennie Geo. *f*

STRATHROY.

Allison P. J. *f and a*
 Dickinson R. *f*
 Frank F. W. *f*
 German G. G. *f and l*
 Irwin John *f and a*
 Nicholson H. *f and l*

THOROLD.

Gearin Bros. *f and m*
 Bisgood Harry *f and a*

TILSONBURG.

Borland E. *f*
 Brown T. T. *f and l*
 Carruthers John *f*
 Caverhill John *f*
 Foushee J. N. *f and l*
 Garnett John *f and l*
 Going G. J. *f*
 Inrill Wm. *f*
 Jackson E. C. *f and l*
 Livingston B. *f and l*
 Tribe John F. *f and l*

TORONTO.

Adamson W. *f*
 Armstrong H. D. P. *f*
 Baird R. S. *f*
 Banks Bros. *f*
 Blackburn W. M. *f*
 Blogg T. C. *f*
 Boomer Jas. *f*

Brandon James *f*
 Camp L. C. General Agt.
 Phenix Ins. Co. of Brook-

lyn N. Y.
 Carlile J. B. *f*
 Clarke S. C. Duncan *f*
 Cox G. A. & E. W. *f*
 Cromar Alex. *f*
 Denoon Geo. *f*
 Dixon A. *f*
 Ewart J. H. *f*
 Flynn Jos. *f*
 Gibbs M. *f*
 Gooch & Evans *f*

Harman S. B. *f and l*
 Harper Richard *f*
 Henderson C. M. *f*
 Henderson J. D. *f*
 Henderson Wm. *f*
 Howland W. H. *f*
 Jarvis H. R. *f*
 Jarvis R. H. *f*
 Kay & Banks *f*
 Kenny J. J. *f*
 Kirkpatrick A. M. M. *f*
 Lee W. A. & Son *f*
 Love & Hamilton *f*
 Lovell Robert *f*
 McCabe Wm. *f*
 McCord A. T. *f*
 McCracken Thos. *f*
 Macdonald J. K. *f*
 McGregor Arch. *f*
 McMurrich Geo. *f*
 Matson R. H. *f*
 Maughan John *f*
 Medland & Jones *f*
 Merritt T. & H. K. *f*
 Millar Jas. W. *f*
 Moffat & Co. *f*
 Muris G. H. *f*
 Orr W. H. & Sons *f*
 Pearson E. P. *f*
 Perry A. D. *f*
 Perry W. G. *f*
 Pringle J. *f*
 Pringle T. M. *f*
 Pyke G. J. *f*
 Reed J. B. *f*
 Scott & Wamsley *f*
 Shaw Samuel Jr. *f*
 Sims W. A. *f*
 Smith A. W. & J. E. *f and l*
 Smyth William J. *f*
 Sutherland H. *f*
 Walton & Lightbourne *f*
 Wells & McMurthy *f*
 White W. H. *f*
 Wickens R. *f and m*
 Wood & McDonald *f*
 Wood T. R. *f*

TRENTON.

Brickman F. M. *f l a m*
and s

Hawley A. W. *f*
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APPENDIX.

FIRE PROTECTION.

A COMPILATION SHOWING THE
WATER SUPPLY AND FIRE APPLIANCES
—OF THE—
Cities and Villages of the United States.

CORRECTED TO JUNE 20, 1890.

APPENDIX.

FIRE PROTECTION AND WATER SUPPLY.

WE present in the following pages statistics regarding the fire protection and water supply of the different cities and villages of the country brought down to date. During the eleven years that we have been compiling these valuable statistics, we have sought to improve them year by year, and include in the list every place having a semblance of fire protection or water supply. This year we present a greater number of places than ever before. A very large number of places heretofore unreported responded to our inquiries for information and are included in the list, while the statistics of those places that have been heretofore reported have been carefully corrected in accordance with the present equipment of their departments. Every place of importance in the country has been communicated with and responses have been received from nearly all of them, so that this report shows more nearly this year the fire protecting facilities of the country than any compilation heretofore made. Special attention has been given to obtaining information regarding the water supply of the places named, and it will be found to give all material facts relative to this matter. We have sought to obtain uniformity in the reports from the various places, and, by condensing the matter, to give full information in the briefest space possible.

In securing the population of the places we have not only consulted the best authorities available, but where it is patent that a place has grown extensively since the last census we applied to residents for estimates of the present population.

Plain figures indicate that the population is given as stated in the census of 1880.

A * indicates that the population is estimated by a responsible person, usually the city official who furnished the fire protection report.

A † indicates that the population given is in accordance with the school census taken in 1885.

FIRE PROTECTION AND WATER SUPPLY is printed this year from new type purchased expressly for it, and, being a size smaller than that heretofore used, we have been enabled to get a much greater amount of information on the same number of pages.

For convenience in printing and for the purpose of enabling us to keep this department open for corrections to the last possible moment, "Fire Protection and Water Supply" is printed as an Appendix. By this means we have been enabled to insert corrections as late as June 20, 1890.

We desire to extend our thanks to each and every person who has aided us in collecting these statistics, either by filling out the blanks sent to them, making suggestions, or otherwise contributing to secure accuracy.

THE SPECTATOR COMPANY.

ALABAMA.

Anniston, Calhoun Co., population 10,000; mercantile buildings, brick, 2 to 8 stories; private, wood; wooden roofs permitted. Fire department—1 hook and ladder truck, 4 hose carriages; 2000 ft hose; total membership 100, paid full time 4, remainder volunteers; 11 Gamewell street boxes; 4 fire companies.

WATER SUPPLY—Source, springs; system, gravity and pumping to reservoir; reservoir cap 8,000,000 gals; Holly pumping engines, dy cap 4,000,000 gals; 75 Mathews hydrants; 17 miles pipe 20 to 6 in dia. Anniston Pipe Works; Eddy valves; Union meters 48; pressure, domestic 95 to 100; fire same; water-works owned by private company. Supt, H. B. Rudisill; mayor, R. P. Hugger; city clerk, W. H. Jeffers.

Athens, Limestone Co., population 1011; dwellings brick and wood, 1 and 2 stories; no department; 2 chemical hand extinguishers.

WATER SUPPLY—Springs and wells. W. R. Walker, mayor; C. R. Arnett, town clerk.

Bessemer, Jefferson Co., population 3600. No department.

WATER SUPPLY—Source, springs; system, pumping to standpipe and direct into mains; Blake comp. pumping engines, dy cap 2,000,000 gals; hydrants 45, Bourbon Copper and Brass Works; pipe 9 miles, 12 to 4 in dia; 90 valves; limestone water; pressure, domestic 40, fire 45 to 48 pounds; cost to construct \$125,000; ann expenses \$5600. Supt, G. H. Stevenson; mayor, C. F. Hard; city clerk, J. C. Houston.

Birmingham, Jefferson Co., population *45,000. Fire department—11 horses, 2 steam fire engines, 1 hook and ladder truck, 8 hose carriages; 3000 ft hose; members all paid. Ferdinand Neville.

WATER SUPPLY—Source, creek; system, pumping to reservoir; cap of reservoir 4,000,000 gals; pumping machinery by Deane, Blake and Worthington; total cap 5,500,000 gals dy; 87 hydrants; 30 miles mains, dia 4 to 16 in; Ludlow, Chapman & Eddy gates; quality of water good, not filtered; works cost to construct \$600,000; ann expenses \$20,000; int on bonds 6 per cent; pressure 50 pounds. H. M. Caldwell; W. J. Milner, supt.

Clayton, Barbour Co., population 1200; buildings brick and wood, 1 and 2 stories. Fire department—1 steam engine, 1 hose reel, 1 hook and ladder truck; 600 ft good linen hose; 35 volunteer members. W. J. Ward.

WATER SUPPLY—Source, cistern, 27,000 gals; 1 reservoir formed by damming creek; cap 20,000 gals. B. T. Roberts, town clerk.

Dadeville, Tallapoosa Co., population 1226; mercantile buildings, brick, 2 stories; shingle roofs permitted; dwellings, wood, 1 story; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck; value of apparatus \$300; 1 building, ann rent \$30, value \$300; membership 86, all volunteers; ann expense \$50; bell alarm.

Decatur, Morgan Co., population 10,000; mercantile buildings, brick and stone, 8 to 4 stories; private, wood, 1 to 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 chemical engine on wheels, 1 hook and ladder truck, 1 hose carriage, 1 hand extinguisher; 500 ft linen hose, good; value of fire department equipment \$3000; value of buildings occupied \$500; total membership 65, all volunteer; steam whistle; 1 hook and ladder company, 1 hose company, 1 hand extinguisher company. Chief engineer, D. Young.

WATER SUPPLY—Source, river; standpipe and direct pressure; Deane pumping engines, dy cap 5,000,000 gals; hydrants 250, Chapman; pipe 28 miles, 24 to 4 in dia, maker Dennis Long; 225 valves, Chapman; quality of water good; pressure, domestic 55, fire 100 pounds; works owned by company; cost to construct \$350,000. Pres, John D. Roquemore; mayor, Chas. A. Stevens; city clerk, W. P. Guthrie.

Demopolis, Marengo Co., population *2000; buildings, brick and wood, 1 and 2 stories. Fire department—2 Babcock extinguishers, 1 hook and ladder truck; value of apparatus and supplies \$2000; 55 members, volunteers; ann expenses \$100; bell alarm. E. B. McCarty.

WATER SUPPLY—Source, artesian well and cisterns; 1½ miles street mains. J. J. Griffin, mayor; D. F. Prout, city clerk.

Enfauila, Barbour Co., population 5500. Fire department—2 steam fire engines, 1 hand engine, 1 hook and lad-

der truck, 5 hose carriages; hose cotton, good 2200 ft; rubber good 1000 ft; total membership 240, all volunteers.

WATER SUPPLY—Source, springs; system, pumping to standpipe and direct; Davidson pumping engines, dy cap 2,000,000 gals; hydrants 50, Coffin Valve Co; pipe 7 miles, 4 to 10 in dia; 86 valves, Coffin Valve Co.; quality of water good, filtration natural; pressure, domestic 70, fire same; water-works owned by company; cost to construct \$80,000; int on bonds 6 per cent. Pres, com, S. H. Dent; supt, R. H. Walker; mayor, G. L. Comer; city clerk, G. A. Roberts.

Eutaw, Greene Co., population 1200; area 640 acres; frame and brick buildings, 1 and 2 stories; hook and ladder truck; bell alarm. E. C. Meredith.

WATER SUPPLY—Source, wells. J. C. Anderson, mayor.

Florence, Lauderdale Co., population *5000; buildings, brick and wood, 8 stories. Fire apparatus not described.

WATER SUPPLY—Source not stated; gravity system; Blake pumps, cap 2,000,000 gals; 6 hydrants; 6 miles mains, dia 4 to 6 in; 10 Ludlow gates; quality of water good; cost of works about \$12,000; pressure 87 to 90 pounds; ann expense \$500; works owned by private company. A. Brown, pres and supt; R. Andrews, mayor; A. W. Porter, city clerk.

Gadsden, Etowah Co., population *4000. Fire department—1 hand engine, 5 hose cars; 1 hook and ladder truck; 1700 feet rubber hose; 50 rubber buckets; total membership 60. W. P. Lay.

WATER SUPPLY—Source, river; system, pumping to reservoir; cap of reservoir 1,700,000 gals; Deane pumps, dy cap 1,000,000 gals; 50 hydrants; 5 miles mains, 4 to 10 in dia, Ludlow gates, pressure 85 pounds; cap of filtering reservoir 8,000,000 gals dy; works cost to construct \$22,000; ann expenses \$1500; int 8 per cent, operated by the Gadsden Water-works Co. A. L. Gleen, pres; M. E. Jones, supt.

Greensboro, Hale Co., population 1833. Fire department—1 hook and ladder truck with chemical extinguishers; 25 men, volunteers.

WATER SUPPLY—Source, wells. L. J. Lawson, mayor; D. J. Castleman, town clerk.

Greenville, Butler Co., population *3000; area 2600 acres; fire limit 40 acres; fireworks ordinance; mercantile buildings, brick, 2 stories; dwellings, wood, 1 story. Fire department—1 chemical engine and chemical hand extinguishers; 1 hook and ladder truck; 200 feet rubber hose in good condition; value of apparatus and supplies \$3000; membership 85, all volunteers; ann expenses \$450; bell alarm. Chief, J. O. Bryan.

WATER SUPPLY—Source, wells. W. F. McKenzie, mayor; J. J. McMullan, city clerk.

Huntsville, Madison Co., population 5500; fire area 820 acres; mercantile buildings, wood and brick, 2 stories; private, wood and brick, 1½ and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; other apparatus 500 ft rubber hose, 500 ft fabric, 300 ft leather in good condition; 2 horses, 2 mules; value of fire department equipment \$8000; value of buildings occupied \$6000; total ann expenses of department \$1500; total membership 45, paid full time 2, paid part time 1, volunteer members 42; bell alarm. Chief engineer, John P. Spence.

WATER SUPPLY—Source, springs; system, direct pumping; Worthington and Gordon & Maxwell pumping engines, dy cap 1,500,000 gals; hydrants Ludlow; pipes 12 to 4 in dia, Ludlow valves; quality of water good; filtration natural; pressure, domestic 45; fire 60 pounds; water-works owned by city; ann expenses \$2500; int on bonds \$900. Supt, B. W. Blake; mayor, Jesse Murphy; city clerk, E. R. Matthews.

Jacksonville, Calhoun Co., population 2000. Fire department—1 fire company and 1 hook and ladder company (colored), good hose carriage; 600 ft of rubber hose. J. O. Camp.

WATER SUPPLY—Source, springs; system, gravity to reservoir; 12 hydrants; 4 miles mains, dia 8 and 4 in; quality of water good; cost of works \$17,000; pressure 85 to 90 pounds; int on bonds 4 per cent; works owned and operated by C. D. Martin. H. L. Stevenson, mayor; W. H. Dean, town clerk.

Marion, Perry Co., population *2500; fire limit 50 acres; fireworks ordinance; mercantile buildings, brick,

ALABAMA—Continued.

2 stories; dwellings, wood, 2 stories. Fire department—2 chemical hand extinguishers, 1 hook and ladder truck; value of apparatus and supplies \$1500; 1 building owned by department, value \$150; ann expenses \$55; bell alarm. Chief, W. H. Barritt.

WATER SUPPLY—Source, wells; 1000 gals dy cap. J. A. Moore, mayor; W. H. Smith, city clerk.

Mobile, Mobile Co., population 40,000; fire limit, 9980 acres; fireworks ordinance; causes of fires investigated; buildings, brick and frame, 2, 3 and 4 stories. Fire department—3 steam engines, 1 hook and ladder truck, 4 hose carriages; 5000 ft of hose, in good condition, 9 horses; membership 24, full paid; fire alarm telegraph, 89 street boxes; ann expenses, \$18,000; salvage corps. Chief engineer, Matt. Sloan.

WATER SUPPLY—Source, clear creek; system, pumping direct or to reservoir; reservoir 12 miles from city; Gaakill pumps; cap of reservoir 1,000,000 gals dy; 26 miles street mains and supply pipes; dia of largest, 24 in, smallest, 6 in; 200 hydrants; pressure 80 to 90 pounds; cost of works \$70,000; works owned by company. G. R. Ketchum, pres; John G. Friend, supt.

Montgomery, Montgomery Co., population 28,000; area, 2219 acres; fire limit, 426 acres; fireworks ordinance; causes of fires investigated; mercantile buildings, brick and wood, 2 and 3 stories; dwellings, brick and wood, 1 and 2 stories. Fire department—3 steam engines, 2 hand engines (unservicable), 2 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages; siamese couplings on hand, but not used; 1 salvage wagon; 5500 ft hose good, 950 ft poor; 18 horses, value of apparatus and supplies \$85,800; 2 houses, value \$15,000; one rented at \$300 per annum; 12 members of department paid full time; 370 volunteers; ann expenses \$12; telegraph alarm, 80 street boxes. Chief, H. F. Irwin.

WATER SUPPLY—Source, artesian wells; system, direct and pumping to standpipe; Deane pumping engines, dy cap 40,000 gals; hydrants 224. Coffin Valve Co.; pipe 41 miles, 4 to 24 in dia, Warren F. & M. Co., and Chattanooga F. & P. Works; 840 valves, Coffin Valve Co.; 600 meters, National Meter Co., W. R. Worthington, Frost & Co.; quality of water good; pressure, domestic 48 to 110, fire same; water-works owned by company; int on bonds \$21,000. Pres com, J. D. Roquemore; supt, F. Crosby; mayor, E. A. Graham; city clerk, R. B. Snodgrass.

Opelika, Lee Co., population 8810, buildings, brick and wood, 1 and 2 stories. Fire department—1 steam engine; 1 hose carriage; 700 ft cotton hose; value of apparatus and supplies \$3000; 26 members, volunteer; 1 engineer paid part time; ann expenses 1888, \$120; bell alarm. Charles Shaeffer.

WATER SUPPLY—Source, cisterns and wells; cap of wells 80,000 gals each. F. M. Renfro, mayor; B. T. Phillips, city clerk.

Oxford, Calhoun Co., population 1800; fire area 25 acres; mercantile buildings, brick mostly, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose, cotton good 50 ft; value of fire department equipment \$600; value of buildings occupied \$150; total membership 80, all volunteers; bell alarm; 1 fire company. W. H. Orr, chief engineer.

WATER SUPPLY—Wells and cisterns.

Prattville, Autauga Co., population 1100. Fire department—1 hand engine, 1 hose carriage; 100 ft good hose; 60 men, volunteers.

WATER SUPPLY—Source, large creek; 3 reservoirs, rotary pumps.

Selma, Dallas Co., population 10,980. Fire department—1 steam engine, 2 chemical extinguishers, 2 hook and ladder trucks, 2 hose carriages; 1600 ft hose in good condition, 1000 feet poor; 5 fire wardens (act as patrol); 75 volunteers; 6 horses. John G. Norris.

WATER SUPPLY—Source, 3 artesian wells; system, direct and pumping to standpipe; Worthington pumping engines, dy cap 1,000,000 gals; hydrants 114, Ludlow; pipe, 18½ miles, 12 to 4 in dia. Chattanooga F. & P. Works; 80 valves, Ludlow; 1 meter, National Meter Co.; quality of water good; pressure, domestic 45, fire 100 to 120 pounds; ann expenses \$5000; int on bonds

\$8000. Pres of com, Wm. H. White; supt, Thos. K. Gotchell; mayor, L. S. Starr; city clerk, A. J. Goodwin.

Spring Garden, Cherokee Co., volunteer company; 200 ft hose.

WATER SUPPLY—Reservoir, 50,000 gals cap.

Talladega, Talladega Co., population 8000; mercantile buildings, brick and metal in fire limit, 1, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose, rubber good 650 ft, inferior 100 ft; value of fire department equipment \$1200; value of buildings occupied \$600; total membership 70, all volunteers; bell alarm; 1 hook and ladder company, 2 hose companies; chief engineer, E. R. Jacobs; chairman of fire and water com, Jas. B. McMillan.

WATER SUPPLY—Source, spring; system, direct and pumping from spring; capacity of reservoir 5,000,000 gals dy; standpipe, height 120 ft; in city limits, 8 pumps, Birmingham Iron Works; cap 1,500,000 gals dy; 6 hydrants; 8½ miles mains, dia 2 to 8 in; quality of water good, not filtered; pressure 75 to 150 pounds; cost of works \$40,000; Talladega Gas and Water Company owners; Jos. Shakespeare, pres; W. W. Haralson, supt; W. H. Skaggs, mayor; G. A. Joiner, city clerk.

Troy, Pike Co., population 8400. Fire department—1 chemical engine, 1 steamer, 1 hook and ladder truck; 150 feet good hose; volunteer department, 70 men. E. Jackson.

WATER SUPPLY—Source, wells; system, pumping to standpipe; Gordon pump, cap 1,000,000 gals; 30 hydrants; 2½ miles of mains; pressure 60 to 100 pounds; cost of works \$70,000. Perry Davis, A. C. Worthy.

Tuskaloosa, Tuskaloosa Co., population 7000; area 1280 acres; fire limit 6 squares; fireworks ordinance; mercantile buildings, brick, 2 and 3 stories; dwellings, wood and brick, 1 and 2 stories. Fire department—1 hook and ladder truck, 2 hose carriages; 1000 ft 2½-in rubber hose in good condition; value of apparatus and supplies \$170; 1 building owned by city, value \$3000; membership 26, all volunteers; bell alarm.

WATER SUPPLY—Source, wells; system, direct to tank; cap 168,000 gals; 2 Worthington duplex pumps, cap 1,480,000 gals each; 61 hydrants; 4 1-6 miles mains, dia 1 to 10 inches; cost of works \$90,000; owned by Tuskaloosa W. W. Co. J. W. Wilcox, pres; W. V. Todd, supt; W. C. Jemison, mayor; A. P. Hogan, town clerk.

Tuskegee, Macon Co., population 9500. Fire department—1 chemical engine, 1 hook and ladder truck; 100 ft rubber hose good; 60 men, volunteers. J. L. Adams.

WATER SUPPLY—Source, private wells; reservoirs. W. P. Thompson, mayor; W. H. Echols.

Union Springs, Bullock Co., population 1822; area 980 acres; fireworks ordinance, mercantile buildings, brick, height 1 story; dwellings, wood, 1 story. Fire department—1 steam engine, 1 hand engine, 1 hook and ladder truck (not used), 2 hose carriages; siamese couplings used; 1800 ft rubber hose in good condition; heater connected with steamer, value \$180; value of apparatus and supplies \$4000; 100 volunteers; ann expenses, \$200; bell alarm. Chief engineer, B. T. Ely.

WATER SUPPLY—Source, cisterns, supplied from roofs of buildings, cap 80,000 gals dy. James D. Norman, mayor; P. L. Cowan, town clerk.

Uniontown, Perry Co., population 2000; 1 hook and ladder truck; no organized department;

WATER SUPPLY—Source, cisterns and artesian well. J. C. Welch, mayor; J. A. Hudson, city clerk.

The following places have no fire protection: Ashville, St. Clair Co., population 500. Brundige, Columbia. Henry Co., population 700. Dothan, Fort Payne, De Kalb Co., population 500 (fire department organizing and system of water-works shortly to be put in). Hayneville, Lowndes Co., population 500. Jasper, Walker Co., population 1500. Ozark, Dale Co., population 600. Vetsburg, Macon Co., population 1700. Pratt Mines, Jefferson Co., population 1000 (just incorporated). Russellville, Franklin Co., population 700. Scotsboro, Jackson Co., population 1500. Sylacanga, Talladega Co., population 2000 (movement on foot to establish a fire department). Whistler, Mobile Co., population 1500. Wetumpka, Elmore Co., population 1200 (water supply).

ARIZONA.

Nogales, Pima Co., population 600; mercantile buildings, brick, 1 story; private, brick, 1 story; wooden roofs permitted. Fire department—1 hook and ladder; 1 steam pump, railroad property; hose, cotton 500 ft; value of fire department equipment \$350; value of buildings occupied \$40; total membership 25, all volunteers; 1 hook and ladder company. Chief engineer, W. J. Glenn; chairman of fire and water com, T. A. Jones.

Phoenix, Maricopa Co., population 7500; buildings, brick, 1 and 2 stories. Fire department—1 steam engine, 1 hook and ladder truck, 2 hose carriages; 2500 feet good cotton hose; value of apparatus and supplies \$7000; 100 members; ann expenses \$780; bell alarm. F. M. Camrowski.

WATER SUPPLY—Source, wells; system, standpipe and direct; Deane pumping engines, dy cap 2,000,000 gals; hydrants 50, Ludlow; 11 miles pipe 10 to 4 in dia, National Tube Works; 37 valves Ludlow; 4 meters Hersey; quality of water, medium hard, good; pressure, domestic 40, fire 180 pounds max; cost to construct \$87,000; ann expenses \$4000; int on bonds 6 per cent. Pres com, F. W. Hine; sup, J. M. Gardiner; mayor, Geo. F. Coats; city clerk, Ed. Swarty.

Prescott, Yavapai Co., population 2000; fire area 640 acres; mercantile buildings, brick and wood, 1 to 2 stories; private, wood, 2 stories; wooden roofs permitted; fire-works ordinance. Fire department—1 hook and ladder truck, 4 hose carriages; hose cotton, good 2000 ft; total membership 70, all volunteers; bell alarm; total number of companies 4. Chief engineer, W. C. Bashford.

WATER SUPPLY—Source, creek; system, pumping to

reservoir; reservoir cap 4,000,000 gals; 25 hydrants; 8 miles mains, Ludlow gates; quality of water, good; pressure, 100 to 180 pounds; cost of works \$62,000; ann expenses about \$4500; int 8 per cent; operated by city. Supt, J. F. Mahoney.

Tombstone, Cochise Co., population 1500; buildings, frame and adobe, 1 story. Fire department—1 hand engine, 1 hook and ladder truck, 4 hose carriages; 2400 ft good rubber hose; value of apparatus \$15,000; 8 companies; 150 volunteer members; ann expenses \$1000; bell alarm.

WATER SUPPLY—Source, in canyon; system, gravity from collecting to distributing reservoir; cap of latter 1,000,000 gals; also 25 mile conduit; cost of works \$300,000; pressure good. J. W. Clark.

Tucson, Pima Co., population 8000. Fire department—1 hook and ladder truck, 2 hose carriages; 1000 ft cotton hose, good; 70 volunteer members. D. J. Boleyn.

WATER SUPPLY—Source, river; system, gravity; 50 hydrants; 6 miles 12-in mains; quality of water good, not filtered; pressure 35 to 60 pounds; works operated by Tucson Water Co. J. R. Watts, R. N. Leatherwood, sup; cost of works \$80,000; ann expenses \$1200; int 8 per cent.

The following places have no fire protection: Solomonville, Graham Co., population 500 (water supply obtained from 2 irrigating canals running through town, also from 2 tanks of 5000 gals cap each. Hose attachments available in case of fire); St. Johns, Apache Co., population 1800. Wilcox, Cochise Co., population 500.

ARKANSAS.

Alexander, Pulaski Co., population 800. No department.

WATER SUPPLY—Source, springs; system, gravity; cap of reservoir about 8000 gals; 1½ miles mains; hydrants; cost of works \$800; operated by Alexander Water Co. E. Peloubet, pres; A. B. Holland, supt.

Arkansas City, Deaha Co., population 1800; fire area 20 acres; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; fireworks ordinance. Fire department—1 chemical extinguisher, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 60 ft; value of fire department equipment \$1100; value of buildings occupied \$400; total membership 80, paid part time 8, remainder volunteers; 1 hook and ladder company. Chief engineer, R. W. Smith, chairman of fire and water com, R. W. Smith.

WATER SUPPLY—Source, reservoir; system, direct; pipe in dia; water-works owned by company.

Augusta, Woodruff Co., population 1000; buildings, wood, 1 story; shingle roofs. Fire department—1 hook and ladder truck, 40 volunteer members. W. W. Folsom.

WATER SUPPLY—Source, wells and cisterns. E. Blackman, mayor; J. N. McCurdy, town clerk.

Batesville, Independence Co., population 1700; buildings, stone and wood, 1 and 2 stories. Fire department—hand engine; 300 ft hose.

WATER SUPPLY—Source, wells and streams. J. E. Rosebrough, town clerk.

Bentonville, Benton Co., population 3000; fire area 280 acres; mercantile buildings, brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage, 1 doz rubber buckets and ladders in engine; hose rubber, good 250 ft; value of fire department equipment \$1000; value of buildings occupied \$50; total membership 25, all volunteers; Rumsey bell alarm. Chief engineer, Geo. M. Craig.

WATER SUPPLY—Source, cisterns.

Camden, Onachita Co., population 8000.

WATER SUPPLY—Source, river; system, direct pumping; Gordon pumping engines, dy cap 750,000 gals; hydrants 10, Holyoke; pipe 2½ miles, 6 and 4 in dia; South Pittsburgh works; 10 valves, Chapman; quality of water pure, soft; pressure, domestic 70 to 75, fire 125 to 150 pounds; cost to construct \$22,000; ann expenses \$2300; int on bonds 6 per cent; pres of com, S. Q. Levier; supt, F. W. Rogers; mayor, Jno. C. Ritchie; city clerk, Milton A. Elliott.

Dardanelle, Yell Co., population 2250; mercantile buildings, wood and brick, 1 and 2 stories; wooden

roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 500 ft; total ann expenses of department \$50; total membership 35, all volunteers; bell alarm; 1 fire company; chief eng, J. O. Polk; fire and water com, J. A. Ross, T. Cox and J. G. Jackson.

WATER SUPPLY—Source, wells; system, gravity; 6 hydrants; 1500 ft 8 in mains; quality of water good; cost of works \$4000; pressure 20 to 45 pounds; works owned and operated by W. E. Delong. L. C. Hall, mayor; G. W. Carter, town clerk.

Fayetteville, Washington Co., population 4500; buildings brick and wood, 2 and 3 stories. Fire department—2 hook and ladder trucks; value of apparatus and supplies, \$1500; 60 members; bell alarm. J. F. Mayes.

WATER SUPPLY—Source, wells and cisterns. J. H. Van Hoose, mayor; J. L. Dickson, city clerk.

Fort Smith, Sebastian Co., population 20,000. Fire department—1 hook and ladder truck, 8 hose carriages, 2 hose hose carts; 1500 ft best rubber hose; 125 men, volunteers; electric alarm. J. J. Little.

WATER SUPPLY—Source, river; system, pumping to reservoir; Worthington and Smith & Vaile pumps; cap reservoir 5,500,000 gals daily; 71 hydrants; 15 miles mains, dia 4 to 20 in; 28 Chapman gates; 18 Worthington meters; water not filtered; cost of works \$223,000; pressure 50 to 150 pounds; ann expenses \$5500; int on bonds 6 per cent; Forth Smith Water Co. owners; John Vaile, pres; Ed. Thomas, supt. Daniel Baker, mayor; H. L. Monroe, city clerk.

Helena, Phillips Co., population 4500. Fire department—1 steam engine, 2 hand engines, 1 hook and ladder truck, 4 hose carriages; 1700 ft good hose; 4 men paid full time, 1 paid part time; 100 volunteers; 2 horses. N. J. Fritzer.

WATER SUPPLY—Source, river and ditch supplied from springs; stationary engine 60-horse power; 1700 ft street pipes, dia 4 to 5 in; 10 hydrants; 20 Ludlow gates; pressure 80 pounds. J. P. Duncan, mayor; J. O. Baguree, town clerk.

Hope, Hempstead Co., population 3000; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs are not permitted in fire limits. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; total membership 12, all volunteers; Bell alarm; 1 fire company. Chief engineer, O. W. Murray; chairman of water com, J. T. Barr.

WATER SUPPLY—Source, wells; system, pumping to reservoir; Chapman pump, cap 80,000 gals dy; 400 hydrants; miles mains not stated, dia 1 to 4 in; quality water good; pressure 24 pounds; ann expenses \$2250. J. P. Hearvey, mayor; S. A. Knightston, recorder.

ARKANSAS—Continued.

Hot Springs, Garland Co., population 12,000; fire area 2 miles sq; mercantile and private buildings in fire limits, brick, stone and iron, 2 and 3 stories; outside, wood; wooden roofs not permitted in fire limits. Fire department—2 steam fire engines, 1 hook and ladder truck, 7 hose carriages, all kinds; hose cotton, good 2500 ft; rubber good, 1000; 4 hoses, value \$400; value of fire department equipment \$15,000; value of buildings occupied \$2500; total ann expenses of department \$3000; total membership 100, paid full time 8, paid part time, 40; no of volunteer members 57; telephone alarm; no of street boxes 12, Gamewell; total no of fire companies 4. Chief engineer, A. J. Walsh; chairman of fire and water com, John Hower.

WATER SUPPLY—Source, springs and small streams; system, gravity; Knowles and Worthington pumping engines, dy cap 2,500,000 gals; hydrants 76, Holyoke; pipe 9 miles, 10 to 4 in dia; 80 valves, Ludlow & Eddy; meters Crown & Worthington; quality of water good and soft; pressure, domestic about 100, fire about same. Pres of com, A. B. Gaines; supt, A. N. Sill; mayor, Jno. Loughran; city clerk, W. E. Shanahan.

Little Rock, Pulaski Co., population *90,000; area, 2000 acres; fire limit 185 acres; fireworks ordinance; causes of fire investigated; mercantile buildings, brick, 3 stories; dwellings, frame, 1 and 2 stories. Fire department—3 steam engines, 2 hook and ladder trucks, 8 hose carriages; 4000 ft good rubber hose; 17 hoses; value of apparatus and supplies \$30,000; 1 building, value \$17,000; 175 volunteer members, 12 full paid; bell and telephone alarms. Chief engineer, Michael Egan.

WATER SUPPLY—Source, river; system, pumping to standpipe and reservoirs; cap of former 220,000 gals, of latter 18,000,000 gals; Blake pumps, cap 5,000,000 gals dy; 126 hydrants; 18 miles mains, dia 4 to 20 in; 98 Chapman gates; 28 Crown meters; pressure, 70 pounds; cost of works \$400,000; ann expenses \$10,000; int on bonds 8 per cent. Zep. Ward, pres; Zeb. Ward, Jr., supt; W. G. Whipple, mayor; H. C. Jones, city clerk.

Malvern, Hot Springs Co., population 2400; no department, limited fire protection; hose connected with railroad company's tank; church-bell alarm.

WATER SUPPLY—Source, wells and railroad tank. N. P. Richmond, mayor; W. W. Tannehill, town clerk.

Nashville, Howard Co., population 1500; frame buildings, 1 and 1½ stories; wooden roofs permitted Fire department—1 hand engine, 1 hose carriage; 750 ft good hose; 80 volunteer members; bell alarm.

WATER SUPPLY—Source, cisterns. R. F. Tilson.

Newport, Jackson Co., population 3000; fire area 320 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; no fireworks ordinance. Fire department—2 hose carriages; hose, cotton good 1200 ft; 1 hose, value \$175; value of fire department equipment \$2800; value of buildings occupied \$350; total ann expenses of department \$600; total membership 37, paid full time 1; remainder volunteers; telephone alarm. Chief engineer, L. Minor; sec., B. B. Bond.

WATER SUPPLY—Source, river; system, standpipe and direct pumping; Smith & Vail pumping engines, dy cap 2,000,000 gals; hydrants 52; pipe 3 miles, 8, 6 and 4 in dia; quality of water good; pressure, domestic 64, fire 120 pounds. Mayor, G. Jones; city clerk, R. B. Harder.

Pine Bluff, Jefferson Co., population 15,000; fire area 2½ miles square; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, a number of chemical extinguishers, 1 hook and ladder truck; 5

hose carriages, all kinds; hose, cotton good 800 ft; rubber good 500 ft; inferior 600 ft, not in use; 2 hoses, value \$600; value of fire department equipment \$10,000; value of buildings occupied \$4000; total ann expenses of department \$3000; total membership 76, paid full time 2, remainder volunteers; Armstrong fire alarm system; street boxes 50; 1 engine company, 1 hook and ladder company, 8 hose companies. Chief engineer, J. H. Dellmon.

WATER SUPPLY—Source, wells and river; system, pumping direct and to standpipe; cap of standpipe 85,000 gals; pumping machinery by Pond Engineering Co, dy cap 8,500,000 gals; 184 hydrants; 14 miles mains, dia 4 to 14 in; Eddy gates; Crown meters, pressure 60 to 140 pounds; cost of works \$150,000; ann expenses \$3000; operated by corporation. J. F. Thompson, pres; W. P. Thompson, supt.

Rogers, Benton Co., population 2500; fire area 320 ft square; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hose carriage; hose, cotton good 600 ft, rubber lined; value of fire department equipment \$800; value of buildings occupied \$150; total membership 25, volunteers; 1 hose company. Chief engineer, L. C. Hooker; fire and water com, R. L. Nance, S. B. Wing and W. Williams.

WATER SUPPLY—Source, spring; dy cap 1,000,000 gals; system, pumping to tank, cap of tank 45,000 gals; Hughes pump; 8 hydrants; 8½ miles mains, dia 4 to 8 in; works operated by Rogers Water Co. J. C. Blackburn, pres; B. F. Dyer, supt.

Texarkana, Miller Co., population 12,000; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—2 hook and ladder trucks, 4 hose carriages, all kinds; hose, rubber good 2500 ft; 6 hoses, value \$1200; value of fire department equipment \$200; total membership, about 70, paid full time 8, remainder volunteers; Gamewell fire alarm system, street boxes 12. Chief engineer, J. L. Cella; chairman of fire and water com, E. A. Seickler.

WATER SUPPLY—Source, artesian wells; system, direct; Gordon-Maxwell pumping engines, dy cap 2,500,000 gals; hydrants 32, Chapman & White; pipe, 7½ miles, 4 to 10 in dia, Chattanooga F. & P. Works; 10 valves; Scott, 3 meters, Crown; quality of water soft and pure; pressure, domestic 60 to 80; fire 160 to 200 pounds; cost to construct \$30,000; ann expenses about \$7,000; int on bonds \$360. Pres of com, J. A. Polhamus; supt, A. C. Jones; mayor, Martin Forster; city clerk, W. H. Arnold.

Van Buren, Crawford Co., population 2500; area 700 acres; fire limit 640 acres; mercantile buildings and dwellings, brick and frame, 1 and 2 stories; bell alarm; 4 chemical extinguishers. R. B. Creekmore.

WATER SUPPLY—Source, cisterns and wells. Alvis Smith, mayor; A. M. Orrick, city clerk.

The following places have no fire protection: Alma, Crawford Co., population 1000 (water supply, wells). Argenta, Pulaski Co., population 8000. Arkadelphia, population 2500 (bucket brigade). Atkins, Pope Co., population 800. Beebe, White Co., population 2000. Black Rock, Laurence Co., population 700. Boonville, Logan Co., population 700. Clarksville, Johnson Co., population 1200. Conway, Faulkner Co., population 1400. Corning, Clay Co., population 850. Eureka Springs, Carroll Co., population 6000. Greenwood, Sebastian Co., population 1200. Hackett City, Sebastian Co., population 1000. Huntsville, Madison Co., population 700. Magnolia, Columbia Co., population 1500. Rector, Clay Co., population 1200. Russellville, Pope Co., population 2000. Springdale, Washington Co., population 700. Walnut Ridge, Lawrence Co., population 700.

CALIFORNIA.

Alameda, Alameda Co., population *10,000. Fire department—2 hook and ladder trucks, 5 hose carriages, 4 chemical extinguishers (hand) and 4 Johnson pumps; 1100 ft rubber hose, 3250 ft cotton good; 140 men, volunteers. F. K. Krauth, Jr.

WATER SUPPLY—Source, 26 artesian wells; system, pumping to reservoir and direct; Worthington pumping engines, dy cap 1,000,000 gals; hydrants 85, Garratt; pipe about 40 miles 10 to 2 in dia; 1250 meters, National; quality of water good; pressure, domestic 40, fire same; cost to construct \$384,000; ann expenses \$24,000. R. H. Thompson, owner; supt, J. L. Borden; city clerk, Jas. Millington.

Anaheim, Los Angeles Co., population 2000; area 2000 acres; mercantile buildings, brick and wood, 1 and 2 stor-

ies; dwellings, wood, 1 and 2 stories. Fire department—1 hand engine, 2 hose carts, 1 hook and ladder truck; 750 ft rubber hose; value of apparatus, etc., \$1000; 1 building owned; 20 volunteer members; bell alarm. Chief, S. O. Wood.

WATER SUPPLY—Source, wells; system, pumping to tanks; Hooker pump, cap 70,000 gals; 9 hydrants; 1½ miles 4-inch mains; 10 gates; quality of water excellent; pressure 50 pounds; works owned and operated by city. A. Schneider, supt; Theo. Reiser, mayor; Max Nebelung, city clerk.

Anderson, Shasta Co., population 700; fire area 60 acres; mercantile buildings, brick and wood, 1 and 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; no fireworks ordinance. Fire department—1

iose carriage, buckets, ladders, axes and hooks; hose rubber, good 200 ft; total membership 22, all volunteers; bell alarm; 1 hose company. Chief engineer, E. F. Buss.

WATER SUPPLY—Source, mountain stream; system, gravity; cap of reservoir 8000 gals; 1 mile mains; 9 hydrants; cost of works \$11,000; pressure 60 to 80 pounds; works operated by Anderson Water Co. Edw. Aldersley, supt.

Antioch, Contra Costa Co., population 700; mercantile buildings, wood, 1 story; private, wood, 1 story; wooden roofs permitted; no fireworks ordinance. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 400 ft; total membership 30, all volunteers; bell alarm. R. Shipley, pres.

WATER SUPPLY—Source, tank; 30,000 gals cap. D. MacIntyre, sec.

Arcata, Humboldt Co., population 1200; mercantile buildings, wood, 1 to 2 stories; private, wood, 1 to 2 stories; wooden roofs permitted outside of business centre; no fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 800 ft; rubber, good 1100 ft; value of fire department equipment \$1600; total ann expense of department \$400; total membership 60, all volunteers; bell alarm; 1 hook and ladder company. Chief engineer, C. L. Pardee.

WATER SUPPLY—Source, springs; system, gravity; 16 hydrants; $\frac{3}{4}$ mile mains, 8 to 7 in dia; 4 gates; quality of water good; cost of works \$12,000; pressure 50 to 60 pounds. Wm. Carson, pres W. W. Co.; O. H. Sprung, supt; J. N. Davies, mayor; C. L. Pardee, town clerk.

Auburn, Placer Co., population 3000; buildings, brick and wood, 1 and 2 stories. Fire department—2 hose carts and 800 ft of no 1 cotton hose; value of apparatus and supplies \$2000; 50 volunteer members. W. B. McGuire.

WATER SUPPLY—Source, river; system, gravity; hydrants 30, Garratt; 15 miles pipe 18 to 24 in dia, M. T. & Co.; 4 valves, Garratt & Loftus; quality of water good; pressure, domestic 175 to 375; fire, same pounds; fall from reservoir; water-works owned by private corporation. Supt, F. W. Birdsall; mayor, E. Walsh; city clerk, H. W. Curtis.

Azusa, Los Angeles Co., population 500; brick and wood buildings, principally 2 stories; no regular department.

WATER SUPPLY—Source, river; system, gravity; cap of reservoir 1,500,000 gals; 6 miles 6 to 10 in mains; quality, mountain water; charcoal filtration; cost of works \$25,000; operated by private company. J. S. Slawson, pres; D. A. Shaw, supt.

Bakersfield, Kern Co., population 3000. Fire department—1 steamer, 1 hand engine, 1 hook and ladder, 2 hose carts; 1000 ft rubber hose, 600 ft cotton hose; 150 men, volunteers. Chief engineer, F. J. Packard.

WATER SUPPLY—Source, wells; system, pumping to reservoir; Blake pumping engines, dy cap 50,000 gals; hydrants 11, Garratt; pipe 7 miles; quality of water good; pressure, domestic 50; fire, same; water-works owned by two persons; cost to construct \$30,000; ann expenses \$4500; pres of com, W. H. Scribner, half owner.

Benicia, Solano Co., population 3300. Fire department—2 hand engines, 2 hose carts, 1 hook and ladder truck; 1200 ft rubber hose; 50 hand grenades; 1 wagon. D. M. Hart, chief engineer.

WATER SUPPLY—Source, creek; system, pumping to reservoir; cap of reservoir 90,000,000 gals, Knowles pump; cap 1,000,000 gals; 45 hydrants; 8 miles mains, dia 4 to 8 in; 6 Garratt gates; 30 Worthington meters; quality of water good; iron magnesia; cost of works \$30,000; pressure 15 to 70 pounds; works operated by Benicia Water Co. E. H. Nielsen, pres; A. Robinson, supt.

Berkeley, Alameda Co., population 5000; fire area 640 acres; mercantile buildings, wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 chemical extinguishers, 2 hook and ladder trucks, 2 hose carriages; hose, cotton good, 500 ft, rubber good, 800 ft; value of fire department equipment \$2300; value of buildings occupied \$1000; total membership 60, all volunteers; Klein & Co.'s gong alarm. Chief eng, Joseph Choppe; chairman of fire and water com, W. M. Heywood.

WATER SUPPLY—Source not stated; 2 reservoirs; 400,000 gals cap; 10 miles street mains and supply pipes; 14 hydrants. A. Wellendorf. (See West Berkeley.)

Bodie, Mono Co., population 2000. Fire department—2 hose carts, 1 hook and ladder truck, 1 chemical engine; 1000 ft rubber hose; cost of apparatus \$4000; ann expenses \$2300; 150 volunteer members; bell and whistle alarm. H. Hartley.

WATER SUPPLY—Source, wells; system, pumping to reservoir, pump by Prescott & Co. cap 504,000 gals dy; 8 hydrants; $\frac{3}{4}$ mile 6 in mains; quality of water mineral. Wilson Butler, town clerk.

Callistoga, Napa Co., population 1200; mercantile buildings, wood and brick; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hose carriage; hose, cotton good, 500 ft; value of fire department equipment \$500; value of buildings occupied \$1000; total membership 26, all volunteers; bell alarm; 1 hose company. Chief eng, W. T. Simmons; chairman of fire and water com, W. H. Casly.

WATER SUPPLY—Source not stated; 4 miles street mains; 12 hydrants; 8 Loftus gates; 8 meters; pressure 73 pounds. W. F. Fisher. N. W. Collins, town clerk.

Cambria, San Luis Obispo Co., population *400; mercantile buildings, frame, 2 stories; wooden roofs permitted; dwellings, frame, 1 story. Fire department—1 hook and ladder truck; 20 members; ann expenses \$50; bell alarm; chief eng, Sam'l Guthrie.

WATER SUPPLY—Source, wells and creek; reservoir 15,000 gals cap, from which pipes are laid.

Chico, Butte Co., population 7000; fire area 75 acres; mercantile buildings, brick; private, wood; 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 5 hose carriages, all kinds; 19 ladders; hose, cotton good, 8000 ft; rubber good, 500 ft; 2 horses, value \$300; value of fire department equipment \$11,000; value of buildings occupied, \$6000; total ann expenses of department \$2000; total membership 300; paid full time 1, paid part time 2, remainder volunteers; bell alarm; 2 engine companies, 1 hook and ladder company, 2 hose companies. Chief engineer, C. B. Swain; chairman of fire and water com, W. H. Sherwood.

WATER SUPPLY—Source, 2 wells; system, pumping to tank; Evans' pumping engines, dy cap 2,000,000 gals; hydrants 32; pipe 5 miles, 8 to 4 in dia; 10 valves; quality of water good; pressure, domestic 25, fire 100 pounds; cost to construct \$7500; int on bonds 6 per cent; pres of com, G. W. Dorn; supt, same; mayor, J. A. Wayland; city clerk, J. D. Sproul.

Colton, San Bernardino Co., population 2500; buildings, brick, 2 stories; 5 hand chemical extinguishers; no department.

WATER SUPPLY—Source, artesian wells; system, gravity; pressure 50 to 75 pounds; works operated by W. W. Co.; A. B. Miner, pres; F. F. Osteo, supt; A. Thompson, mayor; W. W. Wilcox, city clerk.

Cloverdale, Sonoma Co., population *1200; buildings, stone and brick, 1 and 2 stories. Fire department—6 chemical extinguishers, 1 hose carriage; 600 ft rubber hose, good; 100 ft cotton, good; value of apparatus and supplies \$300; 35 volunteer members; bell alarm. G. Cameron.

WATER SUPPLY—Source, well; 1 reservoir, cap 300,000 gals; Worthington pumps, 720,000 gals dy cap; 4 miles street mains, dia 8 to 6 in; 17 hydrants, pressure 65 pounds. Carl Ludwig, supt; H. H. McKoon, clerk board town trustees.

Columbia, Tuolumne Co., population 550. Fire department—2 hand engines, 2 hose carriages, 300 ft good rubber hose, 500 ft good leather hose, and 250 ft poor; volunteer department, 80 men. G. Wing.

WATER SUPPLY—Source, cisterns; 2 reservoirs; gravity pressure; 5 miles of mains. G. Wing, supt.

Colusa, Colusa Co., population 3000; mercantile buildings, brick and iron in fire limits, wood outside; 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire limits; no fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; 200 ft good cotton hose, 900 ft good rubber hose, 100 ft inferior hose; value of fire department equipment \$4000; value of buildings occupied, \$7500; ann expenses \$700; membership 50, all volunteers; bell alarm; 1 hook and ladder company; 2 hose companies. Chief engineer, J. Grower.

WATER SUPPLY—Source, river; system, pumping to tanks, cap 123,000 gals; Worthington & Knowles pumps, total cap 1,000,000 gals dy; 14 hydrants; $\frac{5}{8}$ miles mains, dia 4 to 8 in; quality of water soft, not filtered; cost of works, \$40,000; pressure 22 to 40 pounds; operated and owned by J. B. Cooke. W. B. Cooke, supt; J. McAmis, city clerk.

Dutch Flat, Placer Co., population *500. Fire department—1 hose cart, 800 ft cotton, new; 600 ft leather hose, old; volunteer department, 40 men. Wm. Baker.

WATER SUPPLY—Source, springs; system, gravity; cap of reservoir, 170,000 gals; 15 hydrants; $1\frac{1}{4}$ miles mains,

CALIFORNIA—Continued.

dia 6 to 12 in.; pressure 170 pounds; works owned and operated by Isaac T. Coffin.

Eureka, Humboldt Co., population 8000; area 700 acres; fire limit 75 acres; mercantile buildings, brick and wood, 1 and 2 stories; shingle roofs permitted; dwellings, frame, 1 to 2 stories. Fire department—2 steam engines, 1 hand engine, 4 hose carriages, 1 hook and ladder truck; slamese couplings used; 500 ft rubber hose, 2200 ft cotton; 500 ft leather; value of apparatus and supplies \$18,550; 8 buildings owned, value \$8000; membership 100; 4 paid men; bell alarm. Chief engineer, C. Acheson.

Water Supply—Source, river; system, direct pumping; Knowles' pumping engines, dy cap 1,500,000 gals; hydrants 6, Garratt; pipe 18 miles, 2 to 18 in dia; 9 valves, Judson Mfg. Co.; 12 meters, Hersey, Union, Worthington Thompson; quality of water good; pressure, domestic 70, fire 100 pounds; cost to construct \$168,000. Pres of com, R. Sweasy; supt, H. L. Ricks; mayor, John Vance; city, town or village clerk, Jas. T. Keleher.

Folsom City, Sacramento Co., population 1200; fire area 5 acres; mercantile buildings, material used brick, 1 story; private, material used wood, 1 and 2 stories; wooden roofs permitted; no fireworks ordinance. Fire department—1 hook and ladder truck in bad condition; hose, rubber good, 50 ft.

Water Supply—Source, reservoir and large pipes.

Fresno, Fresno Co., population 8000; fire area 16 blocks; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted but tin used mostly; fireworks ordinance. Fire department—2 steam fire engines, 3 chemical extinguishers on hose wagon, 1 hook and ladder truck, 2 hose carriages; hose, cotton good, 8000 ft; inferior 250 ft; 8 horses, value \$1200; value of fire department equipment, \$12,000; value of buildings occupied \$9000; total ann expenses of department \$6000; total membership 142, paid full time 5, paid part time 1, remainder volunteer; fire alarm system to be put in; 6 boxes; no of engine companies 2; 1 hook and ladder company; 2 hose companies. Chief engineer, E. R. Higgins; chairman of fire and water com, A. Toombs.

Water Supply—Source, artesian wells and canal; system, pumping to tanks, Worthington pump, cap 1,500,000 gals dy; 25 hydrants; 8½ miles mains, dia 2 to 12 in; Garratt gates; quality of water good, not filtered; cost of works \$75,000; pressure 24 to 35 pounds; ann expenses \$6000. Louis Leach, pres works; W. S. McMurty, Jr., supt; A. G. Pedler, mayor; W. B. Dennett, city clerk.

Gilroy, Santa Clara Co., population 2800; mercantile buildings, material used wood, 1 story; private, material used wood, 1 story; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical extinguisher; 1 hook and ladder truck, 4 hose carts; hose, rubber good, 1200 ft, 900 ft 2d quality; value of fire department equipment \$6000; value of buildings occupied \$2600; total ann expenses of department \$1000; total membership 120, all volunteers; bell alarm. Chief engineer, L. J. Cleveland; chairman of fire and water com, S. T. Moore.

Water Supply—Source, 9 cisterns, 10,000 to 15,000 gals cap; system, pumping to reservoir; 8 hydrants; 6 miles 12 in mains; 3 gates; quality of water good; pressure 20 to 35 pounds; works owned by city. J. W. Norris, supt; Louis Loupe, mayor; W. R. Pyle, city clerk.

Grass Valley, Nevada Co., population 5000; area 260 acres; fire limit same; fireworks ordinance and for investigating causes of fire; mercantile buildings, brick, 2 stories; shingle roofs permitted; dwellings, wood, 1½ stories. Fire department—1 hook and ladder truck, 5 hose carriages; 700 ft good rubber hose, 50 ft poor; 880 ft good leather, 150 ft poor; value of apparatus and supplies \$4500; 2 buildings owned, value \$3500; membership 50; 5 paid; ann expenses, \$700; bell alarm. Chief engineer, W. H. Freeman.

Water Supply—Source, canal; system, gravity; hydrants 66, J. M. Totenan; pipe, 6 miles, 4 to 22 in dia; 24 valves; quality of water good; pressure, domestic 100, fire same; annual expenses \$8500. Pres of com, A. D. West; supt, R. C. Dorsey; mayor, A. D. West; city clerk, W. D. Harris.

Hanford, Tulare Co., population 1200; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 story; wooden roofs permitted; no fireworks ordinance. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 200 ft, rubber good, 850 ft; total membership 40; all volunteers; bell alarm; 1 fire company. Chief engineer, H. T. Hendricks; chairman of fire and water com, A. Dinkelspeil.

Water Supply—Source, wells; system, pumping to reservoir.

Haywards, Alameda Co., population 2000; area 1800 acres; fire limit 1000 acres; causes of fire investigated; frame buildings, 2 stories; shingle roofs permitted. Fire department—3 companies, 2 engines, 3 hose carts, 1700 ft good hose.

Water Supply—Source, 12 wells; system, pumping to reservoir; Gregory pumps, cap 4,000,000 gals dy; 28 hydrants; 12 miles mains, dia 6 to 10 in; quality of water soft; cost of works \$35,000; pressure 80 to 120 pounds; works operated by Knox Bros. Wm. Knox, supt; James A. Collins, city clerk.

Healdsburg, Sonoma Co., population *2000; area 640 acres; fire limit same; mercantile buildings, brick, 2 stories; wooden roofs permitted; dwellings, wood, 1 story. Fire department—1 chemical engine, 1 hook and ladder truck, 2 hose carriages; 1200 ft good rubber hose; value of apparatus and supplies \$2200; building rented, ann rent \$80, value \$500; 42 members, all volunteers, ann expenses \$200; bell alarm.

Water Supply—Source, springs; system, pumping to reservoir; cap of reservoir 500,000 gals; Blake pumping machinery, cap 500,000 gals dy; 12 hydrants; 3 miles 6 in mains; cost of works \$30,000; ann expenses \$500. F. Koenig, supt.

Hollister, San Benito Co., population 2600; fire area 200 acres; mercantile buildings, material used brick, 2 stories; private, material used wood, 1 story; wooden roofs not permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 8 hose carriages, all kinds; hose cotton, good 1000 ft, rubber good, 500 ft, inferior 200 ft, leather good, 800 ft; total ann expenses of department \$346; total membership 102, all volunteers; bell alarm; 1 hook and ladder company, 3 hose companies. Chief engineer, Wm. Eastman.

Water Supply—Source wells; system, direct; 1 reservoir 800,000 gals cap dy; Knowles' pumps, cap 300,000 gals dy; 6 miles street mains, dia 4 to 6 in; 28 hydrants; water pressure 45 pounds; works owned by private corporation. P. S. Hawkins, pres; J. S. Hamilton, supt. H. Shaw, city clerk.

Irvington, Alameda Co., population *500; buildings, brick and wood, 1 and 2 stories. Fire department—1 hose carriage; 800 ft cotton hose, good; 20 members, volunteers. H. Weston.

Water Supply—Source, wells; system, gravity and pumping to reservoir, cap of pump 60,000 gals dy; 8 hydrants; ¼ mile 2½ in mains; cost of works \$12,000; pressure 20 to 30 pounds. H. Crowell, Wm. Mack.

Jackson, Amador Co., population 1800; frame and brick buildings, 1 and 2 stories; 1 hose carriage, 250 ft poor rubber hose; no organized department.

Water Supply—Source, canal and river; system, gravity; 7 hydrants; 2 miles mains, diameter 2 to 6 inches; quality of water good; cost of works \$30,000; pressure for fire, 170 pounds. B. F. Richtmeyer, supt; Ellis Evans.

Livermore, Alameda Co., population 2700; fire area ¼ miles sq; mercantile buildings, wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 aerial truck, 2 hose carriages; hose cotton, good 800 ft, rubber good, 800 ft, inferior, 400 ft, linen, good, 400 ft; value of fire department equipment \$1400; value of buildings occupied \$1000; total membership 80, all volunteers; bell alarm. Chief engineer, L. Schaffer; chairman of fire and water com, Jas. Beazall.

Water Supply—Source, streams and wells; system, pumping to reservoir; diameter of mains 8 to 8 in; 2 reservoirs, steam pump; 18 hydrants. J. Aylward, supt; D. M. Connors.

Long Beach, Los Angeles Co., population 800; fire area 100 acres; mercantile buildings, wood, 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck; total membership 10, all volunteers; 1 hook and ladder company. Chief engineer, A. R. Grezurg.

Los Angeles, Los Angeles Co., population 80,000; fire area 6 sq miles; mercantile buildings, brick, stone and iron, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—7 steam fire engines, 6 chemical extinguishers, 1 hook and ladder truck, 1 aerial truck, 8 hose carriages, all kinds; hose, rubber good, 7000 ft; 27 horses, value \$6750; value of fire department equipment \$60,000; value of buildings occupied \$25,000; total annual expenses of department \$70,000; total membership 80, paid full time 27, paid part time 53; Richmond electric fire alarm; no

of street boxes 30; no of engine companies 7; 1 hook and ladder company, 1 hose company. Chief engineer, Thos. Stroben; chairman fire and water com, H. T. Hazard.

WATER SUPPLY—Source, river and springs; system, gravity; hydrants 225, Ludlow; pipe 110 miles 2 to 30 in dia; 8500 service taps, Ludlow; 100 meters, Hersey and Nat'l; quality of water good; filtration, underground drain pipes; pressure, domestic 40, fire same; water-works owned by company; cost to construct \$1,200,000; int on bonds 6 per cent on \$300,000. Pres. of com, Wm. H. Perry; supt, Wm. Mulholland; mayor, Henry Hazard; city clerk, F. Teed. Los Angeles City Water Co. supplies hill section with 2200 taps.

Los Gatos, Santa Clara Co., population 2000; buildings, wood, 1 and 2 stories. Fire department—1 hose carriage; 300 ft cotton hose, good; 300 ft rubber hose, good; value of apparatus and supplies \$500; 25 members, volunteers; bell alarm. E. J. Crandall.

WATER SUPPLY—Source, not stated; 8 reservoirs; 3 miles street mains; 4 hydrants, pressure, 150 pounds. W. D. Tisdale, supt; A. E. Wilder.

Madera, Fresno Co., population 1800. Fire department—1 hand engine, 1 hose cart, 700 ft rubber hose; 40 volunteers. E. E. Vincent.

WATER SUPPLY—Source, flume system pumping to cisterns.

Martinez, Contra Costa Co., population 1500; area 400 acres; frame buildings, 2 stories. Fire department—50 volunteer members; 1 hook and ladder truck, 4 fire extinguishers, 1 hose carriage; 400 ft hose. E. H. Ludden.

WATER SUPPLY—Source, wells; steam pumps. D. R. Thomas, owner. G. T. Bush.

Marysville, Yuba Co., population 6000; brick and frame buildings, 2 stories. Fire department—3 steam engines, 1 hook and ladder truck, 5 hose carriages, 1200 ft good rubber hose; value of apparatus, etc., \$15,000; 18 men paid; annual expenses, \$4000; bell alarm. John Colford.

WATER SUPPLY—Source not given; 23 reservoirs; 15 hydrants. L. H. Babb, supt; E. E. Smith.

Mendocino, Mendocino Co., population 900; fire area 1 square mile. Mercantile buildings, material used, wood, 2 stories; private, material used, wood, 2 stories; wooden roofs permitted; no fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft; value of fire department equipment, \$1400; total membership, 60, all volunteers; bell alarm; 1 fire company. Chief engineer, J. C. Ford; chairman of fire and water com, E. Brown.

Merced, Merced Co., population 8000. Fire department—1 steam fire engine, 1 hand fire engine, 1 hook and ladder truck, 2 hose carts, siamese couplings used; 800 ft rubber hose; value of apparatus, etc., \$3000; 1 building used; membership, 60; annual expenses, \$300; bell alarm. Henry Bearwald.

WATER SUPPLY—Source, wells and cisterns; 6 hydrants; annual expenses, \$300. J. Naffiger, J. Myall.

Mission San Jose, Alameda Co., population 800; fire area 800 to 1000 acres; mercantile buildings, material used, wood; 1 story; private, material used, wood; 1 story; wooden roofs permitted; no fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft; value of fire department equipment \$500; value of buildings occupied, \$200; total annual expenses of department \$50; total membership 80, all volunteers; bell alarm; 1 hook and ladder company. Chief engineer, James Stanley.

WATER SUPPLY—Source, mountain springs reservoir, cap \$1,000,000 gals; one-half mile 8½ in street mains; 8 hydrants. Supt, J. Gallegos.

Modesto, Stanislaus Co., population 3500; fire area 8 blocks; mercantile buildings, material used, brick, 2 stories; private, material used, wood, 1 story; wooden roofs not permitted in fire limits; no fireworks ordinance. Fire department—3 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; cotton, good, 1200 ft; hose rubber, inferior 800 feet; total membership, 65, all volunteers; bell alarm; 1 hook and ladder company, 1 hose company. Chief engineer, P. J. Hazen.

WATER SUPPLY—Source, tanks, 100,000 gals cap; 12 hydrants; good pumping power; gravity pressure, 12 hydrants. R. McHenry, pres; O. McHenry, sec.

Monrovia, Los Angeles Co., population 3000; fire area 6 blocks; mercantile buildings, material used, stone, brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks ordinance.

Fire department not described; plenty of hose, plugs and good pressure. Chief engineer, C. E. Slosson; chairman of fire and water com, C. O. Mamo.

Monterey, Monterey Co., population 1400; buildings, wood and stone, 1 and 2 stories high. Fire department—1 hook and ladder truck, one hose carriage; hose cotton, good 600 ft; total membership 25, all volunteers; bell alarm. Chief engineer, J. A. Smith.

WATER SUPPLY—Source, river; 8 reservoirs, total cap 168,000,000 gals; 12 hydrants; pipe 25 miles; quality of water good; pressure, 115 pounds; water-works operated by Pacific Improvement Co; cost to construct, \$1,500,000. Supt, J. J. Skinner; clerk to town trustees, A. A. Osio, Pacific Grove Retreat, New Monterey and Del Monte also supplied by these works.

Mott, Siskiyou Co., buildings wood; no fire department.

WATER SUPPLY—Source not stated; steam pumping engines, 10 h p; direct pressure; 12 hydrants; pipe 1 mile.

Napa City, Napa Co., population 7500; fire area 1100 acres; mercantile buildings, brick, 2 stories; private, wood outside of fire limits, 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 8 hose carriages, all kinds; hose, cotton good, 2000 ft, inferior 500 ft; rubber inferior 300 ft; value of fire department equipment \$5000; value of buildings occupied \$7000; total ann expenses of department \$150; total membership 125, all volunteers; electric fire alarm; no of street boxes 30; 1 engine company, 1 hook and ladder company, 2 hose companies. Chief engineer, H. L. Eastman; chairman of fire and water com, J. Evin.

WATER SUPPLY—Source in dry season, river; in wet season supply is pumped from well; system, pumping to reservoir; Garratt pumping engines, dy cap 175,000 gals; 43 hydrants, Garratt; pipe 6 miles, 4 to 12 in dia, R. D. Wood & Co; about 30 Eddy valves; 30 Worthington meters; quality of water pure, mountain, no filtration; pressure, domestic about 40, fire same pounds; cost to construct about \$120,000, pres of com, S. E. Holden; supt, T. R. Parker; J. A. Fuller, chairman on town trustees; city clerk, A. J. Raney.

Naperville, Du Page Co., population 8000; fire area 40 acres; mercantile buildings, brick, wood and stone, 2 stories; private, wood and brick, 2 stories; wooden roofs not permitted in fire limit. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose, rubber good, 1000 ft; value of fire department equipment \$8000; value of buildings occupied \$1000; total ann expenses of department \$300; total membership 80, all volunteers; bell alarm. Chief engineer, Joseph Eggerman.

WATER SUPPLY—Source, wells, river and brooks. Town clerk, T. W. Saylor.

National City, San Diego Co., population 1800; fire area 1½ miles; mercantile buildings, wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, rubber lined, good 2000 ft; value of fire department equipment \$2900; value of buildings occupied \$250; total membership 40, all volunteers; bell alarm; 2 hose companies. Chief engineer, F. W. Brown.

WATER SUPPLY—Source, dam; reservoir pressure 74 pounds; hydrants at every alternate block.

Nevada City, Nevada Co., population 2550; fire area 15 acres; mercantile buildings, brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks ordinance. Fire department—5 hose carriages, all kinds; siamese couplings; hose, 2000 ft good; value of fire department equipment \$2000; value of building occupied \$6000; ann expenses \$1200; total membership 70, all volunteers; bell alarm. Chief engineer, J. E. Isaac.

WATER SUPPLY—Source, river; system, gravity; 3 reservoirs, cap 1,000,000 gals; 41 hydrants; pipe 4½ miles, 4 to 10 in dia. Supt, J. E. Brown; mayor, A. Gault; town clerk, Thos. Carr.

Nipomo, San Luis Obispo Co., population 400; buildings wood, 1 and 2 stories. Fire department—bucket and hose; bell alarm. Chief engineer, H. E. Ketchum.

WATER SUPPLY—Source, springs; system, gravity, reservoir; pipe, 98,000 ft; cost to construct \$15,000. Pres of com, I. B. Thayer; supt, W. Adams.

North San Juan, Nevada Co., population 500. Fire department—2 hose carriages; hose cotton, good 1200; total membership 42, all volunteers.

WATER SUPPLY—Source not stated; gravity pressure 125 pounds.

CALIFORNIA—Continued.

Oakdale, Stanislaus Co., population 1200; fire area 125 acres; mercantile buildings, brick principally, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted, but tin used; no fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; rubber buckets, Hays hose clamp, etc; hose cotton good, 250 ft, rubber good, 400 ft; value of fire department equipment \$1700; value of buildings occupied \$600; total ann expenses of department \$1100; total membership 45, all volunteers; bell tower alarm, with watchman in attendance. Chief engineer, Anthony Arnold; board of fire commissioners, E. Reynolds, E. Roddep, B. Seebee.

WATER SUPPLY—Source, cisterns located in centre of business district connected with 8 in pipe to main 6 in pipe of works; cap of cisterns 6000 gals each. Thos. Roberts.

Oakland, Alameda Co., population *60,000; fire area 44 acres; mercantile buildings, brick and wood, 2 to 4 stories. Fire department—9 steam fire engines, 8 chemical extinguishers, 2 hook and ladder trucks, 5 hose carts; hose, cotton good 5000 ft, rubber good, 1800 ft; 21 horses; value of fire department equipment \$40,000; value of buildings occupied \$13,000; total ann expenses of department \$35,000; total membership 66; paid full time 17, paid part time 49; Gamewell alarm; no of street boxes 60. Chief engineer, Jas. Kennedy.

WATER SUPPLY—Source, lakes and artesian wells; system, gravity and pumping to reservoir; 8 reservoirs, cap 1,000,000 gals each; cap of lakes 275,000,000 gals; Cameron pumping engines, dy cap 500,000 gals; hydrants 250; pipe 167 miles; 160 meters; pressure, 40 to 90 pounds; water-works operated by Contra Costa Water Co; cost to construct \$5,200,000; ann expenses \$1,200,000; int on bonds 6 per cent. Pres. of com, Henry Tierce; supt, Chas. Purcell.

Oroville, Butler Co., population 2500; fire area 500 acres; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 chemical extinguisher, 1 hook and ladder truck, 2 hose carriages; hose, rubber good, 1800 ft; value of fire department equipment \$2000; value of buildings occupied \$5000; total membership 70, all volunteers; bell alarm. Chief engineer, E. W. Fogg.

WATER SUPPLY—Source, creek; system, gravity; reservoir cap 2,000,000 gals; 85 hydrants; pipe 5 miles; pressure 70 pounds; cost to construct \$20,000. Pres. of com, J. J. Smith; supt, D. N. Friesleben.

Pacific Grove, Monterey Co., population 800; mercantile buildings, wood, 1 story; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage; hose, rubber good, 300 ft, inferior, 150 ft; value of fire department equipment \$1000; value of buildings occupied \$200; total membership 22, all volunteers. Chief engineer, A. Pell.

WATER SUPPLY furnished by Pacific Improvement Co. See Monterey. City clerk, B. A. Eardley.

Pasadena, Los Angeles Co., population 9000; fire area circle of 1½ miles; mercantile buildings, wood and brick, 1 to 5 stories; private, wood, 1 to 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 15 chemical extinguishers, 2 hook and ladder trucks, 8 hose carriages, all kinds; hose cotton, good 1900 ft; rubber good, 1050 ft; 23 horses, value \$1100; value of fire department equipment \$17,186; value of buildings occupied \$7500; total annual expenses of department \$6000; total membership 18, paid full time 5, paid part time 13; Gamewell fire alarm. Chief engineer, A. S. Turbett; chairman of fire and water com, W. W. Mills.

WATER SUPPLY—Source, springs; system of gravity and pumping to reservoir; Worthington pumping engine, dy cap 1,202,000 gals; 15 hydrants; pipe steel, etc., 10 miles, 4 in to 13 in dia; makers Ward & Co and a St Louis firm; a few meters in use; spring water, no filtration; pressure, domestic 10 to 120 ft, fire same pounds; water-works owned by company; cost to construct \$85,000; ann expenses \$5000. Pres. of com, O. R. Dougherty; supt, H. C. Bennett; mayor, A. J. Throp; city clerk, J. H. Cambell. Pasadena Land & Water Co. supplies one-third of city and nearly all of South Pasadena; the Pasadena (Lake Vineyard) Land & Water Co. supplies about two-thirds of the city, and the North Pasadena Land & Water Co. supplies a tract north of the city and a small part of the city proper.

Petaluma, Sonoma Co., population *4500; fire area 9 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 4 hose carriages, all kinds; hose, cotton good, 2000 ft; rub-

ber, inferior 1000 ft; value of fire department equipment \$7000; value of buildings occupied \$4000; total annual expenses of department \$450; bell fire alarm. Chief engineer, H. Pimm.

WATER SUPPLY—Source, mountain stream; system, gravity; reservoir cap 2,000,000 gals; new storage reservoir constructed last year; 8 hydrants; pipe 17 miles, 4 in to 8 in dia; 80 gates, Chapman & Eddy; 4 meters, Worthington and Crown; quality of water good; pressure 60 to 65 pounds; water-works owned by company; cost to construct about \$150,000; ann expenses \$5000. Pres. of com, H. E. Lawrence; supt, F. P. Doyle; mayor, Geo. F. Allen; city clerk, C. H. Egan.

Placerville, Eldorado Co., population *2000; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 and 2 stories. Fire department—2 hand engines, 2 chemical extinguishers, 2 hose carriages; hose cotton, good 1200 ft; value of fire department equipment \$5000; value of buildings occupied \$3500; total membership 80, all volunteers; bell alarm. Chief engineer, J. J. Wonderly.

WATER SUPPLY—Source, springs and cisterns; system, gravity; 2 reservoirs cap 500,000 gals; 18 hydrants (number to be increased during summer); pipe 3½ miles, 3 in to 7 in dia; pressure 47 to 150 pounds. G. W. Barlow.

Pomona, Los Angeles Co., population 5000; fire area 640 acres. Mercantile buildings, brick, 2 stories; private, wood and brick, 1½ stories. Fire Department—2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages, hose cotton, good 1500 ft; 2 horses, value \$400; value of fire department equipment \$3000; value of buildings occupied \$1500; total membership 75, all volunteers; gen alarm bell; 1 hook and ladder company, 2 hose companies. Chief engineer, P. F. Zilles; fire and water com, S. J. Ralph and C. C. Johnson.

WATER SUPPLY—Source, artesian wells; system, gravity; 22 hydrants, local make; pipe 30 miles, 8½ in and under dia, Pomona Pipe Works; 205 valves, Crane Bros. Mfg. Co; 1 meter, National; quality of water good, no filtration; pressure, domestic 60; fire same pounds; water-works owned by company; purchased for \$100,000; int on bonds 6 per cent. Pres. of com, B. S. Nichols; supt, H. J. Nichols; mayor, W. M. Woody; city clerk, Azra Crabb; storage reservoir for fire purposes in course of construction.

Red Bluff, Tehama Co., population *4200; fire area 120 acres; mercantile buildings, brick, 2 stories; wooden roofs permitted.

FIRE DEPARTMENT—1 steam fire engine, 2 hand engines, 4 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages, Siamese couplings; hose cotton, good 1000 ft; rubber good, 1100 ft; value of fire department equipment \$10,000; value of buildings occupied \$4000; total membership 110, all volunteers; bell alarm. Chief engineer, B. Bidwell.

WATER SUPPLY—Source, creek; system, direct pumping; 8 reservoirs sup by creek, 1 pump; 80 hydrants; pipe 8½ in to 12 in dia; pressure 20 pounds; water-works owned by company. Supt, C. Cadwallader.

Redwood City, San Mateo Co., population 2000; fire area 400 acres; mercantile buildings, brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks ordinance. Fire department—1 hand engine, 6 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; hose rubber, good 900 ft; inferior 200 ft; value of fire department equipment \$2500; value of buildings occupied \$3500; total membership 78, all volunteers; Garratt alarm bell (electric fire alarm system now being put in); 1 hook and ladder company, 8 hose companies. Chief engineer, G. W. Lover; chairman of fire and water com, L. J. Frank.

WATER SUPPLY—source, artesian wells; system, pumping to reservoir and direct; 41 hydrants; water-works owned by company; cost to construct \$20,000; int on bonds 6 per cent. Pres. of com, A. J. Gordon; supt, J. Stalter; clerk, J. W. Glennan.

Riverside, San Bernardino Co., population 6000; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted but tin used mostly; no fireworks ordinance. Fire department—4 chemical extinguishers, 1 hook and ladder truck, one hose carriage; hose cotton, good 1000 ft; value of fire department equipment \$2000; total membership 25, paid part time 25; bell alarm; 1 hook and ladder company, 1 hose company. Chief engineer, James N. Keith.

WATER SUPPLY—Source, artesian wells; system, gravity; 1 reservoir cap 850,000 gals; 44 hydrants (Beaumont, Schenck and Ludlow); pipe 35 miles, 2 in to 17 in dia, V. D. Hooker & Co.; 26 Ludlow valves; quality of water good; pressure 80 to 85 pounds; water-works operated by River-

side Water Co; cost to construct about \$220,000. Pres of com, J. G. North; supt, Frank Cuttle; dir board of trustees, E. W. Holmes; city clerk, A. S. Alkire.

Sacramento, Sacramento Co., population 82,000; fire area 640 acres; mercantile buildings, brick, 8 stories; private, wood, 2 stories; fireworks ordinance. Fire department—4 steam engines, 2 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages, all kinds; hose cotton, good 1400 ft, rubber good 4000 ft; 12 horses; value of fire department equipment \$28,000; value of buildings occupied \$25,000; total ann expense of department \$27,000; total membership 38; paid full time 12, paid part time 26; fire alarm telegraph; 80 street boxes. Chief engineer, M. O'Mera.

WATER SUPPLY—Source, river; system, direct pumping; 1 reservoir, cap 250,000 gals; Holly pumping engines, dy cap 7,000,000 gals; 875 hydrants; pipe 85 miles, 4 in to 20 in dia; pressure 40 to 60 pounds; cost to construct \$350,000; ann expenses \$25,000. Supt, H. E. Wolf; E. H. McKee.

Saint Helena, Napa Co., population *2500; mercantile buildings, wood, stone and brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 400 ft, rubber good 1200 ft; value of fire department equipment \$1600; value of buildings occupied \$2300; total membership 77, all volunteers; bell alarm. Chief engineer, R. B. Bell.

WATER SUPPLY—Source, streams; system, gravity; 1 reservoir, cap 2,500,000; 22 hydrants; pipe 5 miles, 2 in to 8 in dia; pressure 119 pounds; water-works owned by company; cost to construct \$30,000. Pres. of com, W. A. C. Smith; supt, S. Ewer; town clerk, T. Haire.

Salinas, Monterey Co., population *9000; fire area 3840 acres; mercantile buildings, brick and wood, 1 story; private, wood, 1 story; fireworks ordinance. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 2100 ft, inferior 1000 ft, leather, inferior, 300 ft; value of fire department equipment \$2000; value of buildings occupied \$3000; total ann expenses of department \$200; total membership 80, all volunteers; bell alarm. Chief engineer, G. E. Lacey.

WATER SUPPLY—Artesian wells; system, pumping to tanks; 2 Enright pumping engines, dy cap 120,000 gals; 24 hydrants; pipe 7 miles, 6 in dia; Enright gates; quality of water good; pressure 30 to 40 pounds; water-works operated by company. Pres of com, W. Vandenhurst; supt, A. Day; mayor, W. J. Hill; city clerk, J. J. Kelly.

San Andreas, Calaveras Co., population *600. Fire department—1 hand engine, 1 hose cart; hose cotton, good 500 ft, leather good 400 ft; total membership 45, all volunteers. Chief engineer, C. M. Whitlock.

San Bernardino, San Bernardino Co., population *6000; buildings brick and frame, 2 stories; wooden roofs not permitted in fire limits. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1500 ft, inferior 400 ft; value of fire department equipment \$7900; ann expenses \$150; total membership 60, paid full time 2, remainder volunteers; bell alarm. Chief engineer, D. H. Wixom.

WATER SUPPLY—Source, wells; system, pumping to cisterns (200). B. B. Harris.

San Buena Ventura, Ventura Co., population 4000; mercantile buildings mostly brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; also private hose cart and good company; hose rubber, good 1200 ft; value of fire department equipment about \$5000; value of buildings occupied \$500; total ann expenses of department trifling; total membership about 70, all volunteers; bell alarm; 8 hose companies and 1 volunteer Chinese Co. Chief engineer, W. R. Stone.

WATER SUPPLY—Source, river; system, gravity; Worthington duplex pumping engines, dy cap 800,000 gals; 14 hydrants; pipe 18 miles, 2 to 25 in dia, Lacy Mfg. Co.; 20 valves, Eddy & Chapman; 7 meters, Worthington; quality of water good, no filtration necessary; pressure, domestic 90, fire same pounds; water-works owned by company; cost to construct \$150,015; ann expenses \$5781; int on bonds \$2215. Pres of com, G. W. Chrisman; supt, E. P. Foster; mayor, J. S. Collins; town clerk, J. F. Newly.

San Diego, San Diego Co., population *81,000; fire area 1920 acres; mercantile buildings, brick and wood, 1 to 4 stories; private, wood, 2 stories; roofs tin and iron; fireworks ordinance. Fire department—2 steam fire engines, 2 chemical extinguishers, 2 hook and ladder trucks, 8 hose carriages, all kinds; hose cotton, good 8000 ft; rubber good 400 ft; 11 horses, value \$2176; value of fire department equipment \$21,000; value of buildings occupied \$7000;

total ann expenses of department \$4588; total membership 61, paid full time 9, paid part time 32, volunteer members 20; electric and bell alarm; boxes at houses and hotels; 2 engine and hose companies, 2 hook and ladder companies, 1 hose company. Chief engineer, A. B. Cairnes; chairman of fire and water com, Jno. P. Burt.

WATER SUPPLY—Source, river; system, gravity and pumping to reservoir; Gaskill & Worthington pumping engines, total dy cap 6,600,000 gals; 182 hydrants; pipe 55 miles, 4 to 15 in dia; 250 gates, Ludlow, Eddy and Chapman; 700 meters, Worthington; quality of water good, no filtration; average pressure 45 pounds; water-works operated by company; int on bonds 6 per cent. Pres of com, E. S. Babcock, Jr.; supt, Jos. A. Flint; mayor, M. D. Hamilton; city clerk, J. A. Thomas. It is proposed to have a larger and stronger pipe system to increase pressure.

San Francisco, San Francisco Co., population *850,000; fire area 17,000 acres; mercantile buildings, brick, 2 to 4 stories; private, wood, 2 to 4 stories; causes of fire investigated. Fire department—17 steam fire engines, 1 chemical engine on wheels, 5 hook and ladder trucks, 8 hose carriages, all kinds; 1 fire boat, 1 water tower, siamese couplings; hose rubber, good 25,000 ft; 101 horses; value of fire department equipment \$150,000; value of buildings occupied \$380,000; total ann expenses of department about \$400,000; total membership 363, paid full time 100, paid part time 263; telegraph alarm; 188 street boxes; 17 engine companies, 5 hook and ladder companies, 6 hose companies; fire patrol supported by insurance companies. Chief engineer, David Scanell.

WATER SUPPLY—Source, mountain streams; system, gravity and pumping to reservoir; 10 reservoirs, cap 21,000,000 gals; 4 pumping engines, dy cap 21,500,000 gals; 185 hydrants; pipe 240 miles, 3 to 36 in dia; 600 valves, various manufacturers; 1300 meters, Worthington and others; quality of water good, no filtration; pressure 10 to 180 pounds; cost to construct about \$17,000,000; ann expenses \$500,000. Pres of water-works, C. W. Howard; city supt, Chas. Elliott; mayor, E. B. Pond; city clerk, Russell.

San Jose, Santa Clara Co., population *23,000; mercantile buildings, brick, 2 stories; private, wood, 2 stories; fireworks ordinance. Fire department—4 steam fire engines, 1 hand engine, 2 hook and ladder trucks, 5 hose carriages, all kinds; hose cotton, good 2000 ft, rubber, good 2100 ft; 10 horses, not owned; value of fire department equipment \$45,561; value of buildings occupied \$14,800; total ann expenses of department \$18,522; total membership 40, paid full time 10, paid part time 30; electric alarm; private boxes. Chief engineer, R. Hoelbe.

WATER SUPPLY—Source, springs; system, gravity; 3 impounding and 8 distributing reservoirs, total cap 155,000,000 gals; Knowles' pumping engines, dy cap 2,000,000 gals; 200 hydrants; pipe 65 miles, 8 to 10 in dia; pressure 20 to 50 pounds; water-works operated by company; cost to construct \$500,000. Pres of com, E. Williams; supt, W. J. Wilcox.

San Juan, San Benito Co., population 600; buildings brick and wood, 1 and 2 stories. Fire department—1 hook and ladder truck; total membership 80, all volunteers. Chief engineer, Thos. Flint.

WATER SUPPLY—Source, wells.

San Leandro, Alameda Co., population *1400; buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—3 hose carriages, 2 ladders; hose linen, good 1450 ft; value of fire department equipment \$1200; total membership 20. Chief engineer, C. Iverson.

WATER SUPPLY supplied by Contra Costa Water Co. (see Oakland); system, direct; 11 hydrants; pipe 8 miles; pressure 50 pounds.

San Luis Obispo, San Luis Obispo Co., population 3500; fire area 96 acres; mercantile buildings, wood, 1 to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 8 hose carriages; siamese couplings; hose cotton, good 500 ft, rubber inferior, 1000 ft; value of fire department equipment \$2000; value of buildings occupied \$5000; ann expenses \$300; total membership 75, all volunteers; bell alarm. Chief engineer, A. Kiernan.

WATER SUPPLY—Source, creek; system, gravity and pumping to reservoir; no pumping engines; 21 hydrants; pipe 10 miles, 4 in to 8 in dia; quality of water good; no filtration necessary; pressure, domestic 50, fire 60 pounds; water-works owned by company; cost to construct \$38,000. Pres. of com, B. D. Murphy; supt, J. A. Nock; mayor, P. Ready; city clerk, S. A. Pollard. 1 new reservoir to be constructed.

San Matro, San Matro Co., population 1000; buildings, brick and wood, 2 stories; wooden roofs are permitted; fireworks ordinance. Fire department—1 hand

CALIFORNIA—Continued.

engine, 6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft; value of fire department equipment \$2000; total membership 25, all volunteers; bell alarm. Chief engineer, C. Hatch.

WATER SUPPLY—Source not stated; system, gravity; 28 hydrants. A. Hayward, G. A. Bartlett.

San Pedro, Los Angeles Co., population 2000; area of town 500 acres; mercantile buildings, wood, 1 to 2 stories; private, wood, 1 to 1½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft; value of fire department equipment \$1600; value of buildings occupied \$1600; total membership 80, all volunteers; church bell alarm; 1 hook and ladder company, 1 hose company. Chief engineer, D. R. Clay; fire and water com, N. O. Anderson, E. N. Webster, R. D. Sepulveda.

WATER SUPPLY—Source, wells; system, direct and pumping to tanks; Dow & Blake pumping engines, dy cap 1,000,000 gals; 7 hydrants, Schenck; pipe 2 in to 5 in dia, Reading; 4 valves, Ludlow; 8 meters; no filtration; pressure, domestic 10 to 40, fire 100 pounds. Pres and com, J. B. Banning; supt, A. Young; mayor, E. Phelps; city clerk, H. C. Downing.

San Rafael, Marin Co., population 3500; fire area 920 acres; mercantile buildings, wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages, all kinds; hose cotton, good 1500 ft; hose rubber, good 800 ft; inferior 250 ft; leather good 450 ft; total annual expenses of department \$900; total membership 65, all volunteers; bell and steam whistle; signal boxes. Chief engineer, J. D. Lawton; chairman of fire and water com, H. C. Gieske.

WATER SUPPLY—Source, springs; system, gravity; 40 hydrants, Vulcan Iron Works; pipe 40 miles, 2 to 12 in dia; 40 meters, Worthington; quality of water good, no filtration; pressure, domestic 80, fire 120 pounds; water-works owned by company; cost to construct \$450,000; ann expenses about \$20,000; int on bonds \$9750. Pres and supt of com, Robt. Walke; mayor, C. Groeyan; city clerk, E. J. Mallon.

Santa Anna, Los Angeles Co., population 5000; buildings brick and wood, 1 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 chemical engine, 1 hook and ladder truck, 60 rubber buckets; ann expenses \$500; total membership 43; bell alarm. Chief engineer, J. P. Brown.

WATER SUPPLY—Source, artesian wells; system, pumping to tanks; Hooker pumping engines, dy cap 50,000 gals; quality of water good, no filtration; pressure, domestic 50, fire same pounds; cost to construct \$7000. Mayor, John Avas; town clerk, E. Tedford. Supply inadequate to present needs of city.

Santa Barbara, Santa Barbara Co., population 7800; fire area 80 acres; mercantile buildings, brick, 1 to 3 stories; private, wood, 1 and 2 stories; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 8 hose carriages; siamese couplings; hose cotton, good 1800 ft; rubber, good 250 ft, inferior 250 ft; value of fire department equipment \$6000; total ann expenses of department 1000; total membership 60, all volunteers; bell alarm. Chief engineer, E. P. Poeder.

WATER SUPPLY—Source, cisterns (3); system, pumping to reservoir; Mission Water Works; 25 hydrants; pipe 2 to 7 in dia; pressure 75 pounds. A. W. Canfield, F. W. Gutrin.

Santa Clara, Santa Clara Co., population 3700. Fire department—1 chemical engine, 6 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 1100 ft, rubber, good 1060 ft; total membership 150, all volunteers. Chief engineer, J. P. Fitzpatrick.

WATER SUPPLY—Source, creeks; system, gravity and pumping to reservoir; 80 hydrants; pipe 8 miles, 5 in dia; pressure, average 85 pounds; cost to construct \$600. Supt, S. Morrison; mayor, F. B. Kingston.

Santa Cruz, Santa Cruz Co., population 8000; fire area 600 acres; buildings brick and wood. Fire department—2 hook and ladder trucks, 5 hose carts; hose cotton, good 1000 ft, rubber, good 4000 ft; value of fire department equipment \$5000; value of buildings occupied \$9500; total ann expenses of department about \$4000; electric alarm; 12 street boxes. Chief engineer, Enoch Alzina.

WATER SUPPLY—Source, streams; system, gravity; 54 hydrants, Garratt & Eddy; pipe 80 miles, 2 to 14 in dia, R. D. Wood & Co. and others; 96 valves, Eddy; 22 meters, Calef; quality of water good, no filtration; pressure, domestic 40, fire 80 pounds; water-works owned by com-

pany; cost to construct \$800,000; ann expenses \$3000. Pres of com, L. J. Dutton; supt, W. H. Duke; mayor, G. Bowman; city clerk, O. J. Lincoln.

Santa Rosa, Sonoma Co., population 9000; fire area 1230 acres; mercantile buildings, brick and wood, 2 stories; private, brick and wood, 2 stories; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages, all kinds; hose cotton, good 2500 ft, leather, good 500 ft, inferior 200 ft; 2 horses, value \$400; value of fire department equipment \$7500; value of buildings occupied \$3000; total ann expenses of department \$1800; total membership 110, paid full time 2, paid part time 1, remainder volunteers; electric and bell alarm; 6 street boxes, California Electric Co.; 1 engine company, 1 hook and ladder company, 1 hose company. Chief engineer, Wm. H. Grissim.

WATER SUPPLY—Source, wells; system, gravity; 2 reservoirs; no pumping engines; 86 hydrants, Garratt; pipe about 18 miles, 1 to 11 in dia, F. S. Smith; 20 valves, Garratt and others; quality of water good, no filtration; pressure, domestic 32, fire same pounds; water-works owned by company; cost to construct \$150,000; ann expenses about \$7000; no bonds. Pres and supt of com, M. S. McDonald; mayor, J. S. Smith; city clerk, H. Churchill. A third reservoir is contemplated.

Santa Rosalia, Sonoma Co., buildings, brick, 1 and 2 stories. Fire department—1 steam fire engine, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 1700 ft, leather, good 1000 ft; value of fire department equipment \$7000; ann expenses \$4500; total membership 90, paid full time 3, remainder volunteers; bell alarm. Chief engineer, H. Baker.

WATER SUPPLY—Source not stated; 2 reservoirs; 22 hydrants; pipe 40 miles; pressure 60 pounds. M. L. McDonald, C. A. Hofer.

Selma, Fresno Co., population 1500; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$3000; value of buildings occupied \$500; total ann expenses of department \$2500; total membership 36, all volunteers; whistle alarm; 1 hook and ladder company, 1 hose company. Chief engineer, H. P. Gay; chairman of fire com, E. H. Tucker.

WATER SUPPLY—Source, tank 65 ft high, 10½ ft deep, 30 ft in dia; system, pumping to mains; 6 hydrants.

Sonoma, Sonoma Co., population 1000; fire area 100 acres; mercantile buildings, wood and stone, 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 400 ft; value of fire department equipment \$2000; buildings occupied owned by city; total membership 40, all volunteers; bell alarm; 1 engine company, 1 hook and ladder company, 1 hose company. Chief engineer, J. E. Poppe; chairman of fire and water com, C. McHarvey.

WATER SUPPLY—Source, artesian well, 250,000 gals dy cap; system, gravity; reservoir cap 2,000,000 gals; hydrants at convenient points; pipe 3 in and 6 in dia.

Sonoma, Tuolumne Co., population 1500. Fire department—1 hand engine, 10 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose 1800 ft good; total membership 90, all volunteers. Chief engineer, B. Mock.

WATER SUPPLY—Source, cistern, 1,800,000 gals cap; system, gravity; 8 reservoirs; 80 hydrants. J. Ferguson, H. C. Brochen.

Stockton, San Joaquin Co., population 20,000; fire area 640 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; metal roofs; fireworks ordinance. Fire department—4 steam fire engines, 1 chemical engine on wheels, 1 aerial truck, 8 hose carts; hose cotton, good 2500 ft, rubber, good 2500 ft, linen, good 500 ft; 12 horses, value \$2500; value of fire department equipment \$15,000; value of buildings occupied \$22,000; total ann expenses of department \$12,540; total membership 80, paid full time 7, paid part time 23; Gamewell fire alarm; 11 street boxes. Chief engineer, M. McCann; chairman fire com, J. H. Budd.

WATER SUPPLY—Artesian wells; system, pumping to reservoir and standpipe; Worthington pumping engines, dy cap 4,500,000 gals; 650 taps; pipe 8 miles; pressure 35 pounds; water-works operated by company. Supt, M. S. Thresher; mayor, J. M. Walsh; city clerk, C. A. Campbell.

Suisun City, Solano Co., population 1000. Fire department—1 hand engine, 2 hose carriages; hose cotton, good 800 ft; total membership 20, all volunteers. Chief engineer, M. A. Maynard.

WATER SUPPLY—Source, cisterns (8). City clerk, O. S. Powers.

Sutter Creek, Amador Co., population 900. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft; total membership 40, all volunteers. Chief engineer, Janssen.

WATER SUPPLY supplied by Blue Lake Water Co.; 1 reservoir; 20 hydrants.

Templeton, San Luis Obispo Co., population 800; fire area about 80 acres; mercantile buildings, brick and wood, and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks ordinance. Fire department—1 steam fire engine (stationary), 1 hose carriage; hose cotton, good 500 ft; value of fire department equipment \$775; value of buildings occupied \$125; total ann. expenses of department \$15; total membership 28, all volunteers; steel triangle alarm, donated by local blacksmiths; fire company. Chief engineer, Sigmund Jacobson; chairman of fire and water com., E. F. Barnard.

WATER SUPPLY—Source, river; system, gravity; reservoir cap 85,000 gals; Dow pumping engine, dy cap 60,000 gals; 6 hydrants; pipe 1 mile; cost to construct \$3000.

Truckee, Nevada Co., population 1500. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 900 ft, inferior 600 ft; total membership 64, all volunteers.

WATER SUPPLY—Source, springs; system, gravity; pumping engines, 9 hydrants; pipe 8 miles; water-works owned by Geo. Schaffer; cost to construct \$4000.

Tulare, Tulare Co., population 2800; frame buildings. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carts; 3 engine houses in use; hose good 2500 ft. Chief engineer, J. Fowler.

WATER SUPPLY—Source, artesian wells; system, pumping to reservoir; Garratt duplex pumping engine, dy cap 12,000 gals; 23 hydrants; pipe 10½ miles, 2 to 10 in dia; 28 valves, Ludlow; quality of water good, no filtration; pressure 20 to 80 pounds; water-works operated by company; cost to construct \$65,000. Pres of com, W. W. Madden; supt, W. D. Madden, Jr.; mayor, C. F. Hall; city clerk, H. M. Shreve.

Ukiah, Mendocino Co., population 1700; buildings brick and wood, 1 story. Fire department—1 hand engine, 6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 400 ft, leather, good 80 ft; value of fire department equipment \$1500; total ann. expenses of department \$500; total membership 80, all volunteers; bell alarm. Chief engineer, W. H. Chessall.

WATER SUPPLY—Source not stated; system, gravity; 1 reservoir; 7 hydrants; pipe 3 miles, 8 to 6 in dia; 5 valves, Converse; quality of water good; cost to construct \$9000. Supt, T. H. Jameson; city clerk, J. H. Carothers.

Vallejo, Solano Co., population 6000; buildings brick and wood, 1½ and 2 stories; wooden roofs permitted. Fire department—2 steam fire engines, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1600 ft, rubber good, 8000 ft, inferior 2000 ft; value of fire department equipment \$10,000; total ann. expenses of department \$8000; total membership 211, paid full time 7, paid part time 4, volunteer members 200; bell alarm. Chief engineer, O. L. Henderson.

WATER SUPPLY—Source, cut 3 miles from city; system, gravity and direct pumping; Hooker pumping engines, dy cap 600,000 gals; 60 hydrants, Heald; pipe 30 miles, 8 to 12 in dia; 50 meters, Worthington; quality of water good, no filtration; pressure, domestic 30 to 75, fire 75 pounds; water-works owned by E. J. Wilson, also general manager; cost to construct \$500,000; ann. expenses \$10,000; nt on bonds \$9000. Sec, G. W. Wilson.

Visalia, Tulare Co., population 3500; buildings, brick and wood, 1 to 4 stories. Fire department—1 steam fire engine, 1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 1000 ft; value of fire department equipment \$17,000; total ann. expenses of department \$700; total membership 0, all volunteers; bell alarm. Chief engineer, T. Hall.

WATER SUPPLY—Source, tanks and cisterns; 2 hydrants; pipe 8 miles, 3 in to 8 in dia; pressure 35 pounds. Mayor, D. Hyde; town clerk, T. Holder.

Watsonville, Santa Cruz Co., population 3000; fire area 1 mile sq; mercantile buildings, brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook

and ladder truck, 3 hose carriages; hose cotton, good 1000 ft, rubber inferior 1050 ft; value of fire department equipment \$2000, exclusive of hose; value of buildings occupied \$8000; total ann. expense of department about \$1000; total membership 60, all volunteers; 1 hook and ladder company, 2 hose companies. Chief engineer, H. F. Peckham; chairman of fire and water com., A. A. Morey.

WATER SUPPLY—Source creek; system, gravity; 7 hydrants; pipe 9 miles, 4 in to 15 in dia; pressure 35 pounds. Mayor, J. A. Trafton; city clerk, F. G. Lennard.

West Berkeley, Alameda Co., population 2000; mercantile buildings, wood, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 600 ft, rubber, good 700 ft, leather, good 700 feet; value of building occupied \$800; total membership 60, all volunteers; bell alarm. Chief engineer, Jos. Chapple.

WATER SUPPLY—Source, cisterns (8); 30 hydrants; pipe 8 in to 6 in dia; water-works operated by Alameda Water Co. Town clerk, C. H. Spear.

Willows, Colusa Co., population 1600. Fire department—2 hose carts; hose cotton, good 900 ft; total membership 25, all volunteers. Chief engineer, H. Bielar.

WATER SUPPLY—Source, artesian wells; system, pumping to tank; Worthington pumping engines; 23 hydrants; pipe 4 miles, 8 in dia; pressure 35 pounds; cost to construct \$30,000. Pres of com, Jos. Wright; supt, L. Lasber; mayor, J. M. Potts; town clerk, Geo. Parks.

Wilmington, Los Angeles Co. (Includes San Pedro), total population 8000; wooden roofs permitted. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft. Chief engineer, R. D. Clay.

WATER SUPPLY—Source, wells; system, pumping to tanks and direct; 8 tanks, cap 150,000 gals; Dow & Blake pumping engines, combined dy cap 1,000,000 gals; 22 hydrants; pipe 12 miles; 7 meters; pressure from 50 to 125 pounds; water-works operated by company; cost to construct, \$50,000. Pres com, J. A. Banning; supt, A. Young.

Woodland, Yolo Co., population 5,000; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 story; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 660 ft, rubber, good 500 ft; 2 hoses, value \$500; value of fire department equipment \$7000; total ann. expenses of department \$1900; total membership 80, paid full time 2, remainder volunteers; bell alarm; 1 engine and hose company, 1 hook and ladder company. Chief engineer, H. U. Prindle.

WATER SUPPLY—Source, 4 wells; system, pumping to tanks; Worthington pumping engines, dy cap 1,500,000 gals; 27 fire hydrants; pipe 8 miles, 2 in to 8 in dia; 25 valves, Garratt; 1 Worthington meter; quality of water good; pressure, domestic 25 pounds, fire same; cost to construct, \$53,000; ann. expenses, \$3337. Supt, W. M. Porter; town clerk, R. F. Heister.

Yreka, Siskiyou Co., population 2000. Fire department—2 hand engines, 1 hook and ladder truck, 2 hose carriages; hose 900 ft; total membership 125, all volunteers. Chief engineer, Chas Schock.

WATER SUPPLY—Source, springs; system, gravity; 1 tank, cap 60,000 gals; 12 hydrants; pipe 2 miles; pressure light; water-works owned by Henry Scheld.

The following places have no fire protection: Arroyo Grande, San Luis Obispo Co., population 500 (2 reservoirs and steam pump). Biggs, Butte Co., population 800 (steam pumps, water tower 54 ft high, hydrants over town and private hose). Blue Lake, Humboldt Co., population 400 (talk of organizing department). Crescent City, Del Norte Co., population 1800 (cisterns and tanks). Galt, Sacramento Co., population 800 (1 chemical extinguisher, hose used by private parties in connection with tank and windmill, pails, pumps). Lodi, San Joaquin Co., population 1400 (wells and tanks used for irrigating purposes). Oceanside, San Diego Co., population 1200 (department disbanded). Parris, San Diego Co. (well and private windmill, inexhaustible supply). Rhonessville, Humboldt Co., population 500; San Jacinto, San Diego Co., population 1000; San Marcus, San Diego Co. (abundant water supply). Santa Paula, Ventura Co., population 1000 (capacious reservoir in course of construction, five hydrants to be placed in business district). Vacaville, Solano Co., population 1000; Weaverville, Trinity Co. (good domestic supply).

COLORADO.

Almao, Park Co., population 446; fire area 250 acres; mercantile buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 400 ft, rubber, good 500 ft; value of fire department equipment \$8500; value of buildings occupied \$1000; total membership 50, paid part time 1, volunteer members 49; bell alarm. Chief engineer, C. Gumaer.

WATER SUPPLY—Source, creek, 8 cisterns; 4 hydrants; pipe 1000 ft, 2½ in dia. Mayor, G. W. Brunk; town clerk, M. S. Byerly.

Aspen, Pitkin Co., population 7000; mercantile buildings, brick and wood, 1 to 8 stories. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carts; hose cotton, good 3800 ft; value of fire department equipment \$8000; total membership 90, all volunteers; bell alarm. Chief engineer, W. R. Phillips.

WATER SUPPLY—Source, Castle and Hunter creeks; system, gravity; 50 hydrants, Ludlow; pipe 8 miles, National Tube Co.; 50 valves, Ludlow; quality of water fine; pressure, domestic 95 to 110, fire same pounds; cost to construct \$140,000. Pres of com, H. R. Cowenhoven; supt, H. G. Koch; mayor, B. Clark Wheeler.

Black Hawk, Gilpin Co., population 1500; fire area 360 acres; buildings wood, 1½ stories. Fire department—3 hose carts; 2 steam pumps, 1000 gals per minute; hose cotton, good 1500 ft; value of fire department equipment \$5000; value of buildings occupied \$4500; total membership 25, all volunteers; steam whistle alarm. Chief engineer, Ed. Brabst.

WATER SUPPLY—Source springs; system, gravity; Knowles' pumping engine; 12 hydrants; pipe 6 in dia; pressure, domestic 140, fire same pounds. Supt, Ed. Brabst; mayor, W. Fick; town clerk, S. H. Brady.

Boulder, Boulder Co., population 4000; fire area 80 acres; mercantile buildings, brick, 2 stories; private, brick and stone, 1½ stories; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 3500 ft; value of fire department equipment \$4000; value of buildings occupied \$6000; total membership 150, volunteers. Chief engineer, H. E. Washburn.

WATER SUPPLY—Source, Boulder River; system, gravity; 35 hydrants, Fowler & Ludlow; pipe 8 miles, Dennis & Long; 40 valves, Ludlow & Peet; quality of water good; pressure, domestic 65, fire 65 pounds; water-works owned by city; cost to construct \$47,500; ann expenses \$350; int on bonds 8 and 10 per cent. Supt, J. E. Bemis; mayor, E. A. Austin; city clerk, E. L. Coates.

Breckenridge, Summit Co., population 1667; mercantile buildings, wood, 1 and 2 stories. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft, rubber good 500 ft; value of fire department equipment \$3000; total ann expenses of department \$700; total membership 75, all volunteers; bell alarm. Chief engineer, E. Nashold.

WATER SUPPLY—Source not stated; system, direct; 1 reservoir, cap 5000 gals; 22 hydrants; pipe 1½ miles; pressure, domestic 90; fire same pounds. E. M. Conrade; Wm. Foreman.

Buena Vista, Chaffee Co., population 1146; fire area 30 acres; mercantile buildings, brick, 1 story; private, brick. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1800 ft; value of fire department equipment \$5000; value of buildings occupied \$3000; total ann expenses of department \$150; total membership 55, volunteer members; bell alarm; 1 hook and ladder company, 1 hose company. Chief engineer, J. J. Abbote.

WATER SUPPLY—Source creek; system, gravity; 10 hydrants; pipe supply 3¼ miles, 10 in dia; pressure, domestic 60 pounds; cost to construct \$30,000. E. M. Kemble, T. F. McGiff.

Canon City, Fremont Co., population 3500; mercantile buildings, brick, 1 and 2 stories. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; hose rubber, good 1300 ft, inferior 300 ft; value of fire department equipment \$5000; total membership 34, volunteer members; bell and telephone alarm. Chief engineer, Jas. H. Peabody.

WATER SUPPLY—Source, Arkansas River; system, pumping to reservoir; pumping engines, dy cap 2,000,000 gals, Blake Mfg. Co., New York; 85 hydrants, White's; pipe 4-13 miles, 8, 6 and 4 in dia, N. O. Nelson and others; 20 valves; quality of water soft, filtration sand and gravel; pressure, domestic 55, fire 55 pounds; cost to construct \$60,000; ann expenses \$3218; int on bonds 7 per cent. Committee M. F. Handy and G. T. Phillips; supt

G. T. Conaway; mayor, J. H. Maufin; city clerk, G. T. Conaway.

Central City, Gilpin Co., population 3000; fire area 1000 acres; mercantile buildings, brick, 2 stories; private, brick; fireworks ordinance. Fire department—1 hook and ladder truck, 4 hose carriages, all kinds; hose cotton, good 1600 ft; value of fire department equipment \$3000; value of buildings occupied \$6500; total membership 130, volunteer members. Chief engineer, W. H. Lafring.

WATER SUPPLY—Source, creek; system, gravity; 2 reservoirs, cap 685,000 gals; hydrants 30; pipe 9 miles, 8 in to 6 in dia; 35 Ludlow gates; 15 meters, Hersey; quality of water pure; pressure, domestic 40 to 160 pounds, fire same; water-works owned by city; cost to construct \$45,000; ann expenses \$3000; int on bonds 7 and 8 per cent. Supt, James Davidson; mayor, S. V. Newell; city clerk, R. L. Haight.

Colorado City, El Paso Co., population 2500; mercantile buildings, wood and brick, 1 and 2 stories; private, pine wood, 1 and 2 stories; wooden roofs are permitted; fireworks ordinance. Fire department—1 hose carriage; hose cotton, good 1000 feet; value of fire department equipment \$1500; value of buildings occupied, \$500; total membership 25, volunteer members; bell alarm; 1 hose company. Chairman of fire and water com, W. R. McCrea.

WATER SUPPLY—Source, creek; system, gravity; hydrants 100; pipe 20 miles, 12 in and 16 in dia; pressure, domestic 150 pounds, fire same. Mayor, Charles Stockbridge; town clerk, C. D. Taylor.

Colorado Springs, El Paso Co., population 11,000; fire area 5300 acres; mercantile buildings, stone and brick, 2 to 4 stories; private, stone and wood, 2 stories; fireworks ordinance. Fire department—1 hook and ladder truck, 5 hose carriages, all kinds; hose cotton, good 2500 ft, inferior 2800 ft; value of fire department equipment \$10,000; value of buildings occupied \$18,500; total ann expenses of department \$2000; total membership 195, all volunteer members; Gamewell telegraph alarm; no of street boxes 9; total no of fire companies 5; 1 hook and ladder company, 4 hose companies. Chief engineer, Chas. B. Ferrin.

WATER SUPPLY—Source, mountain streams; system, gravity; hydrants 70, Holly & Mathews; pipe 50 miles, 8 to 16 in dia; 800 valves; 8 meters, Crown & Hearnsey; quality of water soft; pressure, domestic 80, fire 80 pounds; cost to construct \$260,000; ann expenses \$3000; int on bonds \$17,170 per annum. Supt, E. W. Frost; mayor, J. W. Stillman; city clerk, H. C. McCreery.

Denver, Arapahoe Co., population 150,000; fire area 11,040 acres; mercantile buildings, stone and brick, 1 to 10 stories; private, stone and brick, 1 to 4 stories; wooden roofs are permitted in fire limits; fireworks ordinance. Fire department—3 steam fire engines, 2 chemical engines on wheels, 16 chemical extinguishers, 2 hook and ladder trucks, 2 aerial trucks, 8 hose carriages, all kinds; hose cotton, good 400 ft, rubber, good 7000 ft; 88 horses, value \$3000; value of fire department equipment \$62,800; value of buildings occupied \$110,000; total ann expenses of department \$105,000; total membership 76, paid full time 76; Gamewell electric fire alarm system; no of street boxes 76; total no of fire companies 11. Chief engineer, Julius Pearse.

WATER SUPPLY—Wells and river; system, direct and gravity; pumping engines dy cap 17,000,000 gals; hydrants 550; pipe 80 miles, 8 to 36 in dia, Eddy Gates; quality of water good; filtration gravel; pressure, domestic 45 to 110 pounds, fire same. Pres of com, Dennis Sullivan; supt, H. Thomas; mayor, W. Londoner; city clerk, W. H. Melburn.

Durango, La Plata Co., population 3000; fire area 8 acres; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs are permitted outside fire limit; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages, all kinds; hose cotton, good 2000 ft, inferior 750 ft, rubber, good 250 ft; value of buildings occupied \$25,000; total membership 50, volunteer members; bell alarm; total no of fire companies 3, 1 hook and ladder company, 2 hose companies. Chief engineer, Joseph Rule; chairman fire com, Harry Jackson.

WATER SUPPLY—Reservoir, 340 ft fall; hydrants 25; pipe 8 miles. Supt, Chas. S. Butler; mayor, J. P. Airy.

Empire, Clear Creek Co., population 308; mercantile buildings, wood, 1 to 2 stories. Fire department—1 hook and ladder truck; value of fire department equipment \$500; total membership 25 members. S. Hanchett, F. L. Cowles.

Evans, population 400; fire area 160 acres; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 and 1½

ories; wooden roofs are permitted. Fire department—2 chemical extinguishers, 1 hook and ladder truck; all volunteers. Chief engineer, Geo. N. Young.

Fairplay, Park Co., population *450; mercantile buildings, wood, 1 and 2 stories. Fire department—several ladders, 1 hose carriage; hose cotton, good 1200 ft; total membership 30, all volunteers; bell alarm. Chief engineer, H. C. Williams.

WATER SUPPLY—Source, spring; 1 reservoir; 12 hydrants; pipe 2 miles. Mayor, M. S. Bailey; town clerk, N. W. Sheldon.

Fort Collins, Larimer Co., population 2500; fire area by 1½ miles; mercantile buildings, brick and stone, 2 stories; private, brick, 2 stories; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1500 ft; value of fire department equipment \$2000; value of buildings occupied \$8000; total ann expenses of department \$800; total membership 50, volunteer members; bell alarm; 1 hook and ladder company; 2 hose companies. Chief engineer, Leander Giddings; chairman of fire and water com, John Whitten.

WATER SUPPLY—Source, river; system, gravity; Jolly pumping engines, dy cap 2,000,000 gals; 50 hydrants; pipe, 13 miles, 8 to 10 in dia; pressure, domestic 0 to 150, fire same pounds; cost to construct \$108,000; ann expenses \$1800. City clerk, W. Rosenoe.

Georgetown, Clear Creek Co., population 2500; mercantile buildings, brick, 2 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages, all kinds; hose cotton, good 600 ft; rubber good 800 ft; value of fire department equipment \$3000; value of buildings occupied \$9000; total ann expenses of department \$800; total membership 160; bell alarm; 1 hook and ladder company, 3 hose companies. Chief engineer, James U. Harris; chairman of fire and water com, William Hood.

WATER SUPPLY—Source, creek; system, gravity; 20 hydrants; pressure, domestic 75 to 130, fire same pounds; ann expense, \$3500. A. R. Forbes; supt, H. P. Bullis.

Glenwood Springs, Garfield Co., population *700; mercantile buildings, brick and wood, 1 and 2 stories. Fire department—hose cotton, good 1000 ft; pistol shot alarm. Chief engineer, Harry Thode.

WATER SUPPLY—Source creek; system, gravity; 16 hydrants; pipe 5½ miles, 4 to 24 in dia; pressure, domestic 8 to 75, fire same pounds; cost to construct \$90,000. Supt, M. W. Mather.

Greeley, Weld Co., population *3000; fire area 48 acres; mercantile buildings, brick and frame, 1 to 3 stories. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; 50 leather buckets; siamese couplings used; hose cotton, good 1500 ft; value of fire department equipment \$6000; value of buildings occupied \$3000; total membership 120, volunteers. Chief engineer, W. M. Boomer.

WATER SUPPLY—Source, well; system, pump to stand-pipe and direct; Gaskell pumping engines, dy cap 1,000,000 gals; 46 hydrants, Chapman; pipe 11½ miles, 4, 6, 8, 10 and 12 dia, Chautanoga Pipe Co.; 40 valves; quality of water good, filtration Hazelton purifier; pressure, domestic 70 to 90, fire 100 pounds; cost to construct \$68,128; ann expenses \$2500; int on bonds \$3800. Pres of com, mayor of city; supt, E. F. Dawley; mayor, A. T. Bacon; city, own or village clerk, E. F. Dawley.

Gunnison, Gunnison Co., population *8500.

WATER SUPPLY—Source, Gunnison River; system, pumping to tank; Worthington pumping engines, dy cap 1,500,000 gals; 52 hydrants, Holyoke; pipe 8½ miles, 12 to 16 in dia, Sheekey H. H. Co.; 8 valves, Chapman; 1 meter; quality of water fine; pressure, domestic 85, fire 125 pounds; cost to construct \$35,000; ann expenses \$3500. Pres of com, B. W. Lewis; supt, D. J. McCanne; mayor, Louis Grassmuck; town clerk, Jos. Heiner.

Highlands, Arapahoe Co., population 101½; mercantile buildings, brick, 2 and 3 stories. Fire department—1 hose carriage; hose linen, good 1000 ft; total membership 60, all volunteers. J. C. McNeill.

WATER SUPPLY—Source, artesian and driven wells; system, gravity; 1 reservoir, cap 150,000 gals; Holly & Smith & Vail pumping engines, dy cap 1,000,000 gals; 58 hydrants; 20 Eddy gates; pipe 10 miles, 4 to 6 in dia; pressure, domestic 60 to 120, fire same pounds; water-works owned by company; cost to construct \$70,000; ann expenses \$7000. Mayor, O. E. Le Fevre; town clerk, J. S. McDowell; F. P. Arbuckle.

Holyoke, population 1000; mercantile buildings, wood, 1 and 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks ordinance.

Fire department—2 hose carriages; hose cotton, good 1000 ft; value of fire department equipment \$1300; value of buildings occupied \$250; total membership 50, volunteers; electric alarm; no of street boxes 1; 2 hose companies. G. W. Garland, foreman hose company.

WATER SUPPLY—Source, not stated; 15 hydrants; pipe 5½ miles.

Idaho Springs, Clear Creek Co., population *1500; mercantile buildings, brick and wood, 1 to 2 stories. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 200 ft, rubber good 1100 ft; total membership 70, volunteers; bell alarm. J. H. Bell.

WATER SUPPLY—Source, creeks and wells; system, gravity; 1 reservoir, cap 1,500,000 gals; 21 hydrants; pipe 8 miles, 4 to 10 in dia; 12 Eddy gates; quality of water pure; pressure 80 to 120 pounds; cost to construct \$25,000; ann expenses \$1500. Supt, H. O. Walker; mayor, H. Plummer; town clerk, H. O. Walker.

La Junta, population 3000; fire area 640 acres; mercantile buildings, brick, stone and wood, 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks ordinance. Fire department—3 hose carriages, hooks and ladders; hose cotton, good 500 ft, inferior 900 ft; rubber good 450 ft, inferior 80 ft; linen good 300 ft; value of fire department equipment \$1800; value of buildings occupied \$750; total membership 55, volunteers; bell alarm. Chief engineer, C. W. Wonderly; chairman of fire and water com, E. E. Davenport; R. A. Steen.

Lamar, Bent Co., mercantile buildings, brick and wood, 1 and 2 stories. Fire department—1 hook and ladder truck, 1 hose carriage; siamese couplings used; hose rubber, good 600 ft; value of fire department equipment \$2000; total membership 35; bell alarm. Chief engineer, G. T. Herbert.

WATER SUPPLY—Source, driven wells; 1 reservoir, cap 200,000 gals; 20 hydrants; pipe 3½ miles; pressure 125 pounds. City clerk, B. F. Colthar.

Las Animas, Bent Co., population 1500; fire area 640 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted, mostly tin; fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, good 600 ft; value of fire department equipment \$3000; value of buildings occupied \$8000; total ann expenses of department \$200; total membership 34, volunteers. Chief engineer, J. M. Marshall; chairman of fire and water com, W. H. Stove.

WATER SUPPLY—Source, wells; system, direct and pumping to reservoir; reservoir cap 80,000 gals; 30 hydrants; pipe 8 miles; pressure 25 to 100 pounds; cost to construct \$28,000.

Leadville, Lake Co., population *14,000; mercantile buildings, wood, 2 and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 hook and ladder trucks, 3 hose carriages, all kinds; hose cotton, good 8500 ft, rubber good 1200 ft; 4 hoses; value of fire department equipment \$9000; value of buildings occupied \$8000; total ann expenses of department \$10,000; total membership 10, paid full 10; telegraph alarm; no of street boxes 14. Chief engineer, Walter J. Pollard.

WATER SUPPLY—Source, mountain streams; system, gravity; 125 hydrants; pipe 18 miles, 4 to 12 in dia; Peal & Ludlow gates; quality of water pure; pressure 75 to 150 pounds; cost to construct \$500,000. Pres or chairman of com, Wm. E. Hawkes; supt, C. N. Priddey; mayor, Robt. J. Coleman; city clerk, John Lumsden.

Longmont, population 2000; fire area 10 acres; mercantile buildings, brick, 2 stories; private, brick and wood 2 stories; fireworks ordinance. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1900 ft; value of fire department equipment \$3000; value of buildings occupied \$1500; total ann expenses of department \$150; total membership 60, all volunteer members; bell alarm; 1 hook and ladder company, 1 hose company. Chief engineer, Geo. T. Dell; chairman of fire and water com, R. G. Griffith.

WATER SUPPLY—System, gravity.

Loveland, population 700; fire area 160 acres; mercantile buildings, brick and stone, 1 and 2 stories; private, wood and brick, 1 story; fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage; hose cotton good 1000 ft; value of buildings occupied \$1500; total membership 50, volunteers. Chief engineer, Chas. Maxwell; chairman fire and water com, C. H. Bond.

WATER SUPPLY—System, gravity.

Manitou, El Paso Co., population 1200; fire area 2 by ¼ miles; mercantile buildings, stone and brick, 2 stories; private, wood, 2 stories; wooden roofs are per-

COLORADO—Continued.

mitted; fireworks ordinance; causes of fires investigated. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, good 1100 ft; value of fire department equipment \$3000; value of buildings occupied \$5000; total ann expenses of department \$500; total membership 33, volunteers; bell alarm. Chief engineer, E. P. Creighton; chairman of fire and water com, Geo. W. Snider.

WATER SUPPLY—System, gravity; reservoir cap 1,000,000 gals; hydrants 18; pipe 7 miles; pressure 90 pounds. M. F. Bowers, H. H. Grafton.

Morrison, Jefferson Co., population 400; mercantile buildings, wood, 1 story.

WATER SUPPLY—System, gravity; 1 reservoir; hydrants 1; pipe ¼ mile, 8 to 7 in dia; 8 gates; pressure 50 pounds; cost to construct \$400. Chairman of com, J. H. Pratt.

Ourray, Ourray Co., population 11408; wooden buildings not permitted within fire limits. Fire department—1 set hooks and ladders, 1 hose carriage; hose cotton, good 1000 ft; inferior 750 ft; total membership 50, volunteers; gong fire alarm. Chief engineer, W. W. Rowan.

WATER SUPPLY—Source, creek; system, gravity to reservoir; hydrants 16; pipe 2 miles; pressure 65 to 150 pounds; water-works owned by town. Supt, Geo. Lindsay; mayor, W. H. Rowan; city clerk, A. Walthers.

Pueblo, Pueblo Co., population 22,000. Fire department—3 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages, all kinds; hose rubber, good 4700 ft; inferior 2000 ft; total membership 240, volunteers. Chief engineer, G. W. Gill.

WATER SUPPLY—Source, Arkansas River; system, direct; Holly pumping engines, dy cap 10,000,000 gals; hydrants 160; Holly; pipe 30 miles, 4 to 14 in dia, Dennis Loung, Shickle, Harrison & Co.; 65 valves, Eddy, Holly, Ludlow; 10 meters, Crown; quality of water fair; pressure 60 pounds; cost to construct \$200,000. Pres of com, A. T. Stewart; supt, Weldon Keeling; mayor, A. A. Grome; city clerk, F. W. Hull.

Rocky Ford, population 600; fire area ¼ mile sq; mercantile buildings, brick and wood, 3 stories; private, wood, 1 story; wooden roofs are permitted; fireworks ordinance. Fire department—Hand grenades.

WATER SUPPLY—Source, Arkansas River; system, gravity. City clerk, E. C. Gobin.

Salida, Chaffee Co., population 4000; mercantile buildings, brick, 1 and 2 stories; private same. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, good 5800 ft; inferior 1000 ft; value of fire department equipment \$1350; total ann expense of department \$1000; total membership 70, volunteers; bell alarm.

WATER SUPPLY—System, direct; hydrants 20; pipe 4 miles; pressure 80 pounds. Supt, Geo. M. Crosby; city clerk, L. P. Randolph.

Silver Cliff, Custer Co., population 1250; fire area 80 acres; mercantile buildings, wood; private same. Fire department—9 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose 1600 feet; value of buildings occupied \$3500; total membership 80, volunteers. Chief engineer, Thos. Flynn.

WATER SUPPLY—Source, springs; hydrants 27; pipe 8 miles, 8 to 12 in dia; pressure 90 pounds; water-works owned by company; ann expenses \$600. Pres of com, Joseph Stanley; Supt, H. W. Foss.

Silverton, San Juan Co., population 11196; mercantile buildings, wood, 1 story; private, same. Fire department—6 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1300 ft; value of fire

department equipment \$3000; total ann expenses of department \$100; total membership 60, volunteers; bell alarm. Chief engineer, John M. May.

WATER SUPPLY—System, gravity; 1 reservoir; hydrants 12; pipe 4 miles, 8 to 10 in dia; pressure, 85 pounds; water-works owned by company; cost to construct \$40,000; ann expenses \$3000. Pres of com, B. L. Carr; supt, W. W. Ruse; mayor, J. W. Wingate; town clerk, B. E. Galvia.

Sterling, population 1200; mercantile buildings, wood, 1 story; wooden roofs are permitted. Fire department—3 chemical extinguishers, 1 hook and ladder truck. Chief engineer, R. C. Wardrop.

Telluride, San Miguel Co., population 800; mercantile buildings, wood and brick, 1 and 2 stories; private same; wooden roofs are permitted. Fire department—1 chemical extinguisher, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 850 ft; inferior 80 ft; value of fire department equipment \$3000; total membership 50, volunteers; bell alarm. W. H. Trout, foreman.

WATER SUPPLY—System, gravity; reservoir; hydrants 8; pipe 3000 ft; pressure 100 pounds. Town clerk, C. S. Watson.

Trinidad, Las Animas Co., population 10,000; fire area 120 acres; mercantile buildings, brick and wood, 1 and 2 stories. Fire department—1 hook and ladder truck, 2 hose carriages; siamese couplings; hose rubber, good 3000 ft; value of fire department equipment \$1500; total membership 100, volunteers; bell alarm. Chief engineer, W. C. Hunn.

WATER SUPPLY—Source, Las Animas River; system, gravity with auxiliary reservoir; 80 hydrants, Chapman & Ludlow; pipe, cast iron, 16 miles, 4 to 16 in dia; 30 valves, Chapman & Ludlow; 150 meters, Crown; quality of water good; pressure 135 pounds; int on bonds 7 per cent. Pres of com, Delos A. Chappell; supt, Wm. B. Cunningham; mayor, James M. John; city clerk, E. D. Bright.

White Plains, population 400; mercantile buildings, wood, 1 to 2 stories; private, wood, 1 story. Fire department—Robt. F. Smith, town marshal.

Yuma, population 800; fire area 80 acres; mercantile buildings, brick and wood, 1 and 2 stories; private, same; wooden roofs permitted; fireworks ordinance. Fire department—1 chemical extinguisher, 1 hose carriage; hose rubber, good 700 ft; value of fire department equipment \$650; value of building occupied \$75; total membership 40, volunteers; 1 hose company. Chief engineer, Alex. F. Meyer; chairman of fire and water com, Alex. F. Meyer, U. J. Albright.

WATER SUPPLY—Source not stated; system, Holly.

The following places have no fire protection: Alamosa, Conejos Co., population 1200. Boston, Las Animas Co., population 500. Coal Creek, Fremont Co., population 700. Crested Butte, Gunnison Co., population 1000. Del Norte, Rio Grande Co., population 1600. Delta, Delta Co., population 500. Erie, Weld Co., population 1200. Fort Morgan, Weld Co., population 800. Grand Junction, Mesa Co., population 1200 (works under construction). Gunnison, Gunnison Co., population 2500. Julesburg, Logan Co., population 800. Lake City, Hinsdale Co., population 900. Monta Vista, Rio Grande Co., population 800. Montrose, Montrose Co., population 800 (river with direct pumping). Morrison, Jefferson Co., population 400. Pitkin, Gunnison Co., population 2200. Rico, Dolores Co., population 1500. Rocky Ford, Bent Co., population 650 (hand grenades). Saquache, Saquache Co., population 840. Westcliffe, Custer Co., population 600. White Pine, Gunnison Co., population 600. White Plains, population 400.

CONNECTICUT.

Ansonia, New Haven Co., population 10,000. Fire department—1 hook and ladder truck, 5 hose carriages; hose linen, good 500 ft, rubber good 2800 ft; leather good 550 ft; total membership 77, all volunteers. Chief engineer, Morris Drew.

WATER SUPPLY—Source, brooks; system, gravity; 55 hydrants, Chapman & Ludlow; pipe 7 miles, 4 to 12 in dia, cast iron, Warren Foundry Co.; 35 valves, Chapman & Ludlow; 6 meters, Union & Hersey; quality of water good; pressure, domestic 90 to 50, fire 90 pounds; cost to construct \$120,000; int on bonds 6 per cent. Pres of com, Thos. Wallace; supt, Dana Bartholomew; J. M. Wheeler, warden; city clerk, R. H. Tucker.

Baltic, New London Co., population 2800; mercantile buildings, wood, 1 to 5 stories. Fire department—1 steam fire engine, 1 hose carriage; hose rubber, good

1800 ft; value of fire department equipment \$4200; total ann expenses of department \$150; total membership 30, all volunteers; bell alarm. Chief engineer, Wm. D. Nolan.

WATER SUPPLY—Source, not stated; system, gravity; 3 hydrants; pipe 1 mile, 6 in dia; 4 valves; quality of water good; cost to construct \$1500; ann expenses \$25. Pres of com, Nathan R. Gardner; supt, Nathan R. Gardner; selectman, Thomas H. Allen.

Bethel, Fairfield Co., population 2800; fire area 5 miles; mercantile buildings, wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 7 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose cotton, good 400 ft, rubber good 400 ft; value of fire department equipment \$11,000; value of

buildings occupied \$3900; total ann expenses of department \$300; total membership 190, all volunteers. Chief engineer, Chas. H. Hart.

WATER SUPPLY—Source, springs, water shed, natural brooks; reservoir, dy cap 8,000,000 gals; 60 hydrants; pipe 9 miles, 4 to 12 in dia. Supt, E. C. Oakley. Fred Shepherd.

Birmingham Borough, New Haven Co., population 16,000; fire area 40 acres; mercantile buildings, brick, 4 stories; private, brick, 3 stories; fireworks ordinance. Fire department—3 hook and ladder trucks, 5 hose carriages, all kinds; hose rubber, good 8280 ft; value of fire department equipment \$4800; value of buildings occupied \$14,000; total ann expenses of department \$750; total membership 180, all volunteers; telegraph alarm; no of street boxes 11. Chief engineer, D. J. J. Abbott.

WATER SUPPLY—Source, brooks and springs; system, gravity; hydrants 58, Ayres, Ludlow; pipe 8 miles, 12 to 4 in dia; 6 meters; quality of water good; pressure, domestic 60 to 100, fire same pounds. Pres of com, William B. Wooster; agent, Chas. H. Nettleton; warden, Sheldon Barrett; borough clerk, Andrew J. Ewen.

Branford, New Haven Co., population 2280; mercantile buildings, wood, 2 stories. Fire department—3 chemical engines on wheels; whistle and bell alarm. Town clerk, Henry H. Stedman.

Berlin, population 2800; mercantile buildings, wood, 2 stories; private, wood, 2 stories; wooden roofs are permitted. Town clerk, William Bulkeley.

Bristol, Hartford Co., population 6000; fire area 8840 acres; mercantile buildings, wood, 3 stories; private, wood, 2 stories; wooden roofs are permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, 8800 ft; value of fire department equipment \$10,000; value of buildings occupied \$10,000; total ann expenses of department \$10,000; total membership 180, paid part time 10, no of volunteer members or call men 170; bell alarm. Chief engineer, H. G. Ames.

WATER SUPPLY—Source, Poland River; system, gravity; hydrants 60, Ludlow; pipe 15 miles, 12 to 1 in dia, Ludlow; 8 meters, Crown; quality of water good; pressure, domestic 60 to 120, fire same pounds; cost to construct \$125,000. Pres of com, John H. Sessions; supt, Thos. Keirns.

Canaan, Litchfield Co., population *1800. Fire department—Good hose 600 ft; 1 hose company.

WATER SUPPLY—Source, springs; system, gravity; 1 reservoir; hydrants 8; pipe 8 miles; pressure 35 to 70 pounds. Supt, S. A. Bennett, L. Foot.

Colchester Borough, New London Co., population 2974. Fire department—1 hand engine, 1 hose carriage; hose rubber-lined cotton, good 120 ft, linen, good 300 ft, leather, good 100 ft; total membership 40. Chief engineer, G. B. Avery.

WATER SUPPLY—System, 6 cisterns. Borough clerk, P. R. Strong.

Collinsville, Hartford Co., population 1876. Fire department—1 hand engine, 3 hose carriages; 6 large rotary force pumps; hose rubber, good 2000 ft; total membership 279, paid part time 4, no of volunteers 275. C. H. Blair.

WATER SUPPLY—Source, river; 3 cisterns, 5,000 gals cap.

Danbury, Fairfield Co., population *18,000; fire area 10,000 acres; mercantile buildings, wood, 4 stories; fireworks ordinance; causes of fire investigated. Fire department—100 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; siamese couplings used; hose rubber, good 6780 ft; value of fire department equipment \$5000; value of buildings occupied \$28,000; total ann expenses of department \$500; total membership 170, all volunteers; fire patrol of 40 men, ann expense \$300; electric bell alarm; no of street boxes 15.

WATER SUPPLY—Source, reservoirs; system, gravity; 261 hydrants, Holyoke & Ludlow; pipe 20-2-3 miles, 6 to 16 in dia, Phipps pat, Ludlow; quality of water good; pressure 75 pounds dy; int on bonds 4 per cent. Supt, C. B. Mason; mayor, L. Legrand Hopkins; city clerk, J. J. Kearns.

Danielsonville, Windham Co., population 3500; fire area 800 acres; mercantile buildings, wood and brick, 2 to 2½ stories; private, wood, 1½ to 2½ stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck; 4 hose carriages; hose rubber lined cotton, good 3000 ft; value of fire department equipment \$2000; value of buildings occupied \$5000; total ann expenses of department \$500; total membership 65, paid by

year; bell alarm; 4 fire companies, 1 engine company, 1 hook and ladder company, 2 hose companies. Chief engineer, Chas. N. Capron.

WATER SUPPLY—Source, springs; system, gravity; 81 hydrants; pipe 11 miles, 12 to 4 in dia; 8 meters; pressure, domestic 57, fire 75 pounds. Pres of com, T. E. Hopkins; supt, J. W. Buck; mayor, S. W. Crofut; borough clerk, C. C. Young.

East Haven, New Haven Co., population 1881; mercantile buildings, wood. Fire department—1 hand engine, 1 hose cart; hose rubber, good 300 ft, inferior 300 ft; value of fire department equipment \$100; total membership 50, all volunteers; bell alarm.

WATER SUPPLY—Source, not stated; system, direct; 18 hydrants; pipe 2 miles.

Essex, Middlesex Co., population *1800; mercantile buildings, wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose linen, good 600 ft; value of fire department equipment \$1400; total membership 54, all volunteers; bell alarm. Foreman, G. S. Hunt.

WATER SUPPLY—Source, wells, cisterns, ponds and river. James L. Phelps.

Fair Haven, New Haven Co., population 2000; fire area 1500 acres; mercantile buildings, wood, 2 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 500 ft, Baker good 500 ft, inferior 400 ft; value of fire department equipment \$3000; value of buildings occupied \$1500; total membership 74, all volunteers. Chief engineer, John J. Dayton.

WATER SUPPLY—Source, lakes, Saltonstall and Whitney, also cisterns; 13 hydrants; pipe 2 miles, 6 to 24 in dia; pressure 45 pounds.

Farmington, Hartford Co., population 1600; mercantile buildings, wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 850 ft, inferior 250 ft; value of fire department equipment \$1700; total ann expenses of department \$300; total membership 44, all volunteers; bell alarm. Chief engineer, W. W. Chickey; chairman of fire and water com, D. N. Barney, N. O. Keyes, T. L. Porter.

WATER SUPPLY—Source, cisterns. Town clerk, T. L. Porter.

Forestville, Hartford Co., population 1073; mercantile buildings, wood, 2 stories; private, wood, 2½ stories; wooden roofs not permitted. Fire department—1 steam fire engine, 20 chemical extinguishers, 1 hose carriage; hose cotton, good 1200 ft; value of fire department equipment \$5400; total membership 35, all volunteers; bell and whistle alarm. S. D. Bull.

WATER SUPPLY—Source, rivers and canals.

Greenwich, Fairfield Co., population 7892. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages, 1 force pump on truck; hose cotton, good 1850 ft; total membership 47, all volunteers. V. H. Russell.

WATER SUPPLY—Surface water; system, gravity; 1 reservoir, cap 800,000 gals; hydrants 30; pipe 7 miles. John Dayton, J. R. Mead.

Guilford, New Haven Co., population *1500. Fire department—3 hand engines, 1 hook and ladder truck; hose cotton and leather, good 450 ft. G. B. Norton; town clerk, G. W. Seward.

Hartford, Hartford Co., population 55,000; fire area 11,590 acres; mercantile buildings, brick, 4 and 6 stories; private, brick, 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—7 steam fire engines, 6 chemical extinguishers, 2 hook and ladder trucks, 1 aerial truck, 8 hose carriages; hose cotton, good 15,000 ft, rubber, good 400 ft; 24 hoses, value \$7500; value of fire department equipment \$97,000; value of buildings occupied \$111,500; total ann expenses of department \$35,000; total membership 115, paid full time 28, paid part time 87; Gamewell alarm; no of street boxes 51; fire companies 8. Chief engineer, Henry J. Eaton; chairman fire and water com, Edwin J. Smith.

WATER SUPPLY—Source, mountain springs; system, gravity; hydrants 511; pipe 80 miles, 4 to 20 in dia; 704 valves; 578 meters; quality of water good; pressure 65 pounds; water-works owned by city; cost to construct \$1,772,129; ann expenses \$43,000; int on bonds \$43,411. Pres of com, Ezra Clark; supt, Ezra Clark; mayor, John G. Root; city clerk, John E. Higgins.

Killingly, Windham Co., population 6921; mercantile buildings, wood, 2 stories. Fire department—1 steam fire

CONNECTICUT—Continued.

enging, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; value of fire department equipment \$10,000; total membership 120, paid full time; bell alarm. C. S. Capron.

WATER SUPPLY—New works constructed during the past year.

Meriden, New Haven Co., population *26,000; fire area 112 acres; mercantile buildings, brick, 4 to 6 stories; private, wood, 2 and 3 stories; fireworks ordinance; causes of fire investigated. Fire department—hose cotton, good 5300 ft; value of fire department equipment \$23,570; total membership 88, paid full time 2, paid part time 86, 20 volunteers; telegraph alarm; 29 street boxes; 6 fire companies, 1 engine company, 1 hook and ladder company, 4 hose companies. Chief engineer, Isaac B. Hyatt.

WATER SUPPLY—Surface water; system, gravity; 210 hydrants; pipe 32 miles, 4 to 16 in dia; 175 valves, Ludlow & Chapman; 85 meters; quality of water good; pressure, domestic 15 to 115, fire same pounds; cost to construct \$375,000; ann expenses \$8000; int on bonds \$7000. Pres of com, Frank P. Everts; supt, H. L. Schleiter; mayor, Benj. Page; city clerk, Herman Hess.

Middletown, Middlesex Co., population *19,000; Fire department—2 hand engines, 1 hook and ladder truck, 6 hose carriages; hose cotton, good 4600 ft, linen good 800 ft; total membership 126, all volunteers; Gamewell telegraph alarm; 15 street boxes. Chief engineer, F. W. Willey.

WATER SUPPLY—Surface water; system, gravity; 105 hydrants; pipe 19 miles, 3 to 12 in dia; 125 valves; 10 meters, National Meter Co., Union Water Meter Co.; quality of water good; pressure, domestic 15 to 80, fire same pounds; cost to construct \$261,565; ann expenses \$3600; int on bonds \$6848. Pres of com, James Lawton; supt, John C. Broatch; mayor, Dan'l L. Briggs; city clerk, E. R. Chaffee.

Milford, New Haven Co., population 8347; mercantile buildings, wood, 3 stories; private, wood, 2 stories. Fire department—1 hand engine, 2 hose carriages; hose cotton, good 800 ft; value of fire department equipment \$1000; value of buildings occupied \$2200; total ann expenses of department \$22; total membership 58; bell alarm. Chief engineer, W. H. Andrews.

Montville, New London Co., population 3000. No fire department—buckets and hand fire extinguishers; hose cotton, good 800 ft, rubber good 150 ft; steam whistle and bell alarm. Town clerk, Carl Mathewson.

Mystic Fire District (including Mystic Bridge and Mystic River), New London Co., population 3600; mercantile buildings, wood, 2½ stories. Fire department—1 steam fire engine, 4 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings in use; hose cotton, good 1500 ft, rubber good 1000 ft; value of fire department equipment \$10,000; total ann expenses of department \$3000; total membership 150, all volunteers; church bell alarm. Chief engineer, John B. Grinnell.

WATER SUPPLY—Brook; system, pumping to reservoir; 2 Deane steam pumps, dy cap 1,000,000 gals; 48 hydrants; pipe 7¼ miles, 4 to 12 in dia; 60 Coffin gates; 1 meter, Crown; quality of water good; pressure 75 to 100 pounds; int on bonds 5 per cent. Pres of com, T. E. Parker.

Naugatuck, New Haven Co., population *5104; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 3 hose carriages; hose cotton, good 800 ft, inferior 600 ft, rubber good 250 ft; linen good 500 ft; value of fire department equipment \$9000; value of buildings occupied \$1000; total membership 28, paid full time; whistle alarm. Thos. Dews.

WATER SUPPLY—Source, Straitsville brook; system, gravity; 68 hydrants, Ludlow Valve Mfg. Co; pipe 11½ miles, 4 to 10 in dia, R. D. Wood & Co.; 82 valves; quality of water good; pressure, fire 110 pounds; cost to construct \$38,000; int on bonds 6 per cent. Pres of com, A. D. Warner; sec and treas, S. S. Scott; city clerk, C. F. Hungerford.

New Britain, Hartford Co., population 20,000; mercantile buildings, brick and wood, 1 to 5 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—3 steam fire engines, 2 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 8000 ft; 12 horses; total ann expenses of department \$15,000; total membership 72, paid full time 4, paid part time 68; Gamewell alarm system; no of street boxes 32. Chief engineer, John W. Carleton; chairman of fire and water com, John Garvie; C. H. Beaton; C. O. Case; Lawrence Cream.

WATER SUPPLY—Source, pond; system, gravity; 2 reservoirs, cap 2,000,000; 200 hydrants; pipe 35 miles,

4 to 12 in dia, Chapman, Peet and Ludlow gates; 55 meters, makers Crown, Union & Hersey; quality of water good; pressure 60 to 75 pounds. Pres of com, C. H. Reaton; supt, D. A. Harris; mayor, John Walsh; city clerk, E. R. Bishop.

New Canaan, Fairfield Co., population *3000; fire area 160 acres; mercantile buildings, wood and brick, 3 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 900 ft; value of fire department equipment \$3000; value of buildings occupied \$1000; total ann expenses of department \$250; total membership 45, all volunteers. Chief engineer, Geo. E. Seely, Jr.

WATER SUPPLY—Source, cisterns. Mayor, Dr. Wm. G. Brownson; city, town or village clerk, Lewis E. Sutton.

New Haven, New Haven Co., population *60,000; fire area 1,100 acres; mercantile buildings, brick, 4 stories; private, wood, 2 and 3 stories. Fire department—8 steam fire engines, 22 chemical extinguishers, 3 hook and ladder trucks, 9 hose carriages, siamese couplings used; hose cotton, good 16,000 ft; 88 horses; value of fire department equipment \$57,900; value of buildings occupied \$125,000; total membership 115, paid full time 65, paid part time 45; telegraph fire alarm; no of street boxes 100. Chief engineer, A. C. Hendrick.

WATER SUPPLY—River and lakes; system, gravity; 2 reservoirs, cap 18,000,000 gals; 730 hydrants; pipe 122 miles, 4 to 24 in dia; pressure 25 to 80 pounds. Pres of com, Henry Dawson; supt, S. E. Grannis; mayor, Henry Peck; city clerk, E. Downs.

New London, New London Co., population 10,537; mercantile buildings, wood, 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 2000 ft; hose linen, good 400 ft; hose leather, good 1000 feet; value of fire department equipment \$12,000; value of buildings occupied \$17,000; total ann expenses of department \$3500; total membership 240; bell alarm. Chief engineer, W. B. Thomas.

WATER SUPPLY—Source, Lake Konomor; system, gravity; hydrants 129, Chapman & Ludlow; pipe 27 miles, 4 to 16 in dia; 12 valves, Chapman & Ludlow; 30 meters, Crown & Union; quality of water good; pressure 25 to 60 pounds; cost to construct \$344,000; ann expenses \$4773; int on bonds 7 per cent. Pres of com, B. A. Armstrong; supt, W. H. Richards.

New Milford, Litchfield Co., population *2200; fire area 320 acres; mercantile buildings, wood and brick, 2 and 3 stories. Fire department—6 chemical extinguishers, 2 hose carriages, siamese couplings used; hose cotton, good 1060 ft; hose linen, good 750 ft; value of fire department equipment \$3000; value of buildings occupied \$7500; total ann expenses of department \$200; total membership 59, all volunteers; bell alarm. Chief engineer, D. E. Soule.

WATER SUPPLY—Source, reservoir; system, gravity; reservoir cap 2,000,000 gals; hydrants 32; pipe 5½ miles, 4 to 6 in dia; pressure 110 pounds; cost to construct \$55,000. Pres of com, C. H. Booth; supt, H. O. Wunee; city clerk, R. B. Noble.

Norwalk, Fairfield Co., population *18,000. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 2100 ft, rubber good 800 ft; total membership 120, all volunteers; electric alarm; no of street boxes 12. Chief engineer, J. T. Prowitt.

WATER SUPPLY—Source, stream; system, gravity; 2 reservoirs, cap 64,800 gals; hydrants 110; pipe 20 miles. Pres of com, W. S. Moody; supt, A. H. Camp; warden, C. B. Coolidge; H. K. Selleck.

Norwich, New London Co., population *22,000; mercantile buildings, brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—3 steam engines, 5 chemical extinguishers, 2 hook and ladder trucks, 11 hose carriages; hose cotton, good 4000 ft, rubber good 250 ft, leather good 2500 ft; 5 horses; value of buildings occupied \$25,000; total ann expenses of department \$9,000; total membership 250, paid full time 1, telegraph alarm; no of street boxes 31. Chief engineer, J. B. Carrier.

WATER SUPPLY—Gravity pressure; 2 reservoirs, cap 2,000,000 gals; 22 cisterns; hydrants 276; pipe 53 miles, 4 to 16 in dia; 40 meters; pressure 80 pounds; annual expenses \$5000. Pres of com, Dr. S. L. Geer; supt, J. A. Brand.

Plainville, Hartford Co., population 1980; mercantile buildings, wood, 2 stories. Fire department—1 hose carriage; hose linen, good 1000 ft; total membership 30, all volunteers; bell alarm. J. H. Edmond.

WATER SUPPLY—Source, surface water; hydrants 24; pipe 3 miles, 4 to 8 in dia; quality of water, spring; pressure 100 pounds; cost to construct \$30,000. Pres of com, W. L. Cowles; supt, W. Higgins; town clerk, R. C. Usher.

Portland, Middlesex Co., population 4500; mercantile buildings, wood and stone, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 hose carriages; hose rubber, good 1250 ft; 2 horses, value \$700; value of fire department equipment \$2000; value of buildings occupied \$1000; total membership 60, all volunteers; bell alarm; no of fire companies 1. Chief engineer, R. H. Pascall.

WATER SUPPLY—Source, mountain stream and brooks; system, gravity; hydrants 71, Coffin Valve Co.; pipe 11 miles, 4 to 10 in dia, Warren Pipe & Foundry Co.; 48 valves, Coffin Valve Co.; 12 meters, Hersey; quality of water best; pressure 80 pounds; ann expenses \$6000; int on bonds 5 per cent. Pres of com, O. Gildersleeve; selectman, James Pelton; clerk, W. H. Bartlett.

Putnam, Windham Co., population 7000; fire area 5500 acres; mercantile buildings, brick, 8 stories; private, wood, 2 stories. Fire department—1 hook and ladder truck, 2 hose carriages; hose, rubber lined cotton, good 1000 ft; value of fire department equipment \$7000; value of buildings occupied \$6000; total ann expenses of department \$800; total membership 85, paid full time 1; bell alarm. Chief engineer, L. H. Fuller.

WATER SUPPLY—Source, Little River; system, pumping on standpipe, Worthington pumping engines, dy cap 1,000,000 gals; hydrants 61, Coffin Valve Co.; pipe 18 miles, 1 to 10 in dia, R. D. Wood & Co.; 50 valves, Coffin Valve Co.; 14 meters, Hersey, Crown & Union; quality of water best; pressure 75 pounds; cost to construct \$100,000. Pres of com, L. H. Fuller; supt, C. D. Sharpe; town clerk, J. W. Manning.

Rockville, Tolland Co., population 6915; fire area 0,700 acres; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 50 chemical extinguishers (private), 1 hook and ladder truck, 1 hose carriage; siamese couplings used; hose linen, good 600 ft, inferior 950 ft, rubber, good 1500 ft; value of fire department equipment \$6500; value of buildings occupied \$2000; total ann expenses of department \$2165; total membership 64, paid part time 60; bell and whistle alarm. Chief engineer, John Wagner.

WATER SUPPLY—Source, lake; system, gravity; hydrants 60; Chapman valves; Chapman pipe 8 miles, 3 to 5 in dia; pressure 25 to 75 pounds; water-works owned by company. Geo. Maxwell, pres; J. C. Hammond, Jr., supt.

Seymour, New Haven Co., population 3600; mercantile buildings, wood, brick and stone; private, wood. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carts; hose cotton, good 1800 ft; value of fire department equipment \$10,000; total membership 100, volunteers. Chief engineer, James Swan.

WATER SUPPLY—Source, rivers and reservoirs. Town clerk, S. H. Canfield.

Shelton, Fairfield Co., buildings brick and wood, 2 and 3 stories. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 950 ft, inferior 50 ft; value of fire department equipment \$3000; total membership 68, all volunteers; bell alarm. F. W. Curtis.

WATER SUPPLY—Source, brook; system, gravity; 2 reservoirs, cap 48,000,000 gals; hydrants 20; pipe 3 miles; pressure 100 pounds. D. S. Brinsmeade, E. L. Staples.

Southington, Hartford Co., population 5411; mercantile buildings, brick and wood, 2 and 3 stories. Fire department—4 chemical extinguishers, 2 hook and ladder trucks, 2 hose carriages; hose cotton, good 2000 ft; value of fire department equipment \$4625; value of buildings occupied \$6800; total membership 100, paid part time 6; bell alarm. Chief engineer, Osborn.

WATER SUPPLY—Source, Honiston's brook; system, gravity; hydrants 74, Ludlow Valve Co.; pipe 14 miles, 0 to 4 in dia, R. D. Wood & Co.; 58 valves, Ludlow Valve Co.; quality of water good; pressure 100 pounds; cost to construct \$68,000. Pres or chairman of com, G. I. Savage; supt, T. H. McKenzie.

South Norwalk, Fairfield Co., population 5500; mercantile buildings, brick, 3 stories; private, wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 2500 ft; value of fire department equipment \$6000; total ann expenses of department \$1000; total membership 180, all volunteers; electric alarm; no of street boxes 8. Chief engineer, Sam'l McGowan.

WATER SUPPLY—Source, surface water; system, gravity; reservoir cap 500,000,000 gals; hydrants 85; pipe 13 miles,

4 to 12 in dia; 75 meters, National Meter Co.; pressure 105 to 110 pounds; cost to construct \$124,798; ann expenses \$1200. Pres of com, S. Raymond; supt, J. M. Layton; mayor, Edwin Wilcox; city, town or village clerk, E. E. Crowe.

Stafford Springs, Tolland Co., population 3600; fire area 4 miles; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 2½ stories; wooden roofs not permitted within fire limit. Fire department—1 steam fire engine, 2 hose carriages; hose cotton, good 1200 ft; value of fire department equipment \$3000; value of buildings occupied \$3500; total ann expenses of department \$300; total membership 20; bell alarm. Chief engineer, Anthony Adams.

WATER SUPPLY—Source, brook; system, gravity; hydrants 20; pipe 7 miles; pressure 100 to 120 pounds.

Stamford, Fairfield Co., population 12,000. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose carriage, 1 supply wagon, 2 jumpers, 2 hose carriages and 1 jumper in reserve; hose cotton, good 4500 ft; 2 horses; value of fire department equipment, including building, \$25,000; total membership 40, paid full time 1, paid part time 39; telegraph alarm. George Bowman.

WATER SUPPLY—Source, lake; system, gravity; reservoir cap 6,000,000 gals; hydrants 25; pipe 4 to 12 in dia; pressure 60 pounds. Geo. Whitney; E. W. Riker.

Stonington, New London Co., population 5669; population borough 2100; same fire protection. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck; hose good; total membership 120, all volunteers. Chief engineer, E. S. Chesbro.

WATER SUPPLY—Source, Mistuxet Brook; system, pumping to reservoir; Deane steam pumping engines, dy cap 2,000,000 gals; hydrants 22, Coffin Valve Co.; pipe 10 in dia; 11 meters, National Meter Co., Hersey; quality of water good; pressure 70 pounds. Pres of com, Thomas E. Packer; supt, A. G. Watrous.

Stratford, Fairfield Co., population 4251. Fire department—2 hook and ladder trucks; total membership 100, volunteers. B. H. Willer.

WATER SUPPLY—Source, wells. Town clerk, H. R. Stage.

Thomaston, Litchfield Co., population 3800; fire area 640 acres; mercantile buildings, wood, 4 stories; private, wood and brick, 2½ stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 4 hose carriages, 2 private; siamese couplings used; hose cotton, good 1000 ft; inferior 8450 ft, private; value of fire department equipment \$2800; value of buildings occupied \$12,000; total membership 100, all volunteers; whistle alarm. Chief engineer, T. D. Bradstreet.

WATER SUPPLY—Source, reservoir; system, gravity; hydrants 28, R. D. Wood & Co.; pipe 4 to 12 in dia, R. D. Wood & Co.; 1 meter, Crown; quality of water soft; pressure 125 pounds; cost to construct \$40,000. Pres of com, Aaron Thomas; supt, Wm. T. Woodruff; town clerk, A. E. Bradstreet.

Thompsonville, Litchfield Co., population 3794. Fire department—1 steam fire engine, 1 hand engine, 8 hose carriages; hose, linen and leather, good 1500 ft; total membership 100, all volunteers. James Morrison.

WATER SUPPLY—Source, springs; system, pumping to standpipe; Deane pumping engines, dy cap 1,000,000 gals; hydrants 27, Chapman & Holyoke; pipe 19 miles, 2 to 12 in dia, Goodhue & Rienle; 55 valves, Chapman; quality of water good; pressure 45 to 85 pounds; cost to construct \$80,000. Pres of com, C. H. Beiswe; supt, H. R. Cooper; town clerk, F. E. Ely.

Torrington, Litchfield Co., population 4700; mercantile buildings, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber lined cotton, good 1000 ft; value of fire department equipment \$1500; total membership 100, all volunteers; whistle and bell alarm. D. L. Ballard.

WATER SUPPLY—Source, surface water; system, gravity; 2 reservoirs; 24 hydrants; pressure 60 pounds. O. R. Tyler, Gideon H. Welch.

Wallingford, New Haven Co., population 8017. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 2600, inferior 200 ft; value of fire department equipment \$10,000; total membership 68, all volunteers. B. F. Buell.

WATER SUPPLY—Source, lake system, gravity; 60 hydrants; pipe 16 miles; ann rent for use \$1076. Wm. F. Hall, Frany Hale.

Waterbury, New Haven Co., population 25,000; fire area 80 acres; mercantile buildings, brick and wood, 2 and

CONNECTICUT—Continued.

stories; private, wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—3 steam fire engines, 1 city truck, 1 aerial truck, 2 hose wagons; 4 two-wheeled hand reels; hose cotton, good 8000 ft; rubber good 550 ft; 8 horses; value of fire department equipment \$18,300; value of buildings occupied \$68,500; total ann expenses of department \$15,669 for 1899; total membership 385, paid full time 5, 380 volunteer members; general alarm; 28 street boxes. Chief engineer, S. C. Snagg.

WATER SUPPLY—Source, springs and brook; system, gravity; 941 hydrants, Holyoke; pipe 8½ inches, 4 to 18 in dia, Warren Foundry; 385 valves, Whittier Machine Co.; 181 meters; quality of water good; pressure 0 to 100 pounds; cost to construct \$605,000; ann expenses \$10,000; int on bonds \$16,978 annually. Pres of com, N. J. Wellon; supt, N. J. Wellon; mayor, Chas. R. Baldwin; city clerk, E. G. Kilduff.

West Hartford, Hartford Co., population 1900. Fire department—1 hose carriage; hose leather, good 400 ft. Chief engineer, W. S. Palmer.

WATER SUPPLY—Source, elevated tank; system, gravity; 8 hydrants; pipe 94 in dia. Town clerk, L. Buckland.

West Haven, New Haven Co., population 3500; fire area 1½ by 2 miles; mercantile buildings, brick and wood, 2½ stories; private, wood, 2½ to 3 stories; wooden roofs permitted. Fire department—1 hand engine, 3 hose carriages (2 private); hose cotton and rubber, good 800 ft borough (800 ft private); value of fire department equipment \$1400; total membership 40, all volunteers; 1 fire company. Chief engineer, Wm. V. Wilson.

WATER SUPPLY—Source, river; system, pumping to reservoir; Worthington pumping engines, 600,000 gals dy cap; reservoir cap 1,000,000 gals.

Westport, Fairfield Co., population 4000. Fire department—3 hand engines, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 800 ft, leather, good 800; total membership 135, all volunteers. Geo. H. Slover.

WATER SUPPLY—Source, wells, cistern and river. Town clerk, W. J. Finch.

West Stratford, Fairfield Co., buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 chemical engine, 1 hook and ladder truck; value of fire department equipment \$1000; total ann expenses of department \$150; total membership 35, all volunteers; bell alarm.

WATER SUPPLY—Source, wells, cisterns and river.

Wethersfield, Hartford Co., population 2178; buildings, wood and brick. Fire department—1 hook and ladder truck; value of fire department equipment \$600; total membership 36, all volunteers; bell alarm. E. G. Woodhouse.

WATER SUPPLY—Source, wells and cisterns. Town clerk, Albert Galpin.

Willimantic, Windham Co., population 9000; fire area 300 acres; buildings, brick and wood, 2, 3 and 4 stories; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, rubber lined, good 3600 ft; value of fire department equipment \$3500; total membership 110, all volunteers; electric alarm; no of street boxes 9. Chief engineer, Chas. N. Daniels.

WATER SUPPLY—Source, Natchaug river; system, pumping to reservoir; pumping engines, dy cap 3,000,000 gals. R. D. Wood & Co.; hydrants 144, Matthews & Chapman; pipe 16 miles, 8 to 14 in dia, R. D. Wood & Co., Chapman valves; 42 meters, Crown, Union, Thomson; pressure 70 to 120 pounds; cost to construct \$300,000; ann expenses \$3800; int on bonds \$8000. Pres of com, S. C. Smith; supt, H. S. Moulton; mayor, S. C. Billings; borough clerk, J. D. Wheeler.

Winsted, Litchfield Co., population 4500. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 3600 ft; total membership 140, all volunteers; electric bell alarm; 11 fire stations. Stephen F. Goodsell.

WATER SUPPLY—Source, natural lake; system, gravity; 90 hydrants, Holyoke Co.; pipe 9 miles, 4 to 12 in dia, R. D. Wood and others; quality of water soft and good; pressure 50 pounds; cost to construct \$150,000; ann expenses \$3000; int on bonds 5 per cent. Pres of com, E. E. Culver; supt, E. E. Culver; mayor, David R. Rankin; town clerk, Geo. M. Wentworth.

The following places have no fire protection: Beria, Hartford Co., population 3800. Chester, Middlesex Co., population 1200. Clinton, Middlesex Co., population 1400. Cromwell, Middlesex Co., population 1800. Danvers, Fairfield Co., population 1900. East Granby, Hartford Co., population 1940. East Haddam, Middlesex Co., population 2000. East Hampton, Middlesex Co., population 2000. East Hartford, Hartford Co., population 1900. Haddam, Middlesex Co., population 2419. Greenville, New London Co., population 2380. Jewett City, population 2500. Madison, New Haven Co., population 1678. Mansfield, Tolland Co., population 2154. Ridgefield, Fairfield Co., population 2058. Sharon Valley, Litchfield Co., population 2800. South Coventry, Tolland Co., population 2048. South Manchester, Hartford Co., population 3500 (3 hose carriages, 1800 ft hose; reservoir 40,000,000 cap being constructed). South Windsor, Hartford Co., population 1908. Sterling, population 1000. Unionville, population 1400 (hydrants on streets, milk well protected). Union City, New Haven Co., population 1897. Voluntown, New London Co., population 1600 (mills protected; water supply, wells and reservoir). Watertown, population 1890. Westville, New Haven Co., population 3000. Windsor Locks, population 2800 (mills protected).

DELAWARE.

Camden, Kent Co., population 1577; fire area 500 acres; buildings, brick and wood, 2 and 3 stories; fireworks ordinance. Fire department—3 chemical extinguishers, 1 hook and ladder truck; value of fire department equipment \$750; value of buildings occupied \$300; total membership 23, volunteers. Chief engineer, Wm. Ellison.

WATER SUPPLY—Source, wells. Town clerk, W. B. Nock.

Delaware City, New Castle Co., population 1260; buildings, wood and brick. Fire department—1 hand engine, 1 hose carriage, 12 ladders and truck; hose 1000 ft. Chief engineer, G. N. Bright.

WATER SUPPLY—Source, canal; quality of water good. Mayor, J. E. Sadler; town clerk, W. A. Jester.

Dover, Kent Co., population 4000; buildings, wood and brick, 2 and 3 stories; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 1500 ft; value of fire department equipment \$3200; value of buildings occupied \$3000; total membership 40, volunteers. Chief engineer, Casper Miller.

WATER SUPPLY—Source, 2 wells and creek; system, direct; Gaskill pumping engines, dy cap 1,000,000 gals; 81 hydrants, Holly; pipe 2½ miles, 2 to 12 in dia; 10 valves; 1 meter, Crown; quality of water soft; pressure, domestic 46, fire 85 to 100 pounds; cost to construct \$30,000; ann expense \$3300; int on bonds 4 per cent. Supt, W. D. Walls; mayor, H. Reedy; city clerk, Wm. N. Boggs.

Frederica, Kent Co., population 800; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordi-

nance. Fire department—1 hand engine; other apparatus, 3 hand extinguishers; hose rubber, good 100 ft.

WATER SUPPLY—Source, wells and river. Town clerk, W. E. Knowles.

Georgetown, population 1800; buildings, wood, 2 stories; fireworks ordinance. Fire department—1 hand engine; hose rubber, good 300 ft. Chief engineer, D. C. R. Layton; chairman of fire and water com, W. F. Tunnell.

WATER SUPPLY—Source, driven wells; system, pumping to mains. Town clerk, C. S. Moore.

Laurel, Sussex Co., population 2000; mercantile buildings, wood, 2 stories. Fire department owned by manufacturers—3 hand engines; hose rubber, good 300 ft.

WATER SUPPLY—Source, wells and creek. Town clerk, I. J. Wooten.

Leipsic, Kent Co., population 450; mercantile buildings, wood, 2 and 3 stories. Fire department—Buckets and ladders.

WATER SUPPLY—Source, creek; system, pumping from creek to mains. Supt, N. Farron; town clerk, H. Raymond.

Middletown, New Castle Co., population 2000; mercantile buildings, brick, 2 and 3 stories. Fire department—1 hose carriage; hose rubber, good 1000 ft new; value of fire department equipment and building \$2200; total membership 35, volunteers; steam alarm. George T. Hopkins.

WATER SUPPLY—Source not given; system, gravity; pumping engines, 245 to 410 gals per min, Worthington;

hydrant 1; pressure 85 pounds. Town clerk, T. A. P. Bradley.

Milford, Kent Co., population 3500; mercantile buildings, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck; value of fire department equipment \$500; value of buildings occupied \$200; total ann expenses of department \$50; total membership 30, all volunteers; bell alarm. Chief engineer, S. W. Gray; chairman of fire and water com, G. W. Marshall.

WATER SUPPLY—Source, river and wells. Pres of council, Dr. G. W. Marshall.

Newark, New Castle Co., population 1150; mercantile buildings, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 1 hose carriage, 1 hose tender; hose cotton, good 800 ft, hose rubber, good 500 ft; value of fire department equipment \$1200; total membership 50, all volunteers; bell alarm. Chief engineer, Jos. T. Williams.

WATER SUPPLY—Source, wells; system, pumping to standpipe and direct; Holly pumping engines, dy cap 1,000,000 gals; hydrants 35; pipe 2½ miles, 6 to 10 in dia; quality of water good; pressure 60 to 125 pounds; cost to construct \$35,000; int on bonds 5 per cent. Supt, Jas. Hayes; mayor, F. T. Armstrong; town clerk, G. W. Williams.

New Castle, New Castle Co., population 5000; fire area 2000 acres; mercantile buildings, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 20 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1000 ft; inferior 500 ft; value of fire department equipment \$5500; value of buildings occupied \$8000; total ann expenses of department \$1000; total membership 70, paid full time 2; 2 companies. Chief engineer, F. W. Dickerson; chairman of fire and water com, Jas. B. Lancaster.

DISTRICT OF COLUMBIA.

Washington (includes Georgetown), population 230,000; buildings, brick, stone and wood, 1 to 6 stories; fireworks ordinance; causes of fire investigated. Fire department—8 steam fire engines, 5 chemical extinguishers, 3 hook and ladder trucks, 8 hose carriages; 2 fuel carts, 31 hose couplings; hose cotton, good 30,000 ft, inferior 3000 ft; total value of 49 horses, fire department equipment and 10 buildings occupied \$108,000; total ann expenses of department, 1859, \$145,000; total membership 17, full paid; telegraph alarm; 160 street boxes. Chief engineer, Joseph Paris.

WATER SUPPLY—Source, creek and springs; system, pumping to reservoir; reservoir cap 1,250,000 gals; pumping engines, dy cap 2,500,000 gals, Blake and Davidson; hydrants 40; pipe 9 miles, 4 to 12 in dia; quality of water good; pressure 25 to 30 pounds; cost to construct \$110,000; ann expenses \$4000; int on bonds 5 per cent. Pres, Jas. G. Shaw; supt, S. C. Shaw.

Seaford, Sussex Co., population 1200. Fire department—1 hook and ladder truck; other apparatus, ladders and buckets.

Smyrna, Kent Co., population 2300. Fire department—3 hose carriages; hose rubber, good 1800 ft. Chief engineer, H. S. Anthony.

WATER SUPPLY—Source, wells; system, direct and to standpipe; Gordon & Maxwell pumping engines, dy cap 1,000,000 gals; hydrants 35, Union Hydraulic Works; pipe 4 miles, 4 to 8 in dia, Emans Pipe Co.; 18 valves, Union Hydraulic Works; quality of water first-class; pressure, domestic 45, fire 57 to 100 pounds; cost to construct \$20,000; ann expenses \$1500; int on bonds 4 per cent. Pres, S. Taylor; supt, A. Taylor; mayor, Jas. H. Hoffecker; town clerk, J. B. Cooper.

Wilmington, New Castle Co., population 51,000; buildings, brick, 2 stories. Fire department—6 steam fire engines, 4 chemical extinguishers, 2 hook and ladder trucks, 6 hose carriages, all kinds; hose 6000 feet; 21 horses; value of fire department equipment \$50,000; total ann expenses of department \$35,000; total membership 700, paid full time 9, paid part time 6; telegraph alarm; no of street boxes 20.

WATER SUPPLY—Source, creek; system, gravity and pumping to reservoir; 2 reservoirs, combined cap 41,000,000 gals; Worthington & Knowles pumping engines, dy cap 8,500,000 gals; hydrants 635; pipe 69½ miles; quality of water good; pressure 30 to 50 pounds; cost to construct \$750,000; ann expenses \$50,000; int on bonds 6 per cent. Pres, W. T. Porter.

WATER SUPPLY—Source, Potomac River; system, gravity, pumping to reservoir and direct; 8 reservoirs and standpipe; cap receiving reservoir 176,000,000 gals; cap distributing reservoir 150,850,000; cap 8d reservoir about 800,000,000 gals; Worthington, Holly, Gaskill pumping engines, combined cap 7,000,000 gals dy; cost to construct about \$3,500,000; int on bonds 8 per cent; ann expenses about \$14,000; 1000 hydrants; pipe 199 miles, 3 to 48 in dia; pressure 30 pounds. Engineer; commissioner of district in charge with assistant; H. F. Hayden, supt.

FLORIDA.

Barton, Polk Co., population 1500; buildings, wood and brick, 2 stories; wooden roofs permitted. Fire department—3 chemical engines on wheels; 1 hook and ladder truck; hose rubber, good 300 ft; value of fire department equipment \$1500; value of buildings occupied \$500; total membership 20, volunteers; bell alarm. Chief engineer, H. W. Snell.

WATER SUPPLY—From tank, cap 3000 gals. Town clerk, J. W. Bayd.

Brooksville, Hernando Co., population 800; buildings, frame, 1 and 2 stories. Fire department—3 chemical engines; hose rubber, good 300 ft; value of fire department equipment \$1200; total membership 25, volunteers; bell alarm. Chief engineer, C. C. Kesthley.

WATER SUPPLY—Source, wells. Town clerk, G. B. Whelpley.

Daytona, Volusia Co., population 1200; buildings, frame, 2 stories. Fire department—3 chemical engines, 3 hose carriages; hose rubber, good 180 ft; value of fire department equipment \$3000.

WATER SUPPLY—Source, river and artesian wells. Mayor, G. M. Wallace; town clerk, C. M. Bingham, Jr.

De Land, Volusia Co., population 2000; fire area 50 acres; buildings, brick and frame, 2 and 3 stories; sale of fireworks prohibited. Fire department—3 chemical engines, 4 chemical hand extinguishers, 1 hook and ladder truck; value of fire department equipment \$1800; total membership 57, volunteers. F. S. Goodrich.

WATER SUPPLY—Source, wells. S. B. Wright.

Enstla, Lake Co., population 2000; fire area 7½ acres; buildings, brick, wood and iron, 2 and 3 stories; wooden roofs permitted. Fire department—3 chemical engines

on wheels, 3 chemical hand extinguishers, 1 hook and ladder truck; buckets; hose cotton, good 300 ft, rubber good 300 ft; value of fire department equipment \$1900; total ann expenses of department \$135; total membership 18; bell alarm. Chief engineer, T. C. Keyes.

WATER SUPPLY—Source, lake. Mayor, P. A. Ross; city clerk, A. G. Smith.

Fernandina, Nassau Co., population 4000; fire area 20 acres; mercantile buildings, brick, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted outside fire limits. Fire department—1 chemical engine, 3 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1500 ft; value of fire department equipment \$4000; value of buildings occupied \$3500; total membership 45, volunteers; bell alarm; 3 fire companies. Chief engineer, Geo. E. Wolf; chairman of fire and water com, R. V. R. Schuyler.

WATER SUPPLY—Source, artesian well; system, direct and pumping to standpipe; pumping engines, cap 950 gals per minute; 55 hydrants; pipe 23 miles, 4, 6 and 10 in dia; 11 valves; pressure, domestic 50, fire 150 pounds; cost to construct \$40,000. Supt, Chas. Williams; mayor, W. O. Jeffreys; city clerk, J. A. Edwards.

Jacksonville, population 25,000. Fire department—1 hook and ladder truck, 8 hose carriages; hose 3500 ft; 6 horses; total membership 30, paid; telegraph alarm. Chief engineer, Peter Stores.

WATER SUPPLY—Source, 4 artesian wells; system, direct; pumping engines, dy 4,500,000 gals, H. R. Worthington; 100 hydrants, Coffin & Ludlow; pipe 9 miles, 4 to 14 in dia, Warren Foundry; 65 valves, Coffin & Ludlow; 300 meters, National; quality of water first-class; pressure, domestic 35, fire 100 pounds; cost to construct \$112,000; ann expenses \$3500; int on bonds 8 per cent. Pres of

FLORIDA—Continued.

trustees, A. S. Baldwin; supt. R. N. Ellis; mayor, P. McQuade; city clerk, W. C. West.

Gainesville, Florida, population 6000; fire area 100 acres; mercantile buildings, brick, 2 stories; private, wood, 2½ stories; wooden roofs not permitted. Fire department—3 chemical hand extinguishers, 1 hook and ladder truck; value of fire department equipment \$750; total membership 80, volunteers; 1 engine company. Chief engineer, Jas. A. Morris.

WATER SUPPLY—New source under consideration.

Key West, population 25,000; fire area 800 acres; buildings, wood, 2 and 3 stories; wooden roofs permitted; fire-works ordinance. Fire department—4 steam fire engines, 1 hook and ladder truck, 5 hose carriages; hose cotton, good 1500 ft, inferior 1700 ft, rubber good 2500 ft, inferior 750 ft; 11 horses, value \$2800; value of fire department equipment \$15,000; value of buildings occupied \$8000; total ann expenses of department \$11,000; total membership 250, paid full time 10; electric alarm; 5 companies. Chief engineer, B. F. H. Bowers; chairman of fire and water com, H. G. Fueford.

WATER SUPPLY—Source, ocean and artesian wells. Each dwelling has a cistern, cap 10,000 gals. Mayor, J. G. Waddell; city clerk, B. F. H. Bowers.

Lake City, Columbia City, population 3000; buildings brick, 1 and 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 900 ft; bell alarm. Chief engineer, C. S. Wynkoff.

WATER SUPPLY—Source, lake and wells; system, direct and pumping to tanks, cap of tanks 20,000 gals; 2 pumping engines, dy cap 6,000,000 gals; Worthington; 31 hydrants; pipe 2 miles, 4 and 6 in dia; filtration through brick and charcoal; pressure, domestic 40 to 90 pounds; cost to construct, \$18,000. Pres. N. S. Collins; mayor, A. J. Henry; town clerk, W. M. Ives.

Leesburgh, Sumter Co., population 1500. Fire department—1 steam fire engine, 2 hose reels; hose 1000 ft. Chief, E. H. Mote.

WATER SUPPLY—Source, 2 cisterns, cap 6000 gals, filled by underground pipe from ice factory. Town clerk, P. W. Butler.

Madison, Madison Co., population 1000; buildings, brick and wood. No organized fire department; a manufacturing company have a trained force of men always on duty in case of fire, with hose, buckets and ladders.

WATER SUPPLY—Source, tanks. Pumps and 5 hydrants.

Milton, Santa Rosa Co., population 2000; fire area 2 acres; buildings, wood and brick. Fire department—1 hand engine.

WATER SUPPLY—Source, river.

Ocala, Marion Co., population 5000; fire area 1000 acres; mercantile buildings, brick, 3 stories. Fire department—1 steam fire engine, 1 hook and ladder truck, 8 hose carriages; hose rubber, good 1800 ft; 2 horses; value of fire department equipment \$3000; value of buildings occupied \$1000; total ann expenses of department \$2000; total membership 60, volunteers; bell fire alarm; total no of companies 4. Chief, F. A. Teague; chairman of fire, R. E. Younge.

WATER SUPPLY—Source, artesian wells; system, pumping to standpipe; standpipe cap 170,000 gals; Worthington pumping engine, dy cap 1,000,000 gals; hydrants 75; pipe 7 miles, 4 to 10 in dia; pressure 45 to 50 pounds. Pres. A. D. Schofield; supt, C. H. Campbell.

Orlando, Orange Co., population 4000; mercantile buildings, brick and wood, 2 and 3 stories, wooden roofs not permitted. Fire department—1 steam fire engine, 3 chemical engines, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 1800 ft; value of fire department equipment \$4000; total membership 65, volunteers; bell alarm. W. C. Sherman.

WATER SUPPLY—Source, lake; system, direct and pumping to standpipe; Knowles pumping engine, dy cap 1,000,000 gals; hydrants 55, Eddy Valve Co. and others; pipe 13 miles, 4 to 12 in dia, Gloucester Iron Works; 120 valves, Chapman and Ludlow; 5 meters, Hersey and Am. Frost; quality of water pure; pressure, domestic 50, fire 120 pounds; cost to construct \$150,000; ann expenses \$5500. Pres. G. W. Lentr; local manager, H. W. Greetham; mayor, M. Marks; town clerk, Jas. K. Duke.

Palatka, Putnam Co., population 4500; fire area 800 acres; mercantile buildings, brick and frame, 1 to 3 stories; wooden roofs prohibited in fire limits; private, wood, 1 to 3 stories. Fire department—1 steam fire engine, 1 hand

engine, 1 hook and ladder truck, 5 hose carriages; siamese coupling; hose 2200 ft; total membership 100, volunteer, R. Reesting.

WATER SUPPLY—Source, springs; system, pumping to standpipe; standpipe cap 164,000 gals; 2 pumping engines, dy cap 2,000,000 gals; Worthington; hydrants double 70; pipe 7 miles, 4 to 12 in dia; 6 meters. Crown; pressure 60 to 80 pounds; cost to construct \$25,000; ann expenses \$2000. Pres. Harvey Wheeler; supt, J. H. Yeaton; mayor, W. J. Webb; city clerk, Jas. Purcell.

Pensacola, population 12,000. Fire department—1 steam fire engine, 1 hook and ladder truck, 5 hose carriages, valves, gates and shut off nozzles; hose rubber, good 2400 ft; inferior 450 ft; total membership 250, paid full time 4. Chief engineer, L. Le Baron.

WATER SUPPLY—Source, driven wells; system, pumping to standpipe; 2 pumping engines, dy cap 4,000,000 gals. Dean; hydrants 105, Holyoke; pipe 11 miles, 6, 8, 12 and 14 in dia, Wood and Co.; 20 valves, Ludlow; 35 meters, Hersey; quality of water good; pressure 80 pounds; cost to construct \$100,000; ann expenses \$7000; int on bonds \$6000. Pres. B. B. Ritt; supt, Ed Gale Quinn; mayor, W. D. C. Siple; city clerk, E. T. Hunt.

St. Augustine, St. John's Co., population 2300. Fire department—3 steam fire engines with heaters, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages, hooks, pikes and chains; hose 2000 ft; total membership 60, volunteer. W. M. Ingraham.

WATER SUPPLY—Source, river, 4 artesian wells; hydrants 25; 3 and 6 in mains. E. F. Joyce; William Moody.

Sanford, Orange Co., population 2000; mercantile buildings, brick and wood, 1 and 2 stories; fireworks ordinance. Fire department—5 chemical engines, 2 hook and ladder trucks, 3 hose reels; hose 1700 ft; total membership 30, volunteers. Chief engineer, H. M. Papworth.

WATER SUPPLY—Source, lake; system, gravity, pumping to reservoir and direct; reservoir cap 250,000 gals; Worthington pumping engines, dy cap 1,200,000 gals; hydrants 50, Orlando; pipe 7 miles, 3 to 10 in dia, Wood & Co.; 20 meters, Worthington and Hersey; quality of water soft; pressure, domestic 40 to 100 pounds; cost to construct \$60,000; int on bonds \$1200. Vice-pres, F. H. Rand; supt, W. Beardsall; mayor, J. J. Harris; town clerk, W. H. Liffier.

Tallahassee, Leon Co., population 3000; buildings, brick and wood, 2 stories. Fire department—6 chemical hand extinguishers, 1 hook and ladder truck; value of fire department equipment \$800; total membership 24, volunteers, part paid.

WATER SUPPLY—Source, well and cistern. Mayor, W. B. Gorman; city clerk, J. L. Demilly.

Tampa, Hillsborough Co., includes Ybor City; population 10,000; fire area 250 acres; buildings, brick and wood, 1, 2 and 3 stories; wood and tin roofs; fireworks ordinance. Fire department—1 hand engine, 1 chemical engine on wheels, 4 chemical hand extinguishers, 2 hook and ladder trucks, 9 hose carriages, all kinds; hose rubber, good 3000 ft; value of fire department equipment \$8000; total membership 200, volunteer; electric alarm; 15 street boxes; 9 fire companies. Chief engineer, A. C. Wuerpel.

WATER SUPPLY—Source, springs and artesian well; system, direct and pumping to standpipe; Worthington pumping engines, dy cap 2,000,000 gals each; 125 hydrants, Wood & Co.; pipe 18 miles, 6, 8 and 10 in dia, R. D. Wood & Co.; 50 valves, R. D. Wood & Co.; quality of water pure; pressure 68 pounds. Pres. J. S. Schofield; supt, W. A. Campbell; mayor, H. Glogowsky; city clerk, Lamont Bailey.

Warrington, Escambia Co., population 1135; area 1500 acres, fire limit 500 acres; buildings, frame, 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 25 chemical hand extinguishers, 1 hook and ladder truck, 3 hose carriages; 40 buckets and hauling lines; hose rubber, good 1200 ft, inferior 1000 ft; 4 hoses; total membership 100, volunteers; bell alarm. Chief engineer, Commander of navy yard.

WATER SUPPLY—Source, bay, wells and cisterns.

Ybor City—Hillsborough Co. (See Tampa.)

The following places have no fire protection: Apalachicola, Franklin Co., population 4000; Apopka, Orange Co., population 1000; Fort Ogden, De Soto Co., population 500; Orange City, Volusia Co., population 1100; Quincy, Gadsden Co., population 900. St. Andrews Bay, Washington Co., population 175.

GEORGIA.

Albany, Dougherty Co., population *8000. Fire department—1 hand engine, 1 hook and ladder truck, 8 hose carriages, all kinds; hose cotton, good 2100 ft; total membership 120 volunteers. N. J. Cruger.

WATER SUPPLY—Source, 28 public cisterns. Town clerk, Y. C. Rust.

Americus, Sumter Co., population *8000; mercantile buildings, brick, 1 to 3 stories; private, frame, 1 and 2 stories; fireworks ordinance. Fire department—2 steam fire engines, 1 hand engine, 4 chemical engines, 2 hook and ladder trucks, 5 hose carriages, all kinds; hose cotton, good 8000 ft; value of fire department equipment \$11,000; value of buildings owned \$8000; total ann expenses of department \$1000; total membership 113, volunteer; bell alarm. Chief engineer, H. D. Watts.

WATER SUPPLY—Source, springs; system, direct and pumping to standpipe; 2 Dean pumping engines; hydrants 50; pipe 3 miles, 8 to 10 in dia; pressure 60 pounds. Supt., C. J. Hawkins; mayor, J. B. Fielder; city clerk, D. K. Brewster.

Athens, Clark Co., population *10,000. Fire department—1 steam fire engine, 2 hand engines, 1 chemical engine on wheels, 1 hook and ladder truck, 8 hose reels; hose rubber, good 8000 ft; 4 horses; total membership 250, volunteer; no of companies 7. Chief engineer, W. F. Dorsey. Chairman of fire and water committee, W. A. McDowell.

WATER SUPPLY—Source, springs; system, pumping to standpipe; reservoir cap 25,000,000 gals, Blake pumping engines, dy cap 1,750,000 gals; hydrants 65, Ludlow, Eddy; pipe 6 miles, 4 to 12 in dia, Wood & Co.; 25 valves, Ludlow; 20 meters, National; quality of water excellent; pressure, domestic 65, fire, 75 pounds; cost to construct \$125,000; ann expenses \$3000; int on bonds \$3750. Pres, W. H. Howell; supt, W. L. Wood; mayor, E. T. Brown; city clerk, John Gilliland.

Atlanta, Fulton Co., population 90,000; fire area 890 acres; mercantile buildings, brick, 3 to 6 stories; private, wood and brick, 1 and 2 stories; tin or gravel roofs; fireworks ordinance; causes of fires investigated. Fire department—4 steam fire engines, 1 two horse chemical engine, champion, 2 chemical hand engines, 2 hook and ladder trucks, 5 hose carriages, all kinds, hose wagons, other apparatus; siamese coupling, hose 11,200 ft cotton and rubber; 20 horses; value of fire department equipment \$40,000; value of 6 buildings owned \$70,000; total ann expenses of department 1889 \$45,494.00; total membership 55, all full paid; electric alarm; no of street boxes 48. Chief engineer, W. R. Joyner. Additions will be made to the dep't in the fall.

WATER SUPPLY—Source, stream; system, direct pumping; reservoir cap 250,000,000 gals; Holly pumping engines, dy cap 6,000,000 gals; 448 hydrants, Holly, Mathews, Ludlow; 86 miles cast iron pipe, 6 to 16 in dia; 350 valves, Morris & Trasker, Eddy, Chapman, Galvin; several meters, Crown, Hersey, Worthington, Thompson; quality of water clear; filtration Hyatt; pressure, domestic 40, fire 30 to 100 pounds; cost to construct \$298,000; ann expenses \$27,744; int on bonds 7 per cent. Pres, C. C. Hammock; supt, Wm. G. Richards; mayor, J. T. Gleen; city clerk, A. P. Woodward. A new plant will be built at a cost of \$500,000.

Augusta, Richmond Co., population *40,000. Fire department—4 steam fire engines, 1 hook and ladder truck, 4 hose carriages, all kinds; hose rubber, good 5100 ft; 20 horses; total men 51, paid full time; electric alarm; 11 street boxes. H. M. Young.

WATER SUPPLY—Source, Savannah River; system, direct and pumping to tank; cap of tank 170,000 gals; Worthington, Knowles and R. D. Wood pumping engines, dy cap 8,000,000 gals; 808 hydrants, R. D. Wood, Ludlow and others; 36 miles pipe, 30 to 4 in dia, R. D. Wood and Chertanooqua Pipe Works; 800 valves, Ludlow & Wood; quality of water good; pressure, domestic 40, fire 60 pounds; cost to construct \$300,000; ann expenses \$6000. Supt, Wm. Bennett; mayor, R. H. May; city clerk, L. T. Blome. 1000 ft 6 in pipe just added.

Bainbridge, Decatur Co., population 1800. Fire department—2 hand engines, 1 hook and ladder truck; 8 hose carriages, all kinds; hose rubber, good 600 ft, inferior 800 ft; total membership 125, volunteers. T. R. Wardell.

WATER SUPPLY—Source, artesian wells; system, pumping to standpipe; Knowles pumping engine, dy cap 800,000 gals; 10 hydrants; pipe 4 miles, 8 in dia; pressure 60 pounds; cost to construct, \$30,000. Pres, W. E. Burbage; supt, A. E. Boardman; mayor, M. O. Neal; town clerk, T. Bramwell.

Barnsville, Georgia, population 8000; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 and 2 stories; tin and iron roofs; fireworks ordinance. Fire department—1 steam fire engine, 2 hose carriages, all kinds; siamese couplings; hose rubber, good 1000 ft; value of fire department equipment \$5000; value of 1 owned building \$3000; total ann expenses of department \$800; total membership 36, volunteers; bell alarm; 1 fire company. Chief engineer, W. C. Stafford; chairman of fire and water com, G. L. Summers. A hook and ladder truck will be added.

WATER SUPPLY—Source, 5 cisterns supplied from roofs of buildings, cap 100,000 gals. Mayor, G. L. Summers; city clerk, G. Huguley.

Boston, population 900. Fire department—1 hand engine; hose rubber, good 200, 2 1/2 in dia; total membership 22, volunteers.

WATER SUPPLY—Source, 3 cisterns, cap of each 8000 gals.

Brunswick, Glynn Co., population 1200; fire area 2060 acres; buildings, mercantile, brick, 2 stories; private, frame, 1 and 2 stories; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck; 4 hose carriages; shut off nozzle, screw couplings; hose cotton, good 4000 ft; 4 horses; total membership 125, volunteers; bell alarm. Chief engineer, G. H. Merrifield.

WATER SUPPLY—Source, 2 artesian wells; system, pumping to tank on top of tower; Worthington pumping engines, dy cap 8,000,000 gals; 78 hydrants; pipe 15 miles, 4 to 16 in dia; R. D. Wood & Co. and Anniston Pipe Works; quality of water very good; pressure 40 pounds; cost to construct \$70,000; int on bonds \$7000. Pres, W. E. Burbage; supt, W. E. Sutton; mayor, J. J. Spears; city clerk, E. A. Nelson.

Cartersville, Bartow Co., population 2087. No organized department—1 hook and ladder truck.

Cochran, Pulaski Co., population *1500; mercantile buildings, brick and frame, 1 story. Fire department—1 steam fire engine, 2 hose carriages; hose rubber, good 1000 ft; one building used.

WATER SUPPLY—Source, 2 large wells; system, pumping to cistern, cap of cistern 20,000 gals. Mayor, W. R. Cochran; city clerk, T. R. Hendrix.

Columbus, Muscogee Co., population 32,000; mercantile buildings, brick and wood, 1 to 4 stories. Fire department—2 steam fire engines, 1 chemical engine on wheels, 1 hook and ladder truck, 8 hose carriages, all kinds; hose cotton, good 2500 ft; 18 horses; value of fire department equipment, etc., \$25,000; total membership 120, 13 paid, remainder volunteers; telegraph alarm; no of street boxes 17, more to be added. Chief engineer, George J. Burns.

WATER SUPPLY—Source, creek; system, gravity; 2 reservoirs, cap 120,000,000 gals; 28 cisterns, 15,000 gals each; hydrants 126; pipe 7 miles; pressure 38 pounds. Pres, B. F. Archer; supt, M. H. Tuggle; mayor, D. P. Dodier; city clerk, M. M. Moore.

Congress, Rockdale Co., population 2000; mercantile buildings, brick and wood, 1 to 2 stories. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 1200 ft; bell alarm; company reported disbanded. Mayor, J. C. Barton; town clerk, J. R. Maddox.

Covington, Newton Co., population 2000. Fire department—1 hook and ladder truck; bucket brigade. J. G. Lester.

WATER SUPPLY—Source, wells. Mayor, L. L. Middlebrook; town clerk, J. W. Purrington.

Cuthbert, Randolph Co., population 2500; use of firecrackers and fireworks prohibited; buildings, brick, 1 story; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 1000 ft; inferior 1500 ft; value of fire department equipment \$12,000; total ann expense of department \$300; total membership 160, volunteers; bell alarm. Chief engineer, F. M. Allison.

WATER SUPPLY—Source, creek and 4 cisterns; cap of cisterns 60,000 gals dy. Mayor, R. L. Moye; town clerk, J. D. Gunn.

Dalton, population 5900; mercantile buildings, brick and frame, 1 to 3 stories. Fire department—1 chemical engine on wheels, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft; value of fire department equipment \$1650; value of buildings occupied \$300; total ann expenses of department \$325; total membership 46, volun-

GEORGIA—Continued.

teers; bell alarm; total no of fire companies 8. Chief engineer, C. G. Spencer; chairman of fire and water com, T. C. Thompson.

WATER SUPPLY—Source, spring; system, pumping to reservoir and to standpipe; cap of reservoir 116,800 gals; cap of standpipe 198,000 gals; Gordon pumping engines, dy 500,000 gals each; hydrants 40. Cincinnati Brass Works; pipe 5½ miles, 4 to 10 in dia. South Pittsburgh Pipe Works; 28 valves, Scott; quality of water excellent; pressure 65 pounds; cost to construct \$35,000; ann expenses \$900; int on bonds 5 per cent on \$30,000. Supt, C. G. Spencer; mayor, John Black; city clerk, B. C. Bwings.

Darien, McIntosh Co., population 1500. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages, all kinds; value of fire department equipment and horses \$4800; total membership 30, volunteers. J. J. Kirby.

WATER SUPPLY—Source, river. 1 reservoir; reservoir cap 35,000 gals. Mayor, Jas. Walker; town clerk, W. S. McIntosh.

Dawson, Terrell Co., population 2000; fire area 404 yards each side of court house; mercantile buildings, brick and frame, 2 stories; private, frame; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical engine, 8 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1200 ft; value of fire department equipment \$6000; value of 1 building owned \$600; total membership 65, volunteers; bell alarm.

WATER SUPPLY—Source, wells; also 6 cisterns, cap 30,000 gals each, supplied from roofs of houses; windmills and waste water from Variety Works. Mayor, J. D. Laing; town clerk, J. L. James.

Dayton, McIntosh Co., population 1500. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages, all kinds; hose cotton, good 1000 ft; value of fire department equipment \$4500; total membership 30, volunteers. Chief engineer, J. J. Kirby.

WATER SUPPLY—Source, river; 1 reservoir, cap 35,000 gals. Mayor, Jas. Walker; town clerk, W. S. McIntosh.

Elberton, Elbert Co., population *1500; buildings, wood, 2 stories. Fire department—1 hook and ladder truck; total membership 30; bell alarm. J. C. Brown.

WATER SUPPLY—Source, wells and springs. Town clerk, H. J. Brewer.

Forsyth, Monroe Co., population *2000; mercantile buildings, brick and wood, 1 story. Fire department—1 chemical engine on wheels, 8 chemical extinguishers, 1 hook and ladder truck; hose rubber, good 100 ft; total membership 15, volunteers. J. J. Leary.

WATER SUPPLY—Source, wells. Mayor, George T. Brown; town clerk, J. A. Huddleston.

Fort Gaines, Clay Co., population 1800; mercantile buildings, brick and wood, 1, 2 and 3 stories. Fire department—1 chemical engine on wheels, 8 chemical extinguishers, 1 hose carriage; hose cotton, good 500 ft, rubber, good 300 ft; value of fire department equipment \$5000; total membership 25. J. E. Peterson.

WATER SUPPLY—Source, artesian wells; system, pumping to reservoir; reservoir cap 22,000 gals; Deane pumping engines, dy cap 250,000 gals; 8 hydrants, pipe ¼ mile, 8 in dia; pressure 70 pounds; cost to construct \$7000; ann expenses \$500. Town clerk, R. T. Foote.

Fort Valley, Houston Co., population *800. Fire department—1 hook and ladder truck; no other protection.

WATER SUPPLY—Source, private cisterns. Town clerk, J. D. Marshall.

Gainesville, Hall Co., population 4500; fire area 10 acres; buildings brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 8 hose carriages, all kinds; hose rubber, good 1200 ft, inferior 500 ft; leather, good 600 ft; value of fire department equipment \$6000; total ann expenses of department \$600; total membership 95, volunteers; bell alarm; 3 fire companies. Chief engineer, D. J. Evans; chairman of fire and water com, F. M. Loden. A chemical engine will be purchased.

WATER SUPPLY—Source, springs; system, pumping to reservoir. Regular system will be built this year. Mayor, Geo. K. Looper; city clerk, E. P. Chambers.

Griffin, Spalding Co., population 6000; fire area 59 acres; buildings, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 1 hand engine, 1 hook and ladder truck, 4 hose carriages, all kinds; hose rubber, good 1700

ft, inferior 1000 ft; value of buildings occupied \$3800; total membership 125, paid full time 2. Chief engineer, Frank Hyn; chairman of fire and water com, M. J. Patrick.

WATER SUPPLY—Source, wells; also 4 cisterns supplied from roofs of buildings, cap of cisterns 40,000 gals. Mayor, J. A. Stewart; town clerk, Thos. Nail.

Hawkinsville, Pulaski Co., population 3000; fire area 600 acres; mercantile buildings, brick and frame, 2 stories. Fire department—1 steam fire engine, 1 chemical engine on wheels, one hook and ladder truck, 3 hose carriages, all kinds; 1800 feet hose; value of fire department equipment \$6000; total ann expenses of department \$500; total membership 80, volunteer; bell alarm. Chairman of fire and water com, F. H. Boseman.

WATER SUPPLY—Source, artesian well and river; 1 cistern of 35,000 gals cap; reservoir cap 250,000 gals; 25 hydrants. Mayor, M. T. Hodge; town clerk, W. R. Taylor.

Macon, Bibb Co., population 55,000; mercantile buildings, brick and stone; 1 to 5 stories; private, wood and brick, 1 to 3 stories; wooden roofs not permitted; fireworks ordinance. Fire department—3 steam fire engines, 1 aerial truck; 3 4-wheel hose carriages, horse; hose rubber, good 2000 ft; 14 horses, value \$350 each; total ann expenses of the department \$30,000; total membership 35, paid; Gamewell electric alarm; 28 street boxes; 4 fire companies. Chief engineer, L. M. Jones; chairman of fire and water com, G. C. Conner. Steam engine and 1000 ft more hose ordered.

WATER SUPPLY—Source, springs; system, pumping to reservoir and tower; cap of reservoir 2,500,000 gals; cap of tower 75,000 gals; Worthington pumping engines, dy cap 2,000,000 gals; 200 hydrants, Mathews; pipe 25 miles, 4 to 14 in dia. R. D. Wood & Co.; 90 valves, Eddy; 90 meters, Crown, Worthington, Frost and Thompson; quality of water clear and soft; pressure 47 pounds; cap of works will be increased about double. Treas, G. F. Work; supt, J. W. Wilcox; mayor, S. B. Price; city clerk, B. Smith.

Madison, Morgan Co., population *2700; fire area 1000 yards; mercantile buildings, brick, slate and tin roofs, 2 stories; private, frame, 2 stories; fireworks ordinance. Fire department—1 chemical engine on wheels, 2 chemical hand extinguishers, 1 hook and ladder truck; 90 rubber buckets; value of fire department equipment \$1250; value of buildings occupied \$3500; total membership 70; bell alarm. E. G. Atkinson.

WATER SUPPLY—Source, wells. Mayor, J. N. Bardos; town clerk, T. G. Baldwin.

Marionetta, Cobb Co., population 3500; buildings, brick, 1, 2 and 3 stories; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine; 2 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages, all kinds; siamese coupling; 1550 ft hose; value of fire department equipment \$3700, 1 building rented at \$300 per year; total ann expense of department \$400; total membership 75, volunteers. Chief engineer, R. B. Legy.

WATER SUPPLY—Source, 7 cisterns filled from buildings; pumps. Mayor, T. W. Glover; town clerk, H. J. Schoenthal.

Milledgeville, Baldwin Co., population 5000; mercantile buildings, brick, metal roofs in fire district, 2 stories; private, frame, 2 and 3 stories; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages, all kinds; hose rubber, good 400 ft; leather, good 300 ft; value of fire department equipment \$3500; bell alarm.

WATER SUPPLY—Source, 6 cisterns fed by gutters from houses; cap 20,000 to 60,000 gals. Mayor, P. J. Cline; town clerk, G. W. Caraker.

Montezuma, Macon Co., population 1200; fire area ¼ mile; mercantile buildings, brick, 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine; 2 hose carriages; hose cotton, good 600 ft; inferior 400 ft; rubber, good 1000 ft; value of fire department equipment \$5000; value of buildings occupied \$500; total ann expenses of department \$250; total membership 40, volunteers, 1 paid; night watch alarm; 2 companies. Chief engineer, K. O. Engram; chairman of fire com, Frank Holt. Hose reel has been ordered.

WATER SUPPLY—Source, artesian well and creek; 1 cistern, cap 25,000 gals; more cisterns will be built. City clerk, U. C. Schumarte.

Norcross, Gwinnet Co., population *700; mercantile buildings, frame and brick. Fire department—1 hook and ladder truck.

WATER SUPPLY—Source, wells. Mayor, J. B. Webb; town clerk, T. B. Ray.

Perry, Houston Co., population 1000; fire area 640 acres; mercantile buildings, wood, 1 story. Fire department—50 chemical hand extinguishers.

WATER SUPPLY—Source, wells and creek. Mayor, W. C. Davis; city clerk, F. W. Houser.

Quitman, Brooks Co., population 700; fire area 10 acres; mercantile buildings, brick, iron and wood, 2 stories. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft; rubber, good 1000 ft; value of fire department equipment \$850; total ann expenses of department \$300; total membership 20, volunteers; total no of fire companies 1. Chief engineer, A. J. Sparks; chairman of fire and water com, S. S. Bountree.

WATER SUPPLY—Source, 5 cisterns. Town clerk, M. C. Wade.

Rome, Floyd Co., population 900; fire area 100 acres; mercantile buildings, brick, 2 stories; private, frame, 1 and 2 stories. Fire department—2 steam fire engines, 1 hook and ladder truck, 6 hose carriages, all kinds; siamese couplings; hose rubber, good 800 ft; leather inferior, 900 ft; value of buildings occupied \$5000; total ann expenses of department \$2700; total membership 170, volunteers; telegraph alarm system; no of street boxes 14; total no of fire companies 4. W. W. Seary.

WATER SUPPLY—Source, wells; system, pumping to standpipe, cap of standpipe 221,000 gals; pumping engines, dy cap 1,800,000 gals, Noble Bros. and Cameron; hydrants 86, R. D. Wood and Co.; pipe 8 miles, 4 to 10 in dia, Chattanooga Pipe Works; 46 valves, Ludlow; 50 meters, Union and Crown; quality of water clear; pressure 77 pounds; cost to construct \$100,000; ann expenses \$4500; int on bonds 6 per cent. Chairman of com, J. D. Moer; supt, J. J. Wagner; mayor, W. A. Walton; city clerk, M. A. Nevin. About 2 additional miles of pipe will be laid.

Roswell, Cobb Co., population 1800; mercantile buildings, frame and brick; no fire department; water buckets and hand grenades.

Savannah, Chatham Co., population 60,000; fire area 404 acres; mercantile buildings, brick, 2 stories; wooden roofs permitted. Fire department—3 steam fire engines, 2 hook and ladder trucks, 9 hose carriages, all kinds; one supply wagon; hose 6000 ft new, 1000 ft old; 28 houses; total ann expenses of department \$55,000; total membership 47, full paid; no of street boxes 40. Chief engineer, W. B. Puder. 1500 ft of hose and a chemical engine ordered.

WATER SUPPLY—Source, 23 artesian wells; system, pumping to reservoir; Worthington pumping engines, dy cap 1,500,000 gals; hydrants 247, McLean and Chapman; pipe 36 miles, 4 to 24 in dia; 8 meters, Worthington, Crown and Hersey; quality of water excellent; pressure 80 pounds; cost to construct \$60,000; ann expenses \$21,000. Chairman of com, J. J. McDonough; supt, Jas. Manning; mayor, John Schwarz; city clerk, Frank E. Rebarber.

Thomasville, Thomas Co., population 5000; fire area 20 acres; mercantile buildings, brick, 2 stories; private, frame, 1 and 2 stories; wooden roofs are permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 3 hose carriages, all kinds; hose rubber,

good 9000 ft; value of fire department equipment \$6800; value 2 buildings owned by department \$400; total ann expenses of department \$650; total membership 126, volunteers; bell alarm. Chairman of fire and water com, C. P. Hamsell.

WATER SUPPLY—Source, artesian wells; system, gravity and pumping to standpipe; standpipe cap 888,000 gals; Gordon & Maxwell pumping engines, dy cap 800,000 gals; 30 hydrants; pipe 2 miles, 4 to 8 in dia; pressure 50 pounds; cost to construct \$35,000. Supt, E. O. Thompson; mayor, H. W. Hopkins; town clerk, K. T. McLean.

Thomson, McDuffie Co., population 2600; fire area 2600 acres; mercantile buildings, frame, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages, all kinds; hose cotton, good 900 ft, rubber 1000 ft 2½ in; value of fire department equipment \$1800; value of buildings occupied \$1900; total membership 86, volunteers; bell alarm.

WATER SUPPLY—Source, wells and 12 cisterns, cap 18,000 gals. Mayor, J. L. Holzendorf; town clerk, W. R. Hadley.

Valdosta, Lowndes Co., population 2000; mercantile buildings, brick. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck; hose rubber, good 1000 ft, inferior 800 ft; total membership 40, volunteers. H. N. Sandlin.

WATER SUPPLY—Source, cisterns, cap 50,000 gals. Town clerk, O. M. Smith.

West Point, Troupe Co., population 2600; fire area 50 acres; mercantile buildings, brick, metal roofs, 1, 2 and 3 stories; private, frame, 1 and 2 stories; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 2 hose carriages; hose rubber, good 800 ft, inferior 800 ft; value of fire department equipment 4500; value of building owned \$500; total membership 26, volunteers, 8 paid. Chief engineer, W. G. Shaefer.

WATER SUPPLY—Source, river. 2 cisterns, cap of cisterns 25,000 and 35,000 gals. Mayor, F. J. Jennings; city clerk, H. T. Woodyard.

The following places have no fire protection: Acworth, Cobb Co., population 683. Austell, Cobb Co., population 600. Bailey, Appling Co., population 490. Buena Vista, Marion Co., population 2000; water-works will probably be built. Carrollton, Carroll Co., population 3500; buckets used. Conyers, Rockdale Co., population 2000; fire company disbanded. Douglasville, Douglas Co., population 1000. Eatonton, Putnam Co., population 1500; brick and wooden buildings, 2 stories; fireworks ordinance; buckets. Flowery Branch, Hall Co., population 450. Hazlehurst, Appling Co., population 170. Harmony Grove, Jackson Co., population 580. Hogansville, Troup Co., population 1000. Jackson, Butts Co., population 1200; brick and wooden buildings, fireworks ordinance. Kingston, Bartow, population 458. Lumpkin, Stewart, population 1500; wooden buildings. Lumpkin, Cowette Co., population 8000; brick buildings; fireworks ordinance. Ogelthorpe, Macon Co., population 448. Rutledge, Morgan Co., population 273. Thomaston, Upson Co., population 1790. Wrightsville, Johnson Co., population 400.

IDAHO.

Albion, Cassia Co., population 500; buildings, brick and wood, 1 and 2 stories; wooden roofs permitted. No organized department—Hose rubber, good 500 ft, 50 feet poor; bell alarm.

WATER SUPPLY—Source, wells and streams; pumps.

Bellevue, Logan Co., population 2000; buildings, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hose carriage, ladders and hooks; hose cotton, good 100 ft, rubber, good 800 ft; value of fire department equipment \$2000; total ann expenses of department \$350; total membership 35, all volunteers; bell alarm. Chief engineer, M. McFall.

WATER SUPPLY—Source, mountain stream; system, gravity; 8 hydrants; 7 miles pipe, 4 to 12 in dia; quality of water good; pressure 40 to 65 pounds; water-works owned by company; cost to construct \$18,000. Pres of com, H. E. Miller; supt, H. F. Baker; mayor, L. Young; city clerk, S. B. Dilley.

Boise City, Ada Co., population 28000; fire area 20 acres; mercantile buildings, brick and wood, 1 and 2 stories; private, wood and brick, 1 to 3 stories. Fire department—1 steam fire engine, 1 hook and ladder truck, 8 hose carriages; siamese couplings; hose cotton, good 500 ft, rubber, good 1000 ft; value of fire department equip-

ment \$3000; value of buildings occupied \$5000; total ann expenses of department about \$1500; total membership 100. Chief engineer, T. C. Gregory.

WATER SUPPLY—Source, river; system, gravity; 7 cisterns cap 12,000 gals; 3 hydrants; 2 miles pipe, 4 in dia; pressure 80 pounds; water-works owned by H. B. Eastman & Bro. City clerk, E. Meek.

Eagle Rock, Bingham Co., population 1800; buildings, stone and wood, 1 and 2 stories. Fire department—1 hose carriage; hose cotton, good 300 ft; value of fire department equipment \$400; total ann expenses of department \$380; total membership 16, all volunteers; whistle alarm. Chief engineer, E. F. Winn.

WATER SUPPLY—Source, river; system, pumping to reservoir and direct; reservoir cap 70,000 gals; Knowles pumping engines, dy cap 120,000 gals; 7 hydrants; 2½ miles pipe, 6 in dia; 10 valves, Chapman; pressure 50 to 120 pounds; water-works owned by company; cost to construct \$10,000. Pres of com, W. H. B. Cron; supt, W. G. Ellis; mayor, T. J. Smith; city clerk, E. F. Winn.

Halley, Alturas Co., population 1500; fire area 100 acres; mercantile buildings, brick, 1 story; private, wood, 1 story; wooden roofs not permitted; no fireworks ordinance. Fire department—1 hook and ladder truck, 1

IDAHO—Continued.

hose carriage, 8 hooks, 5 ladders; hose cotton, good 1000 ft; inferior 1000 ft; value of fire department equipment \$1000; total membership 80, all volunteers; bell alarm. Chief engineer, E. A. White.

WATER SUPPLY—Source, creek; system, gravity; reservoir cap 250,000 gals; 5 hydrants; about 8 miles pipe; pressure 40 pounds; water-works owned by Alturas Water Co. Pres, E. A. White. Water-works to be enlarged shortly.

Idaho City, Boise Co., population 9800; buildings, brick and wood, 1 and 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 hose carriage; hose rubber, good 1800 ft; value of fire department equipment \$1000; value of buildings occupied \$1800; total membership 80, all volunteers; bell alarm.

WATER SUPPLY—Source not stated; reservoir cap 80,000 gals; pipe 6 in dia; ann expense \$150.

Lewiston, Nez Perce Co., population 1500; buildings, brick and wood, 1 and 2 stories. Fire department—1 hook and ladder truck; value of fire department equipment \$1500; total membership 70, paid part time; bell alarm. Chief engineer, C. F. Leland.

WATER SUPPLY—Source, river, wells and ditch. Mayor, D. M. White; town clerk, J. M. Howe.

ILLINOIS.

Abingdon, Knox Co., population 1151; fire area 160 acres; mercantile buildings, brick, 2 stories; private, wood, 1½ stories; wooden roofs are permitted; fireworks ordinance. Fire department—1 hand engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 550 ft; value of fire department equipment \$1750; value of buildings occupied \$1950; total membership 40, volunteers; bell alarm. Chief engineer, Frank Foreman.

WATER SUPPLY—Source, wells and large cisterns. City clerk, W. Cochran.

Aledo, Mercer Co., population 2500. Fire department—1 hand engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 1000 ft; total membership 80 volunteers. Chief engineer, I. R. Vincent.

WATER SUPPLY—Source, wells; water-works recently finished. Mayor, L. B. Morey; city clerk, S. D. C. Hayes.

Alexis, Warren Co., population 800; mercantile buildings, brick and wood, 2 stories; private, same; wooden roofs are permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage, portable tank; hose rubber, good 150 ft; value of fire department equipment \$400; value of buildings occupied \$500; total ann expenses of department \$70; total membership 80, volunteers; bell alarm. Chief engineer, A. Weed; chairman of fire and water com, F. P. Campbell.

WATER SUPPLY—Source, wells. Village clerk, F. S. Talbot.

Alton, Madison Co., population 18,500; fire area 3000 acres; mercantile buildings, brick and wood, 2 and 3 stories; private, brick, 1½ and 2 stories; causes of fire investigated. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 1000 ft, inferior 800 ft; rubber good 800 ft, inferior 200 ft; linen good 850 ft, inferior 150 ft; 4 horses, value \$700; value of fire department equipment \$7350; value of buildings occupied \$8500; total ann expenses of department \$5000; total membership 8, paid full time 4, paid part time 4; telephone fire alarm. Chief engineer, Andrew McDonald; chairman of fire and water com, Fred Volbrack; J. H. Raible.

WATER SUPPLY—Source, Mississippi River; system, pumping to reservoir and direct; reservoir cap, 4,000,000 gals; Allis pumping engines, dy cap 2,500,000 gals; hydrants 118, Ludlow; pipe 28 miles, 4 to 16 in dia, Dennis Long & Co., S. H. & H. I. Co.; 60 valves, Ludlow; 58 meters; quality of water soft; filtration 2000 ft surface, 6 ft merrimac gravel; pressure, domestic 85 to 90, fire 90 to 200 pounds; cost to construct \$80,000; ann expenses \$9500. Pres of com, T. A. Taylor; supt, W. G. Curtis; mayor, H. G. McPike; city clerk, P. Ward.

Amboy, Lee Co., population 9800; fire area 20 acres; mercantile buildings, brick and stone, 2 stories; private, wood. Fire department—1 steam fire engine, 10 chemical extinguishers, 3 hose carriages; hose rubber, good 600 ft, inferior 400 ft; value of fire department equipment \$7000; value of buildings occupied \$4000; total ann expenses of

Murray, Shoshone Co., population 500; fire area about 50 acres; mercantile buildings, wood, 2 stories; private, wood, 1 story; wooden roofs permitted; no fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 1100 ft; value of fire department equipment \$3000; value of buildings occupied \$150; total ann expenses of department \$50; total membership 80, all volunteers; bell alarm; 1 hook and ladder company, 2 hose companies.

WATER SUPPLY—Source, ditch; reservoir cap 50,000 gals.

Pocatello, Bingham Co., population 2400. Fire department—Employees of U. F. R. R. shops; 1 hose carriage; hose cotton, good 500 ft, rubber good 700 ft; fire department equipment owned by U. F. R. R. Co.; value of buildings occupied \$30; total membership 30, all volunteers; electric alarm. Chief engineer, J. A. Lillbridge.

WATER SUPPLY—Source, streams; system, pumping to tank; tank cap 100,000 gals; 2 Knowles pumping engines; 15 hydrants; pipe 3 miles; water-works owned by U. F. R. R. Co.; cost to construct \$10,000; ann expenses \$300. Supt, J. M. Bennett.

The following place has no fire protection: Blackfoot, Bingham Co., population 800 (unsuccessful effort made last year to put in water-works).

department \$1000; total membership 40, all volunteers; bell alarm.

WATER SUPPLY—Source, wells and hydrants supplied from tanks of railroad company. City clerk, H. Masterman.

Arcola, Douglas Co., population 2800. Fire department—1 hand engine; value of fire department equipment \$500; total membership 80, all volunteers; bell alarm. Chief engineer, W. P. Boyd.

WATER SUPPLY—Source, 7 public wells. Town clerk, S. R. Coan; system of water-works erected last year.

Astoria, Fulton Co., population 1800. Fire department—1 hook and ladder truck; force pumps and bucket corps. Chief engineer, W. S. Anderson.

WATER SUPPLY—Source, wells. Mayor, B. C. Foler; town clerk, S. W. Menul.

Auburn Junction, Cook Co. (See town of Lake.)

Aurora, Kane Co., population 25,000. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 6000 ft; rubber good 2000 ft; total membership 80, volunteers; telegraph alarm; 60 street boxes. Chief engineer, Geo. Singer.

WATER SUPPLY—Source, Fox river; system, pumping to standpipe; Deane pumping engines, dy cap 4,000,000 gals; 250 hydrants, Ludlow; pipe 26 miles, 4 to 16 in dia. Addyston; 170 valves, Ludlow; 200 meters; Hersey & Worthington; quality of water good, filtration through gravel; pressure, domestic 70, fire 120 pounds; cost to construct \$167,000; ann expenses \$2676. Pres of com, C. C. Earle; supt, M. W. Corbett; mayor, John Jameson; city clerk, J. M. Kennedy.

Austin, Cook Co., population 4700. Fire department—1 hook and ladder truck, 2 hose carriages; volunteer department.

WATER SUPPLY—Source, artesian wells. Town clerk, E. S. Austin.

Barry, Pike Co., population 1500. Fire department—1 steam fire engine; 1 hook and ladder truck; 2 hose carriages; hose cotton, good 550 ft; rubber good 300 ft. Chief engineer, B. McConnell.

WATER SUPPLY—Source, artesian well; system, pumping to tank and direct; hydrants in business locality. Supt, B. McConnell; town clerk, T. F. O'Brien.

Batavia, Kane Co., population 4800; fire area 2122 acres; mercantile buildings, wood and stone, 2 stories; private, same, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; siamese couplings; hose rubber, good 4000 ft; inferior 800 ft; value of fire department equipment \$2500; value of buildings occupied \$500; total ann expenses of department \$125; bell alarm.

WATER SUPPLY—Source, Fox River. Mayor J. H. Miller; town clerk, Chas. Nicholson.

Beardstown, Cass Co., population 6000; fire area 700 acres; mercantile buildings, wood and brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs are permitted. Fire department—1 hand engine, 6 chemical extinguish-

ers, 1 hook and ladder truck, 2 hose carriages; at C., B. & Q. R. 1 hose carriage and 800 ft rubber hose; hose rubber, good 1200 ft; value of fire department equipment \$3000; total membership 36, volunteers; bell alarm. Chief engineer, John Mann.

WATER SUPPLY—Source, river; system, pumping direct from river; 1 Worthington pumping engine; 11 hydrants; pipe 1 mile, 6 in dia. Mayor, John J. Beatty, city clerk, T. L. Mathews.

Belleville, St. Clair Co., population *30,000; fire area 210 acres; mercantile buildings, brick, 1 to 5 stories; private, brick, 1 to 3 stories; wooden roofs are permitted; fireworks ordinance. Fire department—3 steam fire engines, 2 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; hose rubber, good 3000 ft, inferior 1500 ft; 8 horses; value \$1600; value of fire department equipment \$18,000; value of buildings occupied \$17,000; total ann expenses of department \$6000; total membership 17, paid full time 5, paid part time 12; telephone alarm; 8 engine companies; 1 hook and ladder company. Chief engineer, Louis Klein; chairman of fire and water com, C. Knefelkamp.

WATER SUPPLY—Source, Richland creek; system, pumping to reservoir and standpipe; reservoir cap 80,000,000 gals; cap of standpipe 120,000 gals; 1 Worthington pumping engine, dy cap 2,500,000 gals; 102 hydrants, Ludlow; 18 miles pipe, 4 to 14 in dia, Sickle, Harrison & Howard; 35 valves; 15 meters, Worthington; quality of water fair, Hyatt filter; pressure, domestic 40 to 65, fire 140 pounds; cost to construct \$175,000; ann expenses \$3500. Supt, M. I. Stookey; mayor, Wm. White; city clerk, Frank Puderer.

Belvidere, Boone Co., population *5000; mercantile buildings, stone, brick and wood; private, same. Fire department—3 hand engines, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1800 ft. Chief engineer, R. A. Simpson.

WATER SUPPLY—Source, river and artesian well; 5 large cisterns. Mayor, John Hannah; city clerk, A. E. Jenner.

Blandinsville, McDonough Co., population 1775; fire area 200 acres; mercantile buildings, brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. No organized department—1 chemical engine, 2 hook and ladder trucks; hose rubber, good 100 ft. City clerk, S. C. Barlow.

Bloomington, McLean Co., population *26,000; fire area 40 acres; mercantile buildings, brick, 3 stories; private, wood, 1 and 2 stories; fireworks ordinance. Fire department—3 steam fire engines, 1 chemical engine on wheels, 2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages, all kinds; hose rubber, good 2800 ft; 9 horses; value of fire department equipment \$15,000; value of buildings occupied \$30,000; total ann expenses of department \$8000; total membership 17, paid full time; electric alarm; 43 street boxes. Chief engineer, J. J. O'Neill.

WATER SUPPLY—Source, wells; system, pumping to standpipe; cap of standpipe 75,000 gals; Worthington and Blake pumping engines, dy cap 3,500,000 gals; 380 hydrants, Matthews & Flower; 30 miles pipe, 4 to 10 in dia, Dennis Long & Co.; 75 valves, Galvin; 350 meters, Crown; quality of water pure; pressure, domestic 75, fire 150 pounds; cost to construct \$75,000; ann expenses \$15,000; int on bonds 8 per cent. Chairman of com, Geo. McIntosh; supt, H. W. Smith; mayor, J. R. Mason; city clerk, Rolla N. Evans.

Blue Island. Fire department—2 hook and ladder trucks, 2 hose carriages; 2 hook and ladder companies, 2 hose companies; volunteer.

WATER SUPPLY—Source, well; system, pumping to reservoir and direct; Buffalo pumping engines, dy cap 2000 barrels; 35 hydrants; pipe 5 miles, 4 and 6 in dia; 10 valves; 2 meters, American; quality of water good; pressure, domestic 35, fire 80 to 100 pounds; cost to construct \$20,000; ann expenses \$1800. Supt, A. Reiner; mayor, Chris. Kruger; town clerk, Fred Hohmann.

Blue Mound, Macon Co., population 900; mercantile buildings, wood, 1 story; private, same. Fire department—1 hose carriage; hose rubber, good 400 ft; total membership 12, volunteers. Chief engineer, F. H. Mosher.

WATER SUPPLY—Source, well; system, pumping to tank and direct; cap of tank 25,000 gals; steam pumping engine; 8 hydrants; 2000 ft of mains. Village clerk, Wm. Gray.

Bradford, population 700; fire area 160 acres; mercantile buildings, brick, 1 and 2 stories; private, wood, 1½ and 2 stories; fireworks ordinance. Fire department—ladders and buckets.

WATER SUPPLY—Source not stated; system, pumping to tank; wind pump.

Braidwood, Will Co., population *6000; buildings, wood; fireworks ordinance; causes of fire investigated. Fire department—3 chemical engines on wheels, 2 chemical extinguishers; 1 hook and ladder truck; 2 hose carts; hose rubber, good 1100 ft; value of fire department equipment \$5000; value of buildings occupied \$1000; total membership 50, all volunteers; bell alarm. Chief engineer, Jao. Hynd.

WATER SUPPLY—Source, cisterns; system, direct pumping. Alex Kirkpatrick, S. Rickson.

Bunker Hill, population 1600; fire area 6 sq blocks; mercantile buildings, brick, 2 stories; private, same; fireworks ordinance. Fire department—1 hand engine, 1 chemical engine on wheels, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 450 ft; total membership 23, volunteers; bell and whistle alarm. Chief engineer, James Jenks.

WATER SUPPLY—Source, 2 large cisterns.

Bushnell, McDonough Co., population *2500; fire area 60 acres; mercantile buildings, brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted outside fire limits; fireworks ordinance. Fire department—1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 300 ft; value of fire department equipment \$800; value of buildings occupied \$700; ann expenses of department \$335; total membership 30, paid part time; bell alarm. Chief engineer, W. E. Beach.

WATER SUPPLY—Source, wells; system, pumping to standpipe; 12 hydrants; pipe 3 miles, 4 to 6 in dia; cost to construct about \$15,000. Pres of com, O. C. Hicks; mayor, J. Cole; town clerk, O. C. Hicks. Works constructed last year.

Byron, population 900; mercantile buildings, stone and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder, 1 hose carriage; hose cotton, good 400 ft, rubber good 300 ft, inferior 100 ft. Chief, John F. Spalding.

WATER SUPPLY—System, cisterns.

Cabery, Ford Co., population 500; mercantile buildings, brick and wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 700 ft, inferior, 50 ft; value of fire department equipment \$950; value of buildings occupied \$40; total ann expenses of department \$150; total membership 23, volunteers; bell alarm. J. H. Perry, fire marshal.

WATER SUPPLY—Source, well; system, pumping to tank; cap of tank 45,000 gals; pumping engine dy cap 575,000 gals; pipe 3500 ft, 6 in dia; pressure 80 to 40 pounds; cost to construct \$3000; ann expenses \$800. Supt, W. Wallis; village clerk, Wm. Hoyt.

Cairo, Alexander Co., population *12,500; fire area 300 acres; mercantile buildings, brick, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 7 hand engines, 8 hose carriages, all kinds; hose rubber, good 7000 ft; value of fire department equipment \$19,000; value of buildings occupied \$30,800; total ann expenses of department \$3000; total membership 260, mostly volunteers; bell alarm. Fire department for harbor service—3 transfer steamers, with 800 ft of hose; 2 steam tugs, with 400 ft of hose, can be used for fire on river fronts. Chief engineer, W. Halliday.

WATER SUPPLY—Source, river; system, pumping to standpipe and direct; 157 hydrants; pipe 14 miles; pressure 40 to 85 pounds. Supt, M. Porticonn; mayor, T. W. Halliday; city clerk, Casey Stilter.

Cambridge, Henry Co., population 1908; fire area 640 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—3 hand engines, 1 chemical engine on wheels, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 500 ft, inferior 250 ft; value of fire department equipment \$2500; value of building occupied \$3000; total membership 75, volunteers; bell alarm. Chief engineer, J. McFadden.

WATER SUPPLY—Source, wells and cisterns. Mayor, A. R. Mock; village clerk, W. R. Allen.

Camp Point, population 1800; mercantile buildings, brick and wood, 1 to 2 stories; private, wood, 1 to 2 stories; wooden roofs permitted. Fire department—3 hand engines; hose linen; good 850 ft, inferior 50 ft. Pres board trustees, R. A. Wallace.

Canton, Fulton Co., population 6600; fire area 640 acres; mercantile buildings, brick, 2 to 3 stories; private,

ILLINOIS—Continued.

brick and wood, 1 to 2 stories. Fire department—1 steam fire engine, 4 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages, all kinds; hose cotton, good 2500 ft; 6 hoses, value \$1200; value of fire department equipment \$6000; value of buildings occupied \$6000; total annual expenses of department \$1200; total membership 18, volunteer members 14; electric bell and telephone fire alarm; engine company 1; 1 hook and ladder company, 3 hose companies. Marshall, W. H. Shaw; chairman of fire and water com. Chas. Clayton.

WATER SUPPLY—Source, artesian and surface wells; system, pumping to standpipe and direct; Hooker Colvill pumping engines, dy cap 2,000,000 gals; hydrants 82; pipe 8 miles, 4 to 8 in dia; 10 valves; 6 meters. Thompson and Frost; quality of water slightly mineral; pressure, domestic 80 to 85, fire 40 to 150 pounds; water-works owned by city; cost to construct \$90,000; annual expenses \$1000; int on bonds 6 per cent. Supt, J. T. Atwater; mayor, Newton Ellis; city clerk, J. T. Atwater.

Carlinville, Macoupin Co., population 2800; fire limit 30 acres; causes of fire investigated; mercantile buildings, brick, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; 800 ft rubber hose good, 100 poor, 400 ft cotton hose good; 1 bucket wagon; value of fire department equipment \$2000; buildings \$200; 50 members, volunteers; bell alarm. Chief engineer, C. H. Borgdorf.

WATER SUPPLY—Source, Macoupin Creek; system, pumping to standpipe and direct; Deane pumping engines, dy cap 1,500,000 gals; hydrants 58, Boumont; pipe Phipps, 6½ miles, 4 to 10 in dia; 20 valves. Chapman; quality of water good, American Filter Co.'s filter; pressure, domestic 80, fire 150 pounds; cost to construct \$75,000; int on bonds 6 per cent. Pres of com, W. G. Reeve; supt, Geo. Siegel; mayor, Wm. H. H. Horine; city clerk, W. Mayfield.

Carlyle, Clinton Co., population 2800. Fire department—7 chemical extinguishers, 1 hook and ladder truck; total membership 76, volunteers; electric fire alarm; 3 hose companies. Chief engineer, Henry Bender.

WATER SUPPLY—Source, Kaskaskia River; system, pumping to standpipe; Deane duplex pumping engines, dy cap 1,000,000 gals each; hydrants 48, Ludlow; pipe 4½ miles, 4 to 10 in dia, Shickle, Harrison and Howard; 12 valves; quality of water pure, Hyatt filter; pressure, domestic 60, fire 200 pounds; cost to construct \$30,000; annual expenses \$600; int on bonds 6 per cent. Pres or chairman of com, J. J. Randall; supt, J. J. Randall; mayor, Geo. R. Beattie; city clerk, Jas. L. Reid.

Carroll, White Co., population 2800; fire area 700 acres; mercantile buildings, brick and wood, 2 stories; private, same. Fire department—3 hand engines, 1 hook and ladder truck; hose, 1000 ft; value of fire department equipment \$1200; value of buildings occupied \$600; total membership 80, volunteers; 1 night watchman paid by city; bell alarm. Chief engineer, John L. Griffin.

WATER SUPPLY—Source, wells and cisterns. Mayor, Simon Grant; city clerk, Jas. C. Pearce.

Carrollton, Green Co., population 2500; mercantile buildings, brick and wood, 1 to 2 stories; private, same, 1 to 2 stories. Fire department—1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 800 ft; rubber, good 240 ft; total membership 60, volunteers; bell and whistle alarm. Chief engineer, H. S. Moore.

WATER SUPPLY—Source, wells and cisterns. Mayor, L. S. Eldred; city clerk, E. Miner.

Carthage, Hancock Co., population 2100; fire area 8 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted. Fire department—1 hand engine, 1 chemical engine on wheels, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1200 ft, inferior 500 ft; value of fire department equipment \$2400; value of buildings occupied \$400; total annual expenses of department \$50; total membership 30, volunteers; bell alarm. Chief engineer, John Elder; chairman of fire and water com, Ed. S. Clark.

WATER SUPPLY—Source, artesian well; system, pumping to tank and direct; cap of tank 61,770 gals; Knowles pumping engine, dy cap 200,000 gals; hydrants 14; pipe 1½ miles, 4 to 6 in dia; pressure 35 to 161 pounds. Mayor, A. W. O'Hara; city clerk, S. W. Merrill.

Centralia, Marion Co., population 6000; fire area 60 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted. Fire department—1 chemical engine on wheels, 6 doz chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, inferior 400 ft; rubber good 700 ft; linen good

700 ft; value of fire department equipment \$1800; value of buildings occupied \$600; members 20, volunteers 20; bell and whistle alarm. Chief engineer, A. L. Reinhardt; chairman of fire and water com, F. Buchler.

WATER SUPPLY—System, direct pumping; hydrants 7; pipe 600 ft, 4 in dia; pressure 150 pounds. Supt, D. Oxley; city clerk, Z. S. Condit.

Cerro Gordo, Platt Co., population 1000; mercantile buildings, brick and wood, 1 and 2 stories; private, same. Fire department—1 hand engine, 6 chemical extinguishers, 8 ladders; hose rubber, good 800 ft; value of fire department equipment \$600; total membership 40, volunteers. Chief engineer, John Welty.

WATER SUPPLY—Source, 1 cistern, 3 wells. Mayor, G. H. Moore; town clerk E. A. Barnwell.

Champaign, Champaign Co., population 6000; fire area 10 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft; rubber good 200 ft; 2 hoses, value \$300; value of fire department equipment \$5000; value of buildings occupied \$12,000; total annual expenses of department \$1800; total membership 22, paid full time 1; volunteers 22; electric bell and telephone alarm; 1 hook and ladder company, 1 hose company. Fire marshal, Walter E. Price; chairman of fire and water com, P. Terbusch.

WATER SUPPLY—Source, tubular wells; system, pumping to reservoir; cap of reservoir 200,000 gals; Gordon & Maxwell pumping engines, dy cap 750,000 gals; 55 hydrants, Ludlow; pipe 7 miles. Shickle, H. & H.; 15 meters. Worthington; National filter; pressure, domestic 80, fire 75 to 150 pounds; cost to construct \$100,000; int on bonds 6 per cent. Pres of com, Henry Trevett; supt, Samuel L. Nelson; mayor, Paul W. Woody; city clerk, H. L. Nicolet.

Charleston, Coles Co., population 4000; mercantile buildings, brick and wood, 2 and 3 stories; private, same. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft; value of fire department equipment \$4000; total membership 70; telegraph to reservoir and bell alarm. Chief engineer, Joe Trainor.

WATER SUPPLY—Source, river; system, direct pumping; Deane pumping engines, dy cap 2,000,000 gals; 35 hydrants; pipe 10 miles; pressure 80 pounds. Supt, Samuel Merritt; city clerk, F. Blaukenbaker.

Chatsworth, Livingston Co., population 1054; fire area 640 acres; mercantile buildings, wood, 1½ stories; private, same; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft; rubber 800 ft; value of fire department equipment \$5000; value of buildings occupied \$3000; total annual expenses of department \$100; total membership 75, volunteers; bell alarm. Chief engineer, Henry Gae.

WATER SUPPLY—Source, 12 cisterns, cap 800 barrels each. Town clerk, B. L. Yates.

Chebanse, Iroquois Co., population 798. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, good 1000 ft. Chief engineer, Geo. Spies.

WATER SUPPLY—Source not stated; system, pumping to tank; cap of tank 80,000 gals; force pump with section hose; 10 hydrants; pipe ¾ mile. Supt, Geo. Spies; city clerk, Terry Steele.

Chenoa, McLean Co., population 1082. Fire department—1 hook and ladder truck.

WATER SUPPLY—Source, 4 cisterns, 1 800-barrel tank; hydrants and windmill.

Chicago, Cook Co., population 1,120,000; fire area 174 sq miles; mercantile buildings, iron and stone, 3 to 12 stories; private, brick, 2 to 4 stories; wooden roofs not permitted; fireworks ordinance; causes of fire investigated. Fire department—68 steam fire engines, 2 hand engines, 19 chemical engines on wheels, 82 chemical extinguishers, 18 hook and ladder trucks, 8 aerial trucks, 77 hose carriages, all kinds, water tower, 2 fire boats (another almost completed); hose cotton, good 64,015 ft, inferior 8474 ft, rubber, good 43,575 ft, inferior 14,931 ft; 265 horses, value \$64,800; value of fire department equipment \$300,000; value of buildings and land occupied \$900,000; total annual expenses of department \$961,202; total membership 861; paid full time; Gamewell alarm; 1712 street boxes; 56 engine companies; 2 chemical engine companies, 81 hook and ladder companies; 5 hose companies. Denis J. Swenke, fire marshal; chairman of fire and water com, John W. Lyke.

WATER SUPPLY—Source, Lake Michigan; 2 tunnels; system, pumping to standpipes and direct; 10 pumping engines dy cap 152,000,000 gals; 10,436 hydrants; pipe 1076 miles,

4 to 36 in dia; 5000 gals; \$120 meters; quality of water best, not filtered; pressure, average 30 pounds; water-works owned by city; cost of construction to Jan. 1, 1899, \$12,800,264; ann expenses \$514,088. Mayor, DeWitt Cregier; city clerk, Franz Amberg.

Chillicothe, Peoria Co., population 3000; mercantile buildings, wood and brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 chemical engines on wheels; 4 chemical extinguishers; hose rubber, good 300 ft, inferior 400 ft; total ann expenses of department \$180; bell alarm.

WATER SUPPLY—Source, river and wells. Mayor, Al Kuth; town clerk, J. E. Searey.

Clayton, Adams Co., population 1148. Fire department—1 hand engine; hose rubber, good 1000 ft.

WATER SUPPLY—Source, wells and cisterns.

Clinton, DeWitt Co., population 3700; fire area 4 acres; mercantile buildings, brick, 3 and 4 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton; good 300 ft, rubber good 1700 ft; value of fire department equipment \$3000; value of buildings occupied \$3000; total ann expenses of department \$300; total membership 48, volunteers; bell alarm. Chief engineer, J. E. Moffet; chairman of fire and water com, J. H. Conklin.

WATER SUPPLY—Source, well; system, pumping to standpipe; Deane pumping engines, dy cap 750,000 gals; 48 hydrants, Chapman; pipe 6 miles, 4 to 10 in dia; 28 valves, Chapman; 3 meters, Worthington; quality of water good; pressure, domestic 50, fire 100 pounds; cost to construct \$37,000; ann expense \$1600; int on bonds 5 per cent. Supt, J. E. Moffet; mayor, O. E. Harris; city clerk, J. W. Bowen.

Coal City, Grundy Co., fire area 200 acres; mercantile buildings, wood, 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 300 ft, rubber good 500 ft; value of fire department equipment \$1600; value of buildings occupied \$1000; total ann expenses of department \$300; total membership 35, paid part time; bell alarm. Fire marshal, Robert Whanie; chairman of fire and water com, Frank Enriet.

WATER SUPPLY—Source, wells. Mayor, Percival Clark; village clerk, F. W. Francis.

Colechester, McDonough Co., population 1087; mercantile buildings, brick and wood, 1 and 2 stories; private, same; shingle and tin roofs. Fire department—3 chemical extinguishers.

WATER SUPPLY—Source, wells. City clerk, D. E. Perry.

Collinsville, Madison Co., population 4000; fire area 600 acres; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—2 hand engines, private chemical extinguishers in 1 store, 3 hose carriages; hose cotton, good 1000 ft, inferior 60 ft, rubber good 100 ft, inferior 500 ft; value of fire department equipment, \$3000; value of buildings occupied \$300; total ann expenses of department \$175; total membership 45, volunteers; bell alarm. Chief engineer, A. J. Platt; chairman of fire and water com, John P. Sweetzer.

WATER SUPPLY—Source, wells and cisterns. Town clerk, J. N. Peers.

Danville, Vermilion Co., population 1300; fire area 30 acres; mercantile buildings, brick, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 5 hose carriages; siamese couplings; hose rubber, good 1500 ft, inferior 1000 ft; 2 hoses; value of fire department equipment \$10,000; value of buildings occupied \$3000; total ann expenses of department \$13,000; total membership 25, paid full time 5; automatic alarm. Chief engineer, G. W. Luft.

WATER SUPPLY—Source, springs; 2 reservoirs, cap 4,000,000 gals, 23 cisterns, 6800 barrels; 107 hydrants; pipe 14 miles. Supt, J. Straw; city clerk, A. C. Freeman.

DeKalb, DeKalb Co., population 3000; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted; no wooden buildings within 50 acres area; fireworks ordinance; causes of fire investigated. Fire department—10 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber good 1600 ft, inferior 500 ft; value of fire department equipment \$1500; value of buildings occupied \$1400; total ann expenses of department \$1500; total membership 40,

paid part time; electric bell alarm; 9 street boxes. Fire marshal, D. D. Brown; chairman of fire and water com, J. H. Lewis.

WATER SUPPLY—Source, artesian wells; system, pumping to standpipe; standpipe cap 940,000 gals; Deane pumping engine, dy cap 70,000 gals; have bought new pumps recently; 35 hydrants; pipe 3 miles, 4 to 6 in dia; pressure 20 to 100 pounds. Supt, L. R. Waldron; mayor, A. S. Jackson; city clerk, A. W. Sprague.

Decatur, Macon Co., population 20,000; fire area 50 acres; mercantile buildings, brick, 3 and 4 stories; private, brick and wood, 2 to 3 stories. Fire department—3 hook and ladder trucks, 9 hose carriages, all kinds; hose rubber, good 3400 ft, inferior 1100 ft; 9 hoses; value of fire department equipment \$12,000; value of buildings occupied \$10,000; total membership 128, paid full time 15; telegraph alarm; street boxes 6. Chief engineer, F. B. Winebrenner.

WATER SUPPLY—Source, river; system, direct pumping; A.H.s pumping engines, dy cap 2,000,000 gals; hydrants 91; pipe 9 1/2 miles. Supt, J. T. Barnett; city clerk, F. C. Betzer.

Delavan, Tazewell Co., population 1800; mercantile buildings, brick and wood, 2 stories; private, same; metal roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck; value of fire department equipment \$3000; value of buildings occupied \$400; total membership 30. Chief engineer, C. W. Few.

WATER SUPPLY—Source, wells; system, pumping to standpipe; pumping engine, dy cap 1600 gals; hydrants 10; pipe 1 mile, 4 to 8 in dia; 5 gates, Ludlow; quality of water good; pressure 45 pounds; cost to construct \$7000. Pres of com, Fred Starr; supt, C. W. Few; mayor, S. M. Reichman; town clerk, F. B. Starr.

Dixon, Lee Co., population 7700; fire area 300 acres; fireworks ordinance; causes of fire investigated; mercantile buildings, brick, 3 stories; private, wood, 2 stories. Fire department—3 hook and ladder trucks, 4 hose carriages; 3000 ft good rubber hose, 350 ft poor; value of fire department equipment \$3000; buildings \$3000; 80 part paid members; ann expenses \$400; electric alarm. Chief engineer, A. J. Graff.

WATER SUPPLY—Source, Rock River; system, pumping to reservoir; Gordon and Maxwell pumping engines, dy cap 2,000,000 gals; hydrants 65, Coffin Valve Co.; pipe, M'Neal, 7 miles, 4 to 10 in dia; 21 valves; 9 meters, Hersey; pressure, domestic 50, fire 80 to 150 pounds; cost to construct \$80,000; ann expenses \$3000; int on bonds 6 per cent. Pres or chairman of com, J. D. Crabtree; supt, John Wasley; mayor, Col. H. Y. Noble; city clerk, E. N. Smith.

Du Quoin, Perry Co., population 5550; fire area 1280 acres; mercantile buildings, brick and stone, 2 stories; private, wood, 2 stories; wooden roofs permitted by "permit of council." Fire department—1 hand engine, 7 chemical engines, many hundred chemical extinguishers, 1 hook and ladder truck, 1 aerial truck, 1 hose carriage; hose cotton, good 300 ft, inferior 200 ft; rubber good 200 ft, inferior 300 ft; 2 hoses, not property of department; value of fire department equipment \$500; buildings occupied are rented; total membership 24, volunteers; bell tower alarm; 1 engine company, 2 hook and ladder companies, 1 hose company. Chief engineer, A. F. Nietman; fire and water com, Aldermen Voss, Howell and Carr.

WATER SUPPLY—Source, wells and cisterns. Mayor, Jos. Solomon; city clerk, F. V. Nettleton.

Dwight, Livingston Co., population 1800; fire area 20 acres; mercantile buildings, brick and stone, 2 stories; private, wood and brick. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 800 ft; value of fire department equipment \$3000; value of buildings occupied \$500; total membership 20. Chief engineer, Chas. M. Baker; chairman of fire and water com, C. H. Crandall.

WATER SUPPLY—Source, wells and railroad tanks with hose connections. Mayor, C. J. Judd; town clerk, L. D. Plummer.

Earville, La Salle Co., population 3000; mercantile buildings, brick and wood, 2 stories; private, same. Fire department—1 hook and ladder truck, 54 buckets; total membership 20, volunteers; bell alarm.

WATER SUPPLY—Source, wells. Mayor, H. W. Sanders; town clerk, A. H. Chase.

East Dubuque, Jo Daviess Co., population 1200; fire area 300 acres; mercantile buildings, brick, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 1000 ft; leather good 800 ft, inferior 300 ft; value of fire department equipment \$2500; value of buildings occupied \$1300; bell alarm. Chief engineer, Theo. Dames.

ILLINOIS—Continued.

WATER SUPPLY—Source, artesian well; system, pumping to reservoir and direct; Samedley pumping engines, dy cap 70,000 gals; hydrants 9; pipe $1\frac{1}{2}$ miles, 6 in dia; 7 gates; pressure 20 to 70 pounds; cost to construct \$6000; ann expenses \$660. Mayor, M. P. Mutton; city clerk, Geo. Kowell.

East St. Louis, St. Clair Co., population 412,000; mercantile buildings, brick and wood, 3 stories; private, same. Fire departments—8 steam fire engines, 3 hose carriages; hose rubber, good 3500 ft; 4 horses; members paid full time 4; telegraph alarm; street boxes 20. Chief engineer, M. Walsh.

WATER SUPPLY—Source, river; system, pumping to reservoir and standpipe; 1 reservoir cap 8,000,000 gals; Deane pumping engines, dy cap 9,000,000 gals; hydrants 125; pipe 16 miles; pressure 80. City clerk, Edward C. Schultz.

Edwardsville, Madison Co., population 2667. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 600 ft; total membership, 70, volunteers. Chief engineer, O. F. Jaggren.

WATER SUPPLY—Source, 18 cisterns. Town clerk, Harry Hall.

Effingham, Effingham Co., population 6000; fire area 400 acres; mercantile buildings, wood and brick, 1 to 3 stories; private, wood, 1 to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 400 ft, rubber good 500 ft, inferior 300 ft; value of fire department equipment \$750; value of buildings occupied \$350; total ann expenses of department \$600; total membership 80, volunteers; bell alarm; 1 engine company, 1 hook and ladder company. Chief engineer, Chas. H. Kelly; chairman of fire and water com, C. Bort.

WATER SUPPLY—Source, 11 cisterns. Mayor, E. N. Reinhart; city clerk, W. M. Stewart.

El Paso, Woodford Co., population 1560; fire area 4 blocks; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; fireworks ordinance. Fire department—1 chemical engine on wheels, 4 chemical extinguishers, 1 hose carriage; hose cotton, good 500 ft, rubber good 1000 ft; value of fire department equipment \$4000; value of buildings occupied \$300; total ann expenses of department \$300; total membership 40, volunteers; bell alarm. Chief engineer, R. Robinson.

WATER SUPPLY—Source, wells; system, pumping to standpipe and direct; Smith-Valle pumping engines, dy cap 400,000 gals; 19 hydrants; pipe 3 miles, 6 in dia; 4 gates; quality of water good; pressure 25 to 60 pounds; cost to construct \$12,000; ann expenses \$300. Supt, E. S. Paul; mayor, J. W. Broughman; city clerk, S. K. Hayward.

Elgin, Kane Co., population 18,000; fire area 350 acres; mercantile buildings, brick and stone, 2 to 4 stories; private, wood and brick, 2 and 3 stories; wooden roofs not permitted; fireworks ordinance; causes of fire investigated. Fire department—1 chemical engine on wheels, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 3000 ft, inferior 500 ft; 6 horses, value \$1500; value of fire department equipment \$10,000; value of buildings occupied \$12,000; total ann expenses of department \$9000 to \$10,000; total membership 31, paid full time 4, paid part time 27; Gamewell alarm; 16 street boxes; 1 engine company, 1 hook and ladder company, 3 hose companies. Andrew O. Apple, fire marshal; chairman fire and water com, John W. Farnum.

WATER SUPPLY—Source, Fox River; system, pumping to standpipe; standpipe cap 510,000 gals; Worthington pumping engines, dy cap 3,000,000 gals; 196 hydrants, Ludlow; pipe 17 miles, 6 to 16 in dia, Ad-dyston; 1621 valves, Eddy; 53 meters, Thompson; quality of water good; American filter; pressure, domestic 90 pounds, fire any desired pressure; cost to construct \$162,800; ann expenses \$5500; int on bonds 5 per cent. Supt, R. R. Parkin; mayor, A. E. Price; city clerk, W. F. Syler.

Elmwood, Peoria Co., population 2000; fire area 600 acres; mercantile buildings, brick, 2 stories; private, wood. Fire department—3 hand engines, 1 hose carriage; hose rubber, good 750 ft; value of fire department equipment \$3000; value of buildings occupied \$5500; total membership 60, volunteers. Chief engineer, Frank Douglass.

WATER SUPPLY—Source, 10 cisterns. Mayor, C. B. Morey; town clerk, F. Douglass.

Englewood, Cook Co. (see Town of Lake).

Enreka, Woodford Co., population 1800; mercantile buildings, brick, 2 stories; private, wood, 2 stories;

wooden roofs permitted; fireworks ordinance. Fire department—1 hose carriage; hose cotton, good 500 ft. Chief engineer, F. M. Hoyt.

WATER SUPPLY—Source, wells; system, pumping to tank and direct; Worthington pumping engines, dy cap 300,000 gals; 9 hydrants; pipe 4000 ft, 4 in dia; quality of water good; pressure 40 pounds; cost to construct \$6800; int on bonds 6 per cent. Supt, F. M. Hoyt; mayor, A. J. Youngblood; town clerk, A. V. S. Baird.

Evanston, Cook Co., population 10,000; mercantile buildings, brick, 7 stories; private, wood, 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 chemical engine on wheels, 4 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1500 ft, rubber good 500 ft; 5 horses, value \$800; value of fire department equipment \$4000; value of buildings occupied \$800; total membership 12, paid full time 2, paid part time 9; electric bell alarm. Chief engineer, Samuel Harrison; chairman of fire and water com, G. M. Sargent.

WATER SUPPLY—Source, Lake Michigan; system, direct; Gaskin pumping engines, dy cap 5,000,000 gals; 150 hydrants; pipe 25 miles, 4 to 16 in dia; pressure 20 to 120 pounds. Supt, Samuel Peasey; city clerk, J. J. Adams.

Fairbury, Livingston Co., population 4000; fire area 60 acres; mercantile buildings, brick and iron, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—3 hose carriages; hose cotton, good 800 ft, rubber good 400 ft, inferior 300 ft; value of fire department equipment \$1000; value of buildings occupied \$4000; total ann expenses of department \$400; total membership 14, paid full time 1; bell alarm. Chief engineer, Wm. Chastrow; chairman of fire and water com, Amos Brown.

WATER SUPPLY—Source not stated; system, pumping to tank; cap of tank 60,000 gals; 12 fire plugs; pipe 3 in dia; pressure 75, pump gives 175 pounds. Supt, Amos Brown.

Fairfield, Wayne Co., population 26300; fire area 40 acres; mercantile buildings, brick, 3 stories; private, wood, $1\frac{1}{2}$ to 2 stories. Fire department—1 force pump, 1 hook and ladder truck, 100 buckets. Chief engineer, A. B. Rider.

WATER SUPPLY—Source, wells and cisterns. Mayor, W. J. Sailor; town clerk, H. F. Sibley.

Farmer City, DeWitt Co., population 21260; fire area 40 acres. Fire department—1 hand engine, 1 hook and ladder truck.

WATER SUPPLY—Source, wells and cisterns. Town clerk, Walter S. Young.

Farmington, population 1800; fire area 15 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 450 ft; total membership 61, paid full time 1, 50 volunteers. Chief engineer, A. O. Morse.

Flanagan, population 350; fire area 1 block; mercantile buildings, wood, 1 and 2 stories; private, wood 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose rubber good, 800 ft; value of fire department equipment \$250; value of buildings occupied \$335; bell alarm. Chairman of fire and water com, W. S. Shearer.

Flora, Clay Co., population 2200; fire area 640 acres; mercantile buildings, brick, 2 stories; private, brick, 25 ft; wooden roofs not permitted. Fire department—1 hook and ladder truck; value of fire department equipment \$350; total membership 20; bell alarm. Chief Engineer, John Cunningham.

WATER SUPPLY—Source, wells and cisterns. Mayor, W. W. Jones; town clerk, H. H. Kingsbury.

Forrest, population 1200; mercantile buildings, brick and wood, 1 and 2 stories; private, wood, $1\frac{1}{2}$ to 2 stories; wooden roofs permitted. Fire department—1 hand engine; hose cotton, good 100 ft, rubber good 200 ft; value of fire department equipment \$550; value of buildings occupied \$100; total ann expenses of department \$10. Chairman of fire and water com, G. O. Thayer.

Freeburgh, St. Clair Co., population 1088. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose, good 238 ft; value of fire department equipment \$300; total membership 25, volunteers; bell alarm. Chief engineer, Phil. Ettling.

WATER SUPPLY—Source, wells, cisterns and pond. Mayor, Chas. Weber; town clerk, John Sintel.

Freeport, Stephenson Co., population 14,700; fire area 2200 acres; mercantile buildings, brick and stone, 3

stories; private, wood, 2 stories; wooden roofs not permitted. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 200 ft; rubber good 1800 ft, inferior 900 ft; 2 horses, value \$700; value of fire department equipment \$8000; value of buildings occupied \$8000; total ann expenses of department \$8000; total membership 11, paid full time 5, paid part time 6; Gamewell alarm; street boxes 15. Chief engineer, John F. Rodemeyer; chairman of fire and water com, S. W. Rugand.

WATER SUPPLY—Source, 18 artesian wells; system, pumping to standpipe and direct; Knowles pumping engines, dy cap 3,000,000 gals; hydrants 108, Matthews; pipe 14½ miles, 14 to 16 in dia, D. Long & Co., Shickle, H. & H. I. Co.; 88 valves, Eddy; 80 meters, Union, Crown, Hersey; quality of water good; pressure, average 75 pounds. Pres of com, Nathan Shelton; supt, F. E. Josel; city clerk, W. C. Clark.

Fulton, Whiteside Co., population 1786; mercantile buildings, brick and wood, 2 stories; private, same. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 600 ft; value of fire department equipment \$1000; total membership 55, volunteers. Chief engineer, L. B. Peters.

WATER SUPPLY—Source, well; system, pumping to reservoir and direct; 1 reservoir, cap 117,000 gals; 1 pumping engine, dy cap 1,440,000 gals; hydrants 21; pipe 2 miles; pressure 40 pounds. Supt, O. E. Finch; mayor, H. L. Abbott; city clerk, W. C. Snyder.

Galena, Jo Daviess Co., population *8000; mercantile buildings, brick and wood, 2 to 6 stories; private, same; wooden roofs permitted. Fire department—2 hook and ladder trucks, 4 hose carriages; hose cotton, good 700 ft; rubber good \$100 ft; 2 horses; value of fire department equipment \$6000; total ann expenses of department \$3000; total membership 260, volunteers; bell alarm; 1 alarm box. Chief engineer, T. Grady.

WATER SUPPLY—Source, artesian well; system, pumping to standpipe and direct; Nat I. & B. Works, pumping engines, dy cap 3,000,000 gals; hydrants 74, Ludlow; pipe, Shickle, H. & H. I. Co., 6 miles, 4 to 10 dia; 40 valves, Ludlow; quality of water excellent; pressure, domestic 95 to 100, fire 95 to 150 pounds; cost to construct \$30,000. Pres of com, R. Barrett; supt, W. E. French; city clerk, J. B. French.

Galesburg, Knox Co., population 16,150; fire area 640 acres; mercantile buildings, brick in fire limits, 2 stories; private, wood, 1½ stories; wooden roofs permitted outside fire limits. Fire department—1 steam fire engine, 1 Champion double tank, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 700 ft; rubber good 1800 feet; 8 horses, value \$1800; value of fire department equipment \$10,000; value of buildings occupied \$8000; total ann expenses of department \$3600; total membership 14, paid full time 7, paid part time 7; telephone alarm; 2 engine companies, 1 hook and ladder company. Chief engineer, John Slater; chairman of fire and water com, Chas. Waste.

WATER SUPPLY—Source, large well and running stream; system, pumping to standpipe and direct; 2 reservoirs, cap 1,000,000 gals; hydrants 30; pipe 2 miles, 6 to 10 in dia; pressure 140 pounds. Mayor, Loren Stevens; city clerk, John C. Stevens.

Galva, Henry Co., population *2800; fire area 1280 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 chemical engine on wheels, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage, 1 water witch; hose rubber good 900 ft; value of fire department equipment \$2000; value of buildings occupied \$3500; total ann expenses of department \$300; total membership 60, volunteers; bell alarm. Chief engineer, Q. P. Gibbs; mayor, C. A. Shurtliff; town clerk, H. D. Nott.

Geneseo, Henry Co., population 5000; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; tin roofs in business blocks. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1800 ft, inferior 200 ft; value of fire department equipment \$3000; value of buildings occupied \$4000; total membership 70; 1 hook and ladder company, 2 hose companies. Fire marshal, C. J. Linele.

WATER SUPPLY—Source, artesian well; system, pumping direct to mains; Perkins pumping engines, dy cap 300,000 gals; hydrants 48; pipe 6 miles, 4 to 8 in dia; quality of water soft; pressure, domestic 10, fire 100 pounds; cost to construct \$30,000; ann expenses \$2100. Supt, S. J. Arnett; mayor, J. W. Smith; city clerk, J. F. Luberke-necht.

Geneva, Kane Co., population *1500; mercantile buildings, brick and stone, 2 stories; private same;

wooden roofs permitted. Fire department—2 chemical extinguishers; bell alarm.

WATER SUPPLY—Source, river and wells. City clerk, F. Brucker.

Gilman, Iroquois Co., population 1399. Fire department—1 hook and ladder truck.

WATER SUPPLY—Source and system not described; 4 reservoirs. Mayor, A. E. Merritt.

G loonda, Pope Co., population 1000; mercantile buildings, brick and wood; private same. Fire department—1 hook and ladder truck. Town clerk, P. V. Trovillian.

Grand Crossing, Cook Co., population *2500. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, good 500 ft, leather good 500 ft; 2 horses; members paid full time 4; 60 fire hydrants.

Greenville, Bond Co., population *2800; fire area 20 acres; mercantile buildings, brick and wood; private same. Fire department—1 hose carriage; hose, good 500 ft; electric alarm. Chief engineer, E. D. Wallace.

WATER SUPPLY—Source, well; system, direct pumping; pumping engines dy cap 144,000 gals, Blake; 21 hydrants; pipe 2 miles, 4 to 8 in dia; pressure 60 to 175 pounds; water-works owned by city; cost to construct \$30,000. Supt, W. E. Davis; mayor, W. B. Harris; city clerk, Ward Reid.

Griggsville, Pike Co., population 1515. Fire department—1 engine, 1 hose carriage. Chief engineer, G. Ehrigott.

WATER SUPPLY—Source, cisterns. Town clerk, E. A. F. Allen.

Hampshire, population 1000; fire area 100 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 6 chemical extinguishers, 1 hose carriage; hose linen, good 400 ft, inferior 100; value of fire department equipment \$2500; value of buildings occupied \$2800; total membership 12, all volunteers; bell alarm; 1 fire company. Chief engineer, G. W. Cook; chairman of fire and water com, B. T. Watrous.

WATER SUPPLY—Source, cisterns.

Hanover, population 1000; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 300 ft; value of fire department equipment \$1000; total membership 30, all volunteers. Chief engineer, A. W. Butrick.

Harvard, McHenry Co., population *2500. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1500 ft, inferior 500 ft, rubber good 600 ft; paid full time 6, volunteer members 70. Chief engineer, Jas. Login; G. R. Wagar.

WATER SUPPLY—Source, 2 exhaustless springs, 8 cisterns; 1 large hydrant. M. W. Leake, W. S. Wakely.

Havana, Mason Co., population 2800; buildings, brick and wood, 2 and 3 stories. Fire department—6 chemical extinguishers, 1 hook and ladder truck; value of fire department equipment \$300; ann expenses \$400; total membership 80, all volunteers; bell alarm. Jas. McHose, E. Snyder.

Henry, Marshall Co., population 2000. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1800 ft, inferior 350 ft; total membership 55, all volunteers. F. Krenz.

WATER SUPPLY—Source, artesian wells; system, direct. Supt, Frank Krenz; mayor, G. F. Parkel; town clerk, E. Dierway.

Highland, Madison Co., population 2900; fire area 80 acres; mercantile buildings, brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—2 hand engines, 2 hook and ladder trucks, 2 hose carriages; 1 private hose cart and 260 ft cotton hose; hose cotton, good 860 ft, rubber good 500 ft; value of fire department equipment \$2500; value of buildings occupied \$3000; total membership 64, all volunteers; bell alarm; 2 fire companies. Chief engineer, Adolph Ruegger; chairman of fire and water com, Otto G. Schott.

WATER SUPPLY—Source, 16 cisterns supplied from buildings, cap 116,000 gals. Mayor, John Guggersbuckler; town clerk, Fred Wildi.

Hinckley, DeKalb Co., population *800; mercantile buildings, wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 chemical engine on wheels, 4 chemical extir-

ILLINOIS—Continued.

guishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft; value of fire department equipment \$3400; value of buildings occupied \$300; expenses in 1899 \$1000; total membership 43, all volunteers; bell alarm; 18 hydrants. Chief engineer, H. H. Hopkins; village clerk, F. L. Winslow.

Hoopeston, Vermillion Co., population 2500; fire area 16 acres; buildings, brick and wood, 2 stories. Fire department—1 hand engine, 1 hose carriage; hose good 1000 ft; value of fire department equipment \$1000; value of buildings occupied \$400; volunteer department; bell alarm. W. A. Brillart.

WATER SUPPLY—Source, wells and cisterns; system, pumping to standpipe and direct; Deane pumping engine, dy cap 150,000 gals; 30 hydrants; pipe 3 miles, 8 in dia; pressure 50 to 100 pounds; cost to construct \$15,000; ann expenses \$1300. Mayor, A. H. Trego; city clerk, John Petrey; A. J. Catherwood.

Hyde Park, Cook Co., population 75,000; fire area 1500 acres; mercantile buildings, wood, 2 stories; private, wood, 3 stories; wooden roofs permitted. Fire department—3 steam fire engines, 1 hand engine, 8 hook and ladder trucks, 6 hose carriages; slamese couplings used; hose cotton, good 3000 ft, rubber good 5000 ft, linen good 1000 ft, inferior 600 ft; 20 horses; value of fire department equipment \$35,000; value of buildings occupied \$35,000, 1 building rented, \$300 per annum; total ann expenses of department \$30,000; total membership 66, paid full time 31, part time 35; telegraph alarm; 37 street boxes.

WATER SUPPLY—Lake Michigan; system, direct pumping; Cope & Maxwell, Gaskill and Worthington pumping engines, dy cap 400,000 gals; 1800 hydrants; 100 gates, Ludlow; pipe 100 miles, 4 to 24 in dia; 75 meters, Worthington; pressure 20 pounds; ann expenses \$34,000. Supt, Robt. Hawkins.

Jacksonville, Morgan Co., population 10,927. Fire department—1 hook and ladder truck, 4 hose carriages; hose rubber and cotton, good 8000 ft; total membership 30, paid full time. James Mitchell.

WATER SUPPLY—Source, creek and artesian wells; system, gravity; Worthington and Hooker pumping engines, dy cap 2,500,000 gals; 104 hydrants, Ludlow, Wood and Galvin; 14 miles pipe, 2 to 10 in dia, Shickle, Harrison & Howard; 58 valves, Eddy, Ludlow & Galvin; 250 meters, Crown, Worthington, Hersey; quality of water soft; pressure, domestic 45, fire 90 pounds; cost to construct \$200,000; ann expenses \$6074; int on bonds \$4735. Pres of com, Felix Farrell; supt, D. C. Fry; mayor, James F. King; city clerk, Wm. A. Kirby.

Jerseyville, Jersey Co., population 4000. Fire department—1 hand engine, 15 chemical extinguishers, 1 hook and ladder truck, 1 hose cart; hose good 500 ft; total membership 24. Chief engineer, J. S. Daniels.

WATER SUPPLY—Source, artesian well; system, gravity; Deane pumping engines; 20 hydrants, R. D. Wood, Matthews' part; 4 miles pipe, 4 to 8 in dia, Shickle, Howard and Harrison Iron Co.; 16 valves, Eddy; pressure, domestic 50, fire 50 to 150 pounds; cost to construct \$50,000; ann expenses \$1200; int on bonds 5 per cent. Supt, William Pittman; mayor, J. M. Page; city clerk, Thomas Butler.

Joliet, Will Co., population 30,000; fire area 25 acres; mercantile buildings, stone, 2 to 4 stories; private, wood; 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 3 chemical engines on wheels, 6 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose rubber, good 8000 ft, inferior 600 ft; 12 horses, value \$2500; value of fire department equipment \$50,000; value of buildings occupied \$30,000; total ann expenses of department \$12,000; total membership 20, paid full time 15, paid part time 5; Gamewell alarm; 74 street boxes; 3 fire companies. Chief marshal, John Schwarz; chairman of fire and water com, John McFadden.

WATER SUPPLY—Source, ponds and artesian wells; system, pumping to standpipe and direct; standpipe 145 ft high, 7 ft in diameter; Knowles' and Holly-Gaskill pumping engines, dy cap 4,000,000 gals; 60 hydrants; 15 miles pipe, 4 to 16 in dia; pressure 55 pounds. Supt, J. C. Elwood; city clerk, R. T. Kelly.

Kankakee, Kankakee Co., population 8000. Fire department—3 chemical extinguishers, 1 hook and ladder truck, 8 hose carts; hose rubber, good 1800 ft; total membership 40, all volunteers. Chief engineer, W. S. Halsey.

WATER SUPPLY—Source, river; system, pumping to standpipe; Maxwell pumping engines, dy cap 1,000,000 gals; 110 hydrants, Beaumont; 14 miles pipe; quality of water good, filtration by sponge and charcoal; pressure 50

to 100 pounds. Supt, J. B. Reed; mayor, S. Knight; city clerk, F. H. Holmes.

Kansas, population 1400; fire area 400 acres; mercantile buildings, brick, 3 stories; private, brick and wood, 1½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 80 ft, rubber good 400 ft, inferior 300 ft; value of fire department equipment \$1200; value of buildings occupied \$500; total membership 28, all volunteers; bell alarm; 1 fire company. Chief engineer, W. P. Horton; chairman of fire and water com, T. C. Bingham; Capt. T. E. Davis.

Kenney, DeWitt Co., population 950; fire area 2 blocks; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage, buckets and ladders; hose rubber, good 800 ft, inferior 50 ft. Chief engineer, C. E. Howard.

WATER SUPPLY—Source, wells. Village clerk, C. L. Turner.

Kewanee, Henry Co., population 4572. Fire department—1 chemical engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 1300 ft; total membership 70, all volunteers. Chief engineer, A. F. Bigelow.

WATER SUPPLY—Source, wells; system, direct pumping; pumping engines, dy cap 500,000 gals, Buffalo Steam Pump Co.; 20 hydrants; pipe 2½ miles, Kalsheim; quality of water hard; pressure, domestic 30, fire 180 pounds; water-works owned by city; cost to construct \$28000. Supt, E. E. Baker.

Kirkland, DeKalb Co., population 225; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 35 chemical extinguishers, 1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$1200; expenses in 1899 \$280; total membership 40, all volunteers; bell alarm. Chief engineer, F. H. Griggs.

WATER SUPPLY—Source and system not stated; 3 reservoirs, cap 400 barrels each. Supt, N. M. Burroughs; village clerk, I. N. Miner.

Kirkwood, Warren Co., population 1000. Fire department—1 chemical engine, 1 hook and ladder truck; hose rubber, good 300 ft; total membership 25, all volunteers. Chief engineer, R. L. Everett.

WATER SUPPLY—Source, 4 wells. Mayor, Geo. Abbey; town clerk, G. A. Baxter.

Knoxville, Knox Co., population 1600; mercantile buildings, wood and brick, 3 stories; private, wood; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose cart; value of fire department equipment \$1000; value of buildings occupied \$250; department disbanded; bell alarm. Chief engineer, F. D. Huggin.

WATER SUPPLY—Source, wells and cisterns. City clerk, O. L. Campbell.

Lacon, Marshall Co., population 1814; mercantile buildings, wood and brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; value of fire department equipment \$275; value of buildings occupied \$400; total membership 30, paid full time; bell alarm. Chief engineer, W. B. Whitte.

WATER SUPPLY—Source, 3 cisterns supplied from roofs, capacity 2000 gals. Mayor, Geo. W. E. Cook.

Lake View, Cook Co., population 6000; mercantile buildings, wood, 2 and 3 stories; wooden roofs permitted. Fire department—3 steam fire engines, 1 chemical engine, 4 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; 18 horses; value of fire department equipment \$30,000; total membership 30, paid full time; electric fire alarm; 16 street boxes. Chief engineer, C. A. Charleston.

WATER SUPPLY—Source, Lake Michigan; system, direct pumping and pumping to tanks; Holly-Gaskill, Worthington and Flanders' pumping engines, dy cap 20,000,000 gals; hydrants 425; pipe 76 miles; pressure 30 pounds. Commissioner, E. Sanders; supt, Fred. Parker; city clerk, J. J. Wilson.

Lanark, Carroll Co., population 1600. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1100 ft; no of volunteer members 30. Chief engineer, J. S. Wilson.

WATER SUPPLY—Source, wells; system, pumping to reservoir; Smedley pumping engine, dy cap 1,000,000 gals; hydrants 12; pipe ¼ mile, 4 to 6 in dia; 8 gates; quality of water hard; pressure 45 to 150 pounds; cost to construct

\$1500. Supt., L. Heath; mayor, John Valentine; city clerk, F. Yeager.

La Salle, La Salle Co., population 11,000; fire area 22 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, one and 2 stories; wooden roofs not permitted in fire district. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft; rubber good 1000 ft; 2 horses, value \$400; value of fire department equipment \$5500; value of buildings occupied \$1500; total ann expenses of department \$1850; total membership 25, paid full time 8, paid part time 25; electric alarm; no of street boxes 16; total no of fire companies 2. Chief engineer, George A. Wilson; chairman of fire and water com., Edward Greely.

WATER SUPPLY—Source, springs; system, gravity and direct pumping; Gaskill pumping engines, dy cap 200,000 gals; hydrants 61, Bourdon; pipe 7 miles, 4 to 12 in dia. Shickle, Harrison and Howard; 2 valves, Ludlow; 12 meters, Crown; quality of water soft; pressure, domestic 75, fire 125 pounds; water-works owned by city; cost to construct \$100,000; ann expenses \$8000; int on bonds \$9400. Supt., Geo. A. Wilson; mayor, F. W. Mathieson; city clerk, J. E. Skelly.

Lebanon, St. Clair Co., population 3000; buildings, private, wood and brick, 1, 2 and 3 stories; wooden roofs permitted. No fire department; 1 hand engine, 1 hose carriage; hose rubber, good 400 ft. Chief engineer, Geo. Six. A fire department to be organized soon.

WATER SUPPLY—Source, cisterns and wells. City clerk, C. L. Robinson.

Lemont, Cook Co., population 41,000; mercantile buildings, wood. Fire department—1 hook and ladder truck, 2 hose carts; hose, good 3000 ft. Chief engineer, Joseph Gehartz.

WATER SUPPLY—Source, artesian well; system, pumping to reservoir; cap of reservoir, 100,000 gals; pipe 5 miles; 25 Mathews' hydrants; Eddy valves. Supt., John Brankly; town clerk, Patrick M'Connor.

Lena, Stephenson Co., population 1740; fire area 640 acres; mercantile buildings, brick, wood and stone, 2 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 8 hose carriages; steam couplings used; hose cotton, good 500 ft, rubber good 1500 ft, inferior 500 ft; value of fire department equipment \$8000; total membership 88, paid full time 1; bell alarm. Chief elected by department and confirmed by city council.

WATER SUPPLY—Source, 8 cisterns supplied from buildings, dy cap 4400 gals.

Leroy, McLean Co., population 1500. Fire department—1 hand engine, 1 chemical engine, 2 chemical extinguishers, 1 hook and ladder truck; hose rubber, good 300 ft. Chief engineer, M. R. Galusha.

WATER SUPPLY—Source, cisterns. Town clerk, P. A. Barley.

Lewistown, Fulton Co., population 2400; mercantile buildings, brick, 2 and 3 stories; private, wood, 1 and 2 stories. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft; value of fire department equipment \$1400; value of buildings occupied \$1000; 40 volunteer members; bell alarm. Chief engineer, J. F. Armdale; chairman of fire and water com., Wm. Cavine.

WATER SUPPLY—Source, driven wells; system, pumping to standpipe; cap of standpipe 25,000 gals. City clerk, G. K. Liston.

Lexington, McLean Co., population 1500. No organized fire department—1 hook and ladder truck, worthless.

WATER SUPPLY—Source, wells; force pumps and hose, worthless. Town clerk, J. M. Weakly.

Lincoln, Logan Co., population 8000; fire area 50 acres; mercantile buildings, brick, stone and iron, 1 to 4 stories; private, wood and brick, 1 to 3 stories; wooden roofs not permitted; fireworks ordinance. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages, all kinds; hose cotton, good 1800 ft; 2 horses, value \$500; value of fire department equipment \$3000; value of buildings occupied \$500; total ann expenses of department \$2500; members paid full time 1, volunteers 40; whistle alarm; 2 fire companies, 1 hook and ladder company, 1 hose company. Chief engineer, John H. Starkey; chairman of fire and water com., Thos. W. Kenyon.

WATER SUPPLY—Source, wells; system, pumping to standpipe; standpipe 100 ft high, cap 150,000 gals; 2 compound pumps, dy cap 2,000,000 gals; 50 hydrants; pipe 1 miles, 4 to 14 in dia; pressure 40 to 150 pounds. Pres

of com., J. F. Moffatt; supt., A. J. Aldrich; mayor, C. M. Knapp; city clerk, John H. Starkey.

Litchfield, Montgomery Co., population 2600; fire area 640 acres; mercantile buildings, brick and galvanized iron, two and three stories; private, wood, 1 story; wooden roofs not permitted in fire district; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages, all kinds; hose cotton, good 200 ft, rubber good 1200 ft; value of fire department equipment \$1500; value of buildings occupied \$5000; total membership 100, all volunteers; 4 fire companies; 1 hook and ladder company; 2 hose companies. Chief engineer, Chas. Vaughn; chairman fire and water com., Julius C. Machler.

WATER SUPPLY—Source, creek; system, direct pumping; Holly & Worthington pumping engines, dy cap 1,000,000 gals; 4 miles mains, 4 to 10 in dia; 50 hydrants; pressure 120 pounds. Supt., M. Madison; city clerk, J. W. Rose.

Lookport, Will Co., population 5000. No organized department.

WATER SUPPLY—Source, artesian well; system, pumping to reservoir; cap of reservoir 500,000 gals; water-power pump dy cap 140,000 gals; 1 mile mains; 20 hydrants; Eddy valves. Pres., J. L. Norton.

Macomb, McDonough Co., population 2800; fire area 40 acres; mercantile buildings, brick, stone and metal, 1, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—2 chemical engines on wheels, 4 chemical extinguishers, 1 hook and ladder truck; 2 reels on chemical engine; hose rubber, good 300 ft, inferior 100 ft; value of fire department equipment \$1500; value of buildings occupied \$5000 (including ground); total ann expenses of department \$500; total membership 21, paid full time; whistle alarm; 2 fire companies. Chief engineer, R. T. Quin; chairman of fire and water com., John Helms.

WATER SUPPLY—Source, wells and cisterns. Mayor, Wm. Martin; town clerk, S. Aldredge.

Manhattan, Will Co., buildings, wood; 1½ stories; wooden roofs permitted. Fire department—5 chemical extinguishers.

WATER SUPPLY—Source and system not stated; 1 reservoir, cap 100 barrels; steam pump. Village clerk, B. Mathoney.

Marengo, McHenry Co., population 1294. Fire department—3 chemical engines, 1 hook and ladder truck; hose, good 400 ft; total membership 72, all volunteers. Marshal, John Arlington.

WATER SUPPLY—Source, wells and cisterns. Mayor, Woodard; town clerk, C. P. Fillmore.

Maroa, Macon Co., population 3000. Fire department—1 hand engine, 1 chemical engine on wheels, 1 hook and ladder truck, 1 hose cart; hose rubber, good 650 ft; total membership 85, all volunteers. Chief engineer, W. F. McClung.

WATER SUPPLY—Source, wells and cisterns. Mayor, John H. Crocker; city clerk, N. A. Crouch.

Marshall, population 2000; fire area 10 acres; mercantile buildings, brick, 2 and 4 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—chemical extinguishers, 2 hose carriages; 2 Gould rotary pumps; hose cotton, good 1000 ft, rubber good 850 ft; value of village fire department equipment \$4000, private \$2000; value of buildings occupied \$500; total membership 62, all volunteers; bell alarm; 5 fire companies. Fire marshal, L. Haynes; chairman of fire and water com., G. W. Smith.

Marshall, Clark Co., population 2200. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 1 hose cart; hose good 1000 ft; total membership 86, all volunteers; bell alarm. Chief engineer, Wm. M. Andrews.

WATER SUPPLY—Source, wells and cisterns. City, town or village clerk, Will C. Hippard.

Mascoutate, St. Clair Co., population 2558; mercantile buildings, brick, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—3 hand engines, 1 hook and ladder truck; 2 hose carriages; hose rubber, good 1200 ft; ann expenses of department \$100; total membership 100; bell alarm. Chief elected by company, F. Graul.

WATER SUPPLY—Source, 7 cisterns. Mayor, Christ. Lischer, Sr.; town clerk, Charles Monlay.

Mason City, Mason Co., population 2000. Fire department—1 hand engine, 1 chemical engine; hose rubber, good 475 ft; total membership 25, all volunteers. Chief engineer, J. J. Cox.

WATER SUPPLY—Source, tank and private cisterns.

ILLINOIS—Continued.

Mattoon, Coles Co., population 7000. Fire department—1 hook and ladder truck, 3 hose carts; hose good 1500 ft. Chief engineer, Geo. Redfern.

WATER SUPPLY—Source, wells; system, pumping to standpipe; 73 hydrants; pipe 6 miles. Supt, Gray; city clerk, Tom Hart.

McHenry, population 1900; fire area 1 by $\frac{3}{4}$ miles; mercantile buildings, wood, 2 stories; private, wood, $1\frac{1}{2}$ stories; wooden roofs permitted; fireworks ordinance. Fire department—3 chemical engines on wheels, 1 hook and ladder truck; value of fire department equipment \$1000. Chief engineer, N. L. Holmes.

WATER SUPPLY—Source, wells.

Mendota, La Salle Co., population 4000. Fire department—1 hand engine, 1 chemical engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 500 ft, rubber good 1000 ft; no of paid members 80. Chief engineer, J. D. Tower.

WATER SUPPLY—Source, wells; system, pumping to reservoir and gravity; reservoir cap 800,000 gals; Deane pumping engines, dy cap 110,000 gals; 40 hydrants; pipe 4 miles, 4 to 8 in dia; 7 valves; 3 meters; pressure 50 to 100 pounds; water-works owned by city; cost to construct \$30,000; int on bonds 6 per cent. Supt, D. L. Harris; mayor, M. Wilson; city clerk, Geo. Holland.

Menonk, Woodford Co., population 2500; mercantile buildings, wood and brick, 2 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 chemical engine, 2 chemical extinguishers, 1 hook and ladder truck; 1 force pump on wheels; hose rubber, good 300 ft, inferior 100 ft; value of buildings occupied \$8000; total membership 25, all volunteers; bell alarm. Chief engineer, D. H. Perry; chairman fire and water com, Jas. A. Sampson.

WATER SUPPLY—Source and system not described; works owned by town; cost \$10,000. Supt, J. C. Wickler; town clerk, T. J. Taylor.

Metamora, Woodford Co., population 900; fire area 100 acres; mercantile buildings, brick and wood, 2 stories; private, wood, $1\frac{1}{2}$ and 3 stories; wooden roofs not permitted in fire limits. Fire department—6 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good, 800 ft; total membership 16, all volunteers; bell alarm. Chief engineer, Frank Giehl; chairman of fire and water com, Ben Streid, Joseph Theens, H. Jaquot.

WATER SUPPLY—Source, wells. Mayor, John L. McGuiness.

Metropolis, Massac Co., population 4000. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage, 1 force pump on wheels; hose linen, good 500 ft, inferior 550 ft; no of paid men 25. Chief engineer, John Buchman.

WATER SUPPLY—Source, cisterns and wells; may have water-works this year. Mayor, John H. Norris; town clerk, Leming Corlis.

Millstadt, St. Clair Co., population 1800; fire area 640 acres; mercantile buildings, brick, 2 stories; private, brick, $1\frac{1}{2}$ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—3 hand engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose cotton, good 400 ft, rubber good 550 ft; value of fire department equipment \$3000; value of buildings occupied \$3000; total membership 42, all volunteers; bell alarm. Chief elected by company.

WATER SUPPLY—Wells and cisterns. Mayor, Chas. Jacobus; town clerk, J. F. Weible.

Moline, Rock Island Co., population 12,000. Fire department—1 steam fire engine, 3 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose good 5000 ft; total membership 140, paid part time.

WATER SUPPLY—Source, Mississippi River; system, direct pumping; Deane pumping engines, dy cap 2,500,000 gals; 150 hydrants, Ludlow; pipe 10 miles, 6 to 18 in dia; 80 valves, Ludlow; 20 meters, Crown & Worthington; pressure, domestic 60, fire 100 pounds; cost to construct \$100,000; ann expenses \$5000. Supt, Fred Alsterlund; mayor, P. H. Wessel; city, town or village clerk, C. J. Coulson.

Momence, Kankakee Co., population 1087. Fire department—5 chemical extinguishers.

WATER SUPPLY—Source, river. Town clerk, F. E. Lane.

Monmouth, Warren Co., population 5000; fire area 10 blocks; mercantile buildings, brick, 2 stories; private, wood, 3 stories; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 chemical

engine, 8 chemical extinguishers, 3 hook and ladder trucks, 3 hose carriages; siamese couplings used; hose cotton, good 1800 ft, inferior 800 ft; 2 horses; value of fire department equipment \$9000; value of buildings occupied \$10,000; total membership 100, paid full time 2; telephone and bell alarm. Chief engineer, H. A. Webster.

WATER SUPPLY—Source, artesian well; system, pumping to reservoir and direct; pumping engines, dy cap 1,000,000 gals, 56 hydrants; pipe 5 miles, 6 to 10 in dia; 86 gates; quality of water soft; pressure 60 to 140 pounds; water-works owned by city; cost to construct \$42,000. Supt, W. A. Child; mayor, H. Berlingum; city clerk, J. A. Stevenson.

Morris, Grundy Co., 4500. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 2500 ft; 2 horses; members paid part time 2, volunteers 85. Chief engineer, A. C. Claypool.

WATER SUPPLY—Source, well; system, pumping to reservoir; hydrants 81; pipe 4 miles; quality of water good; cost to construct \$1500. Mayor, T. M. Cronin; town clerk, J. R. Forsyth.

Morrison, Whiteside Co., population 1981. Fire department—3 hose carriages; hose cotton, good 1000 ft; linen good 500 ft; total membership 18; paid full time, telephone fire alarm; no of street boxes 6; Chief engineer, W. Brewer.

WATER SUPPLY—Source, spring; system, pumping to tank and direct; 1 reservoir; Worthington pumping engines, dy cap 1,600,000 gals; hydrants 38; pipe 21,522 ft. Supt, H. G. Parrish; town clerk, J. N. Baird.

Monticello, population 2000; fire area 280 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire limit. Fire department—1 hook and ladder truck; value of fire department equipment \$350; value of buildings occupied \$150; total membership 14, all volunteers; total no of fire companies 1. Chief engineer, Scott Miller.

Mound City, Pulaski Co., population 2000; buildings, brick and wood, 1 to 3 stories. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 500 ft, inferior 30 ft; value of fire department equipment \$500; total membership 70, all volunteers; bell alarm.

WATER SUPPLY—Source, cisterns. City clerk, W. S. Singleton.

Mount Carroll, Carroll Co., population 2000; fire area 250 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories. Fire department—1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$1000; value of buildings occupied \$1200; total ann expenses of department \$500; total membership 41, paid full time 22, paid part time 13, no of volunteer, members or call men 10; gong alarm. Chief engineer, C. M. Frazier; chairman of fire and water com, Charles Holman.

WATER SUPPLY—Source, well; system, pumping direct and to reservoir; Gordon and Maxwell pumping engines, dy cap 600,000 gals; hydrants 19; pipe 3 miles, 4 to 10 in dia; quality of water good; pressure 50 to 120 pounds; cost to construct \$16,000; int on bonds 6 per cent. Supt, John H. Warfield; mayor, Otto Jensen; city clerk, Aaron Smith.

Mount Olive, population 2000; fire area 160 acres; mercantile buildings, brick and wood, 2 stories; private, brick, 2 stories. Fire department—3 hand engines, 2 hose carriages; hose cotton, good 800 ft; total membership 65, all volunteers; bell alarm; total no of fire companies 2. Chief engineer, Andrew J. Keiser.

WATER SUPPLY—Source, wells.

Mount Pulaski, Logan Co., population 2000. Fire department—1 hand engine, 7 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; total membership 46. Chief engineer, J. M. Hopkins.

WATER SUPPLY—Source, well; system, pumping direct to tank; Hooker, Caldwell & Co. pumping engines, dy cap 35,000 gals; hydrants 17; pipe $1\frac{1}{2}$ miles, 3 and 4 in dia; 6 Eddy gates; pressure 60 to 100 pounds. Pres or chairman of com, J. F. Schick; supt, J. M. Hopkins; mayor, J. F. Schick; town clerk, F. Fiegenschuck.

Murphysboro, Jackson Co., population 4500. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft, inferior 100 ft; total membership 21, volunteers. Chief engineer, W. H. Hull.

WATER SUPPLY—Source, river; system, pumping direct to mains; hydrants 100; pipe 5 miles; 25 gates; pressure 30 pounds; water-works owned by city; cost to construct \$3000. Mayor, Jos. Van Cloostere; city clerk, Wm. M. Brown. Private water-works being constructed.

Naperville, Du Page Co., population 8000; fire area 10 acres; mercantile buildings, brick, wood and stone, 3 stories; private, wood and brick, 2 stories; wooden roofs permitted outside fire limit; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 10 chemical extinguishers (private), 1 hook and ladder truck, 1 hose carriage; hose rubber, good 1000 ft; value of fire department equipment \$3000; value of buildings occupied \$1000; ann expenses of department \$75; total membership 80, all volunteers; bell alarm. Chief elected by village council.

WATER SUPPLY—Source, wells, rivers, spring and brooks.

Nashville, Washington Co., population 8000; mercantile buildings, brick, 1 to 8 stories; private, brick and wood, 1½ and 2 stories; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages, 1 steam heater; siamese couplings used; hose cotton, good 500 ft, rubber good 500 ft, malfese cross, rubber, 500 ft; value of fire department equipment \$4000; value of buildings occupied \$2500; total membership 26, all paid; bell alarm. Chief engineer, Chris Keyler.

WATER SUPPLY—Source, wells, ponds and 12 cisterns; cisterns, dy cap 250,000 gals. Supt, Philip Reither; town clerk, F. Lebkuecher.

Nauvoo City, population 2100; fire area 676 acres; mercantile buildings, wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck; 1 hose carriage; hose linen, good 600 ft; value of fire department equipment \$1800; value of buildings occupied \$700; total membership 26, all volunteers; 1 fire company. Chief engineer, Jos. Nelson.

WATER SUPPLY—Source, cisterns.

New Athens, St Clair Co., population 1000; fire area 350 acres; mercantile buildings, brick, 2 stories; private, brick, 1½ stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 300 ft, leather good 300 ft; value of fire department equipment \$2000; total membership 60, 30 paid; bell alarm. Chief engineer, Wm. Nold. Chief elected by department.

WATER SUPPLY—Source, river and wells; 20 cisterns supplied from roofs; cap of cisterns 8000 to 12,000 gals. Village clerk, August Gieschuer.

Normal Park, Cook Co. (see Chicago).

Oak Park, Cook Co., population 4000. Fire department—1 chemical engine, 10 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 300 ft; value of fire department equipment \$600; total ann expenses of department about \$100; total membership 20; bell alarm. Fred Worster.

WATER SUPPLY—Source, 3 Artesian wells; system, pumping direct and to standpipe; Worthington pumping engines, 1½ cap 2,000,000 gals; 275 hydrants, Mathews; pipe 80 miles, 10 to 4 in dia, R. D. Wood & Co. and others; 180 valves, Crane; 98 meters, Worthington; quality of water soft; pressure, domestic 40, fire 150 pounds; cost to construct \$200,000; ann expenses \$5000. Pres, Jas. W. Scoville; supt, F. W. Jackson. More pipe will be laid.

Odin, Marion Co., population 1000; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 chemical extinguisher; ladders and buckets.

Okenville, Washington Co., buildings, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; ladders; hose cotton, good 300 ft, rubber good 80; value of fire department equipment \$1000; total ann expenses of department \$150; bell alarm. Chief engineer, G. A. Eppel.

WATER SUPPLY—Source, wells and cisterns; Rumsey & Co.'s pumps. Pres, Chris. Buckmiller; town clerk, W. Schmetzler.

Olney, Richland Co., population 4500. Fire department—1 chemical engine on wheels, 2 chemical hand extinguishers, 1 hook and ladder truck; hose cotton, good 200 ft; rubber good 200 ft; value of fire department equipment \$4000; total membership 65, volunteer; bell alarm. Chief engineer, Thos. Brassie.

WATER SUPPLY—Source, wells. Mayor, Frank Powers; city clerk, Jno. T. Radcliff.

Onarga, Iroquois Co., population 1200. Fire department—2 chemical engines, 8 fire extinguishers, 1 hook and ladder truck; hose rubber good 100 ft, inferior 100 ft. Town clerk, A. M. Peck.

Oregon, Ogle Co., population 2500; fire area 400 acres; mercantile buildings, stone, brick and wood; 1, 2 and 3 stories; roofs wood and tin; fireworks ordinance. Fire

department—1 hook and ladder truck, 3 hose carriages; siamese couplings; hose linen, good 500 ft, rubber good 500 ft, inferior 400 ft, value of fire department equipment \$3500; value of buildings occupied \$3200; total ann expenses of department \$100; total membership 75, volunteers; bell alarm; 3 fire companies. Chief engineer and chairman of fire and water com, A. G. Perry.

WATER SUPPLY—Source, river; system, pumping to reservoir; 1 reservoir, cap 1,120,000 gals; Blake pumping engines, dy cap 250,000 gals; 115 hydrants; pipe 2 miles, 4 to 8 in dia; pressure 82 pounds; ann expenses \$500. W. Sears, F. S. Burchell.

Ottawa, La Salle Co., population 12,000; fire area 80 acres; mercantile buildings, brick and stone, 2 and 3 stories; private, wood, 1, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages, all kinds; 1 heater; hose cotton, good 2000 ft, inferior 1200 ft, rubber good 800 ft; 4 horses, value \$800; value of fire department equipment \$16,000; value of buildings occupied \$9000; total ann expenses of department \$7500; total membership 27 volunteers, 4 paid; bell alarm; 1 fire company. Chief engineer, Henry Wolf; chairman of fire and water com, Mark Duffy.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 6000 barrels; 6 cisterns; 5 hydrants; pipe ¼ mile, 6 to 10 in dia; 4½ miles of canal and feeder, which supplies water for fire purposes; city surrounded by rivers and canal; pressure 40 pounds; ann expenses \$200. Mayor, F. A. Sherwood; city clerk, W. P. Leahy.

Palatine, Cook Co., population 800; buildings frame, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$1100; total membership 25, volunteers; bell alarm. F. R. Robinson.

WATER SUPPLY—Source, wells; 11 tanks. Village clerk, C. H. Cutting.

Pana, Christian Co., population 5000; fire area 640 acres; buildings, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance; Fire department—1 chemical engine on wheels; 500 hand grenades, ladders and hooks; hose rubber, good 150 ft; value of fire department equipment \$2000; total ann expenses of department \$200; total membership 30, volunteers; bell alarm. Chief engineer, J. O. Hawkes; chairman of fire and water com, N. Alexander.

WATER SUPPLY—Source, wells and cisterns. City clerk, Wm. Tyrrell. Water-works are talked of.

Paris, Edgar Co., population 7000; fire area 1440 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 4 hose carriages, all kinds; hose rubber, good 2500 ft, inferior 800 ft; value of fire department equipment \$4000; value of buildings occupied \$4000; total ann expenses of department \$1000; total membership 100, volunteers; bell and telephone alarm. Chief engineer, Henry Flint; chairman of fire and water com, A. P. Harris.

WATER SUPPLY—Source, driven wells; system, pumping to reservoir; cap of reservoir 4,000,000 gals; Blake pumping engines, dy cap 800,000 gals; 66 hydrants, Holly; pipe 8 miles, 12 to 6 in dia, Holly; 2 valves in each hydrant; 8 meters, Rumsley; quality of water good; pressure, domestic 45, fire 120 pounds; cost to construct \$80,000; ann expenses \$3000; int on bonds \$2100 on \$80,000. Supt, W. S. Hopkins; mayor, W. R. Swineford; city clerk, H. H. Geohagan.

Paxton, Ford Co., population 2200; buildings, brick, 2 and 3 stories. Fire department—1 hand engine, 12 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft; value of fire department equipment \$2175; total membership 25, volunteer. N. E. Crothers.

WATER SUPPLY—Source, well; system, pumping to tank, cap of tank 60,000 gals; pumping engines, dy cap 40,000 gals; 17 hydrants; pipe 2 miles, 8 in dia; 4 gates; quality of water good; pressure, domestic 35 to 50 pounds; cost to construct \$10,000. Supt, Frank Cook; mayor, Jno. P. Middlecoff; town clerk, H. Kerr.

Pecatonica, Winnebago Co., population 1600; fire area 10 acres; buildings, stone, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 hand engine, 3 chemical engines on wheels, 1 hook and ladder truck, 2 hose carriages, hose cotton, good 100 ft, rubber good 400 ft, inferior 300 ft; value of fire department equipment \$5000; value of buildings occupied \$3000; total ann expenses of department \$500; total membership 25, volunteers; 1 paid; telephone alarm. Chief engineer, E. B. Wolvin.

ILLINOIS—Continued.

WATER SUPPLY—Source and system not stated; 8 reservoirs; ann expenses \$185. Will erect standpipe.

Pekin, Tazewell Co., population 10,000; fire area 8 acres; mercantile buildings, brick and stone, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted inside fire limits; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 2500 ft, rubber good 300 ft; 4 horses, value \$800; value of fire department equipment \$23,186; value of buildings occupied \$15,000; total ann expenses of department \$8000, includes water-works; total membership 30, volunteer, 1 paid, 2 paid part time; electric bell alarm; 1 street box. Fire marshal, Julius F. Jaekel; chairman of fire and water com, Jno. Mattheussen.

WATER SUPPLY—Source, driven wells; system, pumping to standpipe; Blake pumping engines, dy cap 3,000,000 gals; 117 hydrants, Ludlow; pipe 12 miles, 4 to 16 in dia, Shickle, Harrison and others; Ludlow valves; 4 meters, Worthington; quality of water pure and soft; pressure, domestic 60, fire 120 pounds; cost to construct \$100,000; int on bonds 6 per cent. Pres, Chas. A. Lamb; supt, Henry Lautz; mayor, E. F. Unland; city clerk, T. C. Sutton.

Peoria, Peoria Co., population 50,000; fire area 300 acres; mercantile buildings, brick and frame, 2 and 3 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—3 steam fire engines, 1 hand engine, 2 chemical engines on wheels, 4 chemical hand extinguishers, 1 hook and ladder truck, 8 hose carriages, all kinds; hose cotton, good 2500 ft, inferior 500 ft, rubber good 4000 ft, inferior 3000 ft; 28 horses, value \$5800; value of fire department equipment \$90,000; value of buildings occupied \$50,000; total ann expenses of department \$50,000; total membership 118, 26 full paid; Gamewell electric alarm; 90 street boxes; 11 fire companies. Chief, Carl Moller; chairman of fire and water com, A. Rienhardt. Chemical engine and hook and ladder truck ordered.

WATER SUPPLY—Source, Lake Peoria; system, direct; Worthington & Dean pumping engines, dy cap 6,000,000 gals; 410 hydrants; pipe 65 miles, 4 to 18 in dia; 45 meters; quality of water good, filtered; pressure 120 to 180 pounds; cost to construct \$300,000; ann expenses \$45,000. Pres, Jas. E. Kearney; supt, Jas. Brown; mayor, Jno. Warner; city clerk, M. E. Fay.

Peotons, Will Co., population 1100; fire area 80 acres; mercantile buildings, frame and brick, 2 stories; private, frame, 2 stories. Fire department—1 hand engine, 6 chemical extinguishers, 1 hose carriage; hose rubber, good 300 ft; value of buildings owned \$300. E. B. Cowing.

WATER SUPPLY—Source, wells. Mayor, J. Imholts; town clerk, Harry Conrad.

Peru, La Salle Co., population 8000; fire area 640 acres; mercantile buildings, wood and brick, 1 to 4 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted in fire limits. Fire department—1 steam fire engine, 1 hook and ladder truck; 3 hose carriages, all kinds; hose cotton, good 3000 ft; 2 horses, value \$600; value of fire department equipment \$10,000; value of buildings occupied \$1400; total ann expenses of department \$1300; total membership 40, volunteers, paid full time 1; bell alarm. Chief engineer, Chas. H. Hobbs; chairman of fire and water com, Jno. Carroll.

WATER SUPPLY—Source, river and 6 cisterns, supplied by steam pump from river, cap 100,000 gals; extra fire hydrant from tanks of 100,000 gals cap, for manufacturing district. Mayor, H. Horener; city clerk, Patrick Keegan.

Pittsfield, Pike Co., population 3500; mercantile buildings, wood and brick, 2 and 3 stories; roofs are iron and gravel; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages, all kinds; hose rubber, good 500 ft, linen good 500 ft; value of fire department equipment \$2500; value of buildings occupied \$1000; total membership 40, volunteers; bell alarm; 8 fire companies. Chief engineer, S. N. Jones; chairman of fire and water com, W. B. Green.

WATER SUPPLY—Source, surface water, artesian well, 1200 ft; system, pumping to reservoir; pumping engines, dy cap 60,000 gals; 12 hydrants; pipe 1½ miles, 8 in dia; 2 Ludlow gates; quality of water mineral; pressure, domestic 50 to 80 pounds; cost to construct \$10,000; ann expenses \$1500. Pres, W. B. Green; supt, Jas. Anderson; mayor, H. Harder; city clerk, Chas. Coley.

Polo, Ogle Co., population 2400; fire area 1280 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; fireworks ordinance; causes of fire investigated.

Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; siamese coupling; hose rubber, 6500 ft, linen good 55 ft; value of fire department equipment \$4000; total membership 80, part paid; bell alarm. E. W. Baskman.

WATER SUPPLY—Supply for fire purposes is obtained from tank of railroad company; 6 hydrants; pipe 6 miles, 6 to 8 in dia. Mayor, L. F. Thomas; town clerk, Geo. Both.

Pontiac, Livingston Co., population 2800. Fire department—1 steam fire engine, 2 hose carriages; hose rubber, good 1800 ft, inferior 1800 ft; 3 horses; paid full time 2, paid part 18. Eb. Calkins.

WATER SUPPLY—Source, river; 6 cisterns, cap of cisterns 22,000 gals. City clerk, W. S. Lacey.

Princeton, Bureau Co., population 5000; fire area 35 acres; buildings, brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks ordinance. Fire department—2 chemical engines on wheels, 1 hook and ladder truck; 1 hose carriage; hose rubber, good 450 ft; value of fire department equipment \$3500; value of buildings owned \$3000; total ann expenses of department \$125; total membership 80, volunteers; bell alarm. Chief engineer, H. H. Puesday; chairman of fire and water com, D. E. Munger. 1500 ft 2½ in hose added, also 2 hose carts.

WATER SUPPLY—Source, artesian wells; complete system of water-works, with tower, engine and pipes; cost to construct \$20,000. Mayor, R. R. Gibson; city clerk, I. O. Brokaw.

Prophetston, Whiteside Co., population 1000; fire area 3½ acres; buildings, wood; fireworks ordinance. Fire department—2 chemical engines on wheels; 3 chemical hand extinguishers; hand grenades; hose rubber good 300 ft; value of fire department equipment \$1200; value of buildings occupied \$1000; total ann expenses of department \$300; total membership 25, volunteers; bell alarm; 1 fire company. Chief engineer, Jno. B. Loomis; chairman of fire and water com, J. J. Greene.

Quincy, Adams Co., population 40,000; fire area 1280 acres; mercantile buildings, brick, 3 and 4 stories; private, brick, 2 stories; causes of fire investigated. Fire department—4 steam fire engines, 2 hand engines, 1 chemical engine on wheels, 1 hook and ladder truck, 6 hose carriages, all kinds; siamese couplings; hose rubber, good 300 ft, inferior 2500 ft; 16 horses; value of fire department equipment \$25000; value of 7 buildings owned \$65,000; total ann expenses of department \$30,000; total membership 80, paid full time 16, paid part time 30; telephone and telegraph alarm; 12 street boxes. J. Esterly.

WATER SUPPLY—Source, Mississippi River; system, pumping to reservoir; Worthington, Gordon and Maxwell engines, dy cap 7,000,000 gals; 160 hydrants, Mathews; pipe 25 miles, 30 to 6 in dia, Long & Co. and others; 111 valves, Galvin and Eddy; 235 meters, various; quality of water good; pressure 35 to 40 pounds; L. & W. B. Bull, owners; supt, W. B. Bull; mayor, Jas. M. Bishop; city clerk, J. T. Wemhoemer. 2 miles of 6 in pipe to be added.

Red Bud, Randolph Co., population 1400; buildings, brick and wood, 1, 2 and 3 stories. Fire department—1 hook and ladder truck, buckets; value of fire department equipment \$300; bell alarm.

WATER SUPPLY—Source, wells and cisterns. Mayor, Ben Rose; city clerk, F. D. Guker.

Roanoke, Woodford Co., population 235; buildings, frame, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 300 ft; value of fire department equipment \$600.

WATER SUPPLY—Source, wells. Village clerk, N. R. Moore.

Robinson, Crawford Co., population 2000. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 1000 ft; value of buildings occupied \$250; total membership 200, volunteer; bell alarm.

WATER SUPPLY—Source, wells, pumps. Mayor, Thos. S. Price; city clerk, Jno. C. Eagleton.

Rochelle, Ogle Co., population 2200; fire area 10 acres; mercantile buildings, brick, 1 and 2 stories; private, frame; wooden roofs permitted. Fire department—3 hose carriages; siamese couplings; hose rubber, good 1200 ft; value of fire department equipment \$2000; value of buildings occupied \$3000; total membership 20, volunteer. W. Stocking.

WATER SUPPLY—Source, spring; system, direct pumping; pumping engines dy cap 750,000 gals; 89 hydrants; pipe 3 miles, 4 to 8 in dia; pressure, domestic 40 to 100 pounds; ann expenses \$2500. Mayor, A. Gardhouse; city clerk, E. E. Ogden.

Rock Falls, Whiteside Co., population *2000; buildings, wood and brick, 3 stories; wooden roofs permitted. Fire department—8 chemical extinguishers, 5 hose carriages, hand grenades; hose cotton, good 800 ft; rubber good 600 ft; linen good 400 ft; value of fire department equipment \$3000; total membership 19, volunteer; whistle and bell alarm. J. V. McCarty.

WATER SUPPLY—Source, artesian wells; system, pumping to standpipe; Worthington pumping engines, dy cap 4,000,000 gals; 12 hydrants; pipe 1 mile, 8 in dia; ann expenses about \$300. Pres, G. H. Howland; supt, W. G. Watron; mayor, G. W. Packer; village clerk, W. H. Cadwell.

Rockford, Winnebago Co., population 26,000; fire area 180 acres; mercantile buildings, stone, brick and wood, 2 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—5 chemical hand extinguishers, 1 hook and ladder truck, 4 hose carriages, all kinds; hose cotton, good 3500 ft; rubber good 800 ft; inferior 500 ft; 12 horses, value \$2000; value of fire department equipment \$7400; value of buildings occupied \$18,500; total ann expenses of department \$15,000; total membership 17, paid; Gamewell alarm; 25 street boxes; 4 companies. Chief engineer, Jno. T. Lakin; chairman of fire and water com, Thos. W. Cole.

WATER SUPPLY—Source, artesian wells; system, direct pumping; Holly pumping engines, dy cap 12,000,000 gals; 285 hydrants, Holly & Matthews; pipe 4½ miles, 8 to 22 in dia; 884 valves; 8 meters, Hersey; quality of water good; pressure 50 to 100 pounds; cost to construct \$450,000; ann expenses \$11,000; int on bonds 5 per cent. Supt, J. T. Lakin; mayor, J. H. Shewart, city clerk, E. K. Conkling.

Rock Island, Rock Island Co., population 13,000. Fire department—1 steam fire engine, 1 hook and ladder truck, 7 hose carriages, all kinds; hose rubber, good 7000 ft; total membership 170, volunteer; 8 private hose carriages with 1000 ft of hose. C. Baker.

WATER SUPPLY—Source, Mississippi River; system, direct; Holly pumping engines, dy cap 5,000,000 gals; 190 hydrants, Holly and Ludlow; pipe 17 miles, 4 to 16 in dia; 100 valves, Ludlow; 18 meters, Union and Hersey; quality of water good; pressure, domestic 60, fire 100 or more pounds; cost to construct about \$250,000; ann expenses \$10,000; int on bonds \$2500. Supt, Jno. A. Murrin; mayor, Wm. McConochie; city clerk, Robt. Mosher.

Roseville, Warren Co., population 1700; fire area 640 acres; buildings, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 chemical engine on wheels, 2 chemical hand extinguishers, 1 hook and ladder truck; hose rubber, good 300 ft; value of fire department equipment \$3000; value of buildings occupied \$300; total membership 27, volunteer; bell alarm; 2 fire companies. Fire marshal, S. Blener.

WATER SUPPLY—Source, wells. Village clerk, G. W. Bockus.

Sandwich, DeKalb Co., population *2800. Fire department—1 hook and ladder truck, 3 hose carriages; hose rubber, good 2400 ft; total membership 47, part paid. S. Mitten.

WATER SUPPLY—Source, wells; system, pumping to standpipe and direct; Worthington pumping engines, dy cap 1,000,000 gals; 83 hydrants; pipe 4 miles, 4 to 8 in dia; 8 Ludlow gates; 1 meter, Crown; quality of water hard; pressure 75 to 120 pounds; cost to construct \$2400. Mayor, Enos Doan; town clerk, S. P. Sedgwick.

Savanna, Carroll Co., population \$4000; mercantile buildings, brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted inside fire limits; fireworks ordinance. Fire department—1 hook and ladder truck, 3 hose carriages, all kinds; hose cotton, good 1000 ft; value of fire department equipment \$3000; value of buildings occupied \$1000; total membership 75, volunteers; bell alarm; 8 fire companies. Chief engineer, W. H. Griffiths.

WATER SUPPLY—Source, Mississippi River; system, pumping to reservoir; Dean pumping engines, dy cap 700,000 gals; 19 hydrants; pipe 3 miles, 4 to 10 in dia; 10 Ludlow gates; quality of water good; pressure 85 pounds; cost to construct \$20,000; ann expenses \$1400, operated by company. Pres, W. H. Griffiths; supt, Jas. Hunt; mayor, W. H. Griffiths; city clerk, F. S. Greenleaf.

Seneca, La Salle Co., population 1000; fire area 80 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical engine, 1 hose carriage; hook and ladders; hose cotton 1000 ft; value of fire department equipment \$300; value of buildings occupied \$3000; total member-

ship 25, volunteers, 2 paid part time; bell alarm; 1 fire company. Chief Engineer, J. C. Damme; chairman of fire and water com, Mr. Burke.

WATER SUPPLY—Source, 3 cisterns, 2 artesian wells.

Shannon, Carroll Co., population 1200. Fire department—8 chemical extinguishers; 1 hook and ladder truck; W. Nothy.

WATER SUPPLY—Source, wells.

Sheffield, Bureau Co., population 1000; fire area 100 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—hose rubber, good 100 ft; watchmen alarm. Chief, W. Hartnady; chairman of fire and water com, Jno. Prior. Hydrants on main street attached to railroad pump engine.

Shelbyville, Shelby Co., population 4000; fire area 30 acres; mercantile buildings, wood, stone, brick and iron, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 3 hose carriages; hose rubber, good 1200 ft; value of fire department equipment \$3000; value of buildings occupied \$1800; total ann expenses of department \$300; total membership 30, part paid; electric alarm; 12 street boxes; 4 fire companies. Chief engineer, H. D. Wright; chairman of fire and water com, Wm. Price.

WATER SUPPLY—Source, Kaskaskia River; system, direct and pumping to standpipe; Worthington pumping engines, dy cap 2,000,000 gals; 60 hydrants; pipe 8 miles, 4 to 14 in dia; Ludlow gates; sand filtration through conduits to well; pressure 60 to 140 pounds; works owned by private company; cost to construct \$65. Pres, T. M. Thornton; mayor, E. R. Kuecht; city clerk, R. L. Guns.

Somonauk, DeKalb Co., population 900; mercantile buildings, brick, stone and wood, 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 chemical engine on wheels, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 600 ft; 1 fire company. Chairman of fire and water com, H. Wright.

WATER SUPPLY—Source not stated; elevated tower 70 ft, containing reservoir, cap 2000 barrels; 8 hydrants; pipe 1 mile.

South Chicago (see Chicago).

WATER SUPPLY—Source, 68th street works.

South Evanston, Cook Co., population *4000. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 1700 ft; total membership 16, paid.

WATER SUPPLY—Source, Lake Michigan; system, pumping to standpipe; standpipe cap 30,000 gals; Deane pumping engines, dy cap 1,000,000 gals; 70 hydrants; pipe 9 miles, 6 to 10 in dia; 35 gates, Chapman; 4 meters, Worthington; quality of water good; pressure 40 to 100 pounds; cost to construct \$65,000; ann expenses \$2500. Chairman, P. E. O'Neill; supt, Jno. Watson; mayor, T. D. Bresse; village clerk, W. G. Norkett.

Springfield, Sangamon Co., population 20,000; fire area 800 acres; mercantile buildings, brick, 3 and 4 stories; private, wood, 2 and 3 stories. Fire department—3 steam fire engines, 1 chemical engine on wheels, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings; hose cotton, good 6000 ft; 14 horses; value of fire department equipment \$21,000; value of 2 buildings owned \$7000; total membership 28, paid full time 16, paid part time 8; telephone alarm. Jno. H. Freeman.

WATER SUPPLY—Source, water gallery and well; system, direct and pumping to reservoir; Worthington pumping engines, dy cap 4,000,000 gals; 148 hydrants, various; pipe 35 miles, 15 to 4 in dia, Dennis, Long & Co. and others; 287 valves, Chapman; 80 meters, Worthington and Hersey; quality of water excellent; filtration natural sand and gravel bed; pressure, domestic 30 to 25, fire 40 pounds; cost to construct about \$700,000. Pres, H. O. Bolles; supt, Peter Berriman. Chartered board of water com controls works.

Staunton, Macoupin Co., population 2800; mercantile buildings, brick and iron, 2 stories; private, frame, 1 story; wooden roofs not permitted in fire limits. Fire department—3 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; buckets; hose cotton, good 800 ft; rubber good 800 ft; inferior 300 ft; value of fire department equipment \$3000; value of buildings occupied \$3000; total ann expenses of department \$350; total membership 24, volunteers; bell alarm. Chief engineer, W. Rodebaugh; chairman of fire and water com, Hon. W. C. Shirley.

WATER SUPPLY—Source, wells.

ILLINOIS—Continued.

Sterling, Whiteside Co. Fire department—1 hook and ladder truck, 1 hose carriage; hose cotton, good 900 ft, inferior 800 ft, rubber good 2400 ft, inferior 400 ft; 1 horse; value of fire department equipment \$5000; total membership 40, paid part time; bells and whistles alarm. Chief engineer, C. H. Ines; chairman of fire and water com, G. C. Willson.

WATER SUPPLY—Source, artesian wells 1400 ft deep; system, pumping to standpipe and direct; Deane pumping engines, dy cap 2,500,000 gals, 188 hydrants, Coffin; pipe 14 miles, 18 to 4 in dia, Dennis, Long & Co.; 16 meters, Frost; quality of water good; pressure, domestic 50, fire 120 pounds. Pres, G. H. Howland; supt, W. J. Watson; mayor, A. B. Lawrence.

Streator, La Salle Co. population 16,000; fire area 4 sq. miles; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 chemical engine on wheels, 6 chemical hand extinguishers, 1 hook and ladder truck, 2 hose carriages, all kinds; hose rubber, good 1500 ft, inferior, 400 ft; 4 horses, value \$700; value of fire department equipment \$7000; value of buildings occupied \$1500; total membership 15, paid full time 8, paid part time 12; telephone alarm. Chief engineer, Jas. McNamara; chairman of fire and water com, Jas. Knox. Electric alarm and 1000 ft of hose to be added.

WATER SUPPLY—Source, creek and wells; system, pumping to standpipe; 125 hydrants; pipe 18 miles; pressure 90 to 140 pounds. E. D. Ferguson, W. E. St. Clair.

Sullivan, Moultrie Co. population 9000; buildings, brick and frame, 3 stories. Fire department—6 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 500 ft.

WATER SUPPLY—Source, artesian wells; system, pumping to tank; U. S. Wind Engine Co. pumping engines; 7 hydrants; pipe 4000 miles, 4 and 6 in dia; quality water slightly sulphur; cost to construct about \$10,000; owned by city. Supt, Fred Hoke; mayor, W. Eden; town clerk, E. Hall.

Sycamore, DeKalb Co. population 4000; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; roofs are slate and iron. Fire department—1 hook and ladder truck, 3 hose carriages, all kinds; hose rubber, good 1500 ft, inferior 450 ft; value of fire department equipment \$30,000; value of buildings occupied \$3000; total membership 42, volunteers, paid part time; electric bell alarm; 4 fire companies. Chief engineer, C. H. Henigan; chairman of fire and water com, Walter Waterman.

WATER SUPPLY—Source, wells; system, direct and pumping to standpipe; Blake pumping engines, dy cap 1,000,000 gals; 88 hydrants, Gregson & Ludlow; pipe 3 miles, 10, 8, 6 and 4 in dia, Shinkle, Harrison and Howard Iron Co.; 15 valves, Ludlow; 8 meters, Hersey; quality of water soft; pressure, domestic 60, fire 120 pounds; cost to construct \$40,000; ann expenses \$1500; int on bonds 5½ per cent. Pres, Jno. H. Kenyon; supt, S. O. Pike; mayor, A. Ellwood; city clerk, Frank O. Van Gelder.

Tamaroa, Perry Co. population 800. Fire department—2 chemical extinguishers.

WATER SUPPLY—Source, 25 cisterns, cap 7500 gals. Town clerk, J. J. Miller.

Taylorville, Christian Co. population 3800; fire area 8 miles; mercantile buildings, brick and wood; private, wood, 3 stories; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1500 ft; value of fire department equipment \$1000; value of buildings occupied \$1000; total membership 106, volunteers; bell alarm. Chief engineer, M. Tobin.

WATER SUPPLY—Source, artesian well; system, pumping to standpipe; standpipe cap 80,000 gals; 2 Deane pumping engines, dy cap 200,000 gals; 66 hydrants; 3 miles pipe, 4 to 8 in dia; 8 gates, Deane; water-works owned by city; cost to construct \$30,000; ann expenses \$3000. Supt, G. W. Range; mayor, J. R. Smith; city clerk, T. E. McCaskil.

Tiskilwa, Bureau Co. population 758. Fire department—1 hand engine, 1 chemical extinguisher.

Tolono, Champaign Co. population 1000; fire area 840 acres; mercantile buildings, wood, brick, iron and tin, 1 and 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 engine, 1 hook and ladder truck, 1 hose carriage, 18 leather buckets; hose rubber, good 500 ft; value of fire department equipment \$300; value of

buildings occupied \$250; total membership 25, volunteers; bell alarm. Chief engineer, Robt Richmond.

WATER SUPPLY—Wells and cisterns. Mayor, L. C. Burr; village clerk, Geo. Manley.

Town of Lake, Cook Co. (including Englewood, Union Stock Yards, Auburn Junction and Normanville), population 96,000. Fire department—6 engines, 1 chemical extinguisher, 8 hook and ladder trucks, 7 hose carriages; hose rubber, good 9000 ft; 88 horses; total membership 80, paid full time; telegraph alarm; 95 street boxes. Chief engineer, F. T. Swenie.

WATER SUPPLY—Lake Michigan; system, direct pumping; Holly pumping engines, dy cap 12,000,000 gals; 1200 hydrants; 140 miles mains; Worthington meters; Eddy and Ludlow valves; pressure, domestic 40, fire 60 pounds; cost to construct \$1,000,000; int 6 per cent; ann expenses \$70,000. Supt, J. Duggan; town clerk, J. Gallagher.

Trenton, Clinton Co. population 1500; fire area 640 acres; mercantile buildings, brick and wood, 1 to 4 stories; private, same; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 3 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, inferior 250 ft, rubber, good 650 ft; value of fire department equipment \$1500; value of buildings occupied \$400; total ann expenses of department \$200; total membership 50, paid part time; bell alarm; 1 engine company; 1 hook and ladder company; 1 hose company. Chief engineer, L. M. Koentz; chairman of fire and water com, S. Hammel.

WATER SUPPLY—Source, wells, cisterns and 5 ponds. Mayor, L. Riemann; city clerk, T. J. Kasper.

Turner, Du Page Co. population 1800; mercantile buildings, brick, stone and wood, 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage; pails; value of fire department equipment \$300; value of buildings occupied \$500. Village clerk, D. C. Ahern.

Tuscola, Douglas Co. population 1457; fire area 20 acres; mercantile buildings, brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 chemical engines on wheels; hose rubber, good 300 ft; value of fire department equipment \$3000; value of buildings occupied \$500; total ann expenses of department \$75; total membership 50, volunteers; bell alarm.

WATER SUPPLY—Source, wells.

Union Stock Yards, Cook Co. (See town of Lake.)

Urbana, Champion Co. population 4000. Fire department—1 hand engine, 2 hose carriages; hose good 1000 ft; total membership 10; 1 hose company. Chief engineer, L. I. Koucher.

WATER SUPPLY—Source, surface water; 8 cisterns; system, direct and pumping to reservoir; cap of reservoir 250,000 gals; 40 hydrants; pressure 90 pounds. City clerk, McKinley.

Vandalia, Fayette Co. population 4000; fire area 2 miles; mercantile buildings, brick and wood, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 800 ft, inferior 400 ft, rubber good 800 ft; value of fire department equipment \$25,000; value of buildings occupied \$1000; expenses of department \$1.50 per member per fire; total membership 28, paid part time; bell alarm. Chief engineer, F. C. Henning; chairman of fire and water com, J. N. Henning.

WATER SUPPLY—Source, cisterns, supplied from buildings. Mayor, John Rode; town clerk, E. Y. McKinsey.

Virden, Macoupin Co. population 1608; fire area 4 blocks; mercantile buildings, brick and wood, 2 stories; private, wood, 1 and 2 stories, fireworks ordinance. Fire department—1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 1 hose carriage; hose rubber, inferior 800 ft; value of fire department equipment \$1700; value of buildings occupied \$300; total ann expenses of department \$100; total membership 100, volunteers; bell alarm. Chief engineer, J. A. Beatty.

WATER SUPPLY—Source, wells, cisterns and ponds. Town clerk, T. B. Toney.

Virginia, Cass Co. population 1680; mercantile buildings, brick and wood, 2 stories; private same; metal roofs only. Fire department—1 hand engine, 1 hook and ladder truck; ladder, hooks and rubber buckets; hose rubber, good 300 ft, inferior 100 ft.

WATER SUPPLY—Source, wells and cisterns. Mayor, W. W. Bishop; city clerk, L. H. Bristow.

Warren, Jo Daviess Co., population 1897. No organized fire department—Chemical extinguishers and hand grenades. Town clerk, J. L. Graham.

Warsaw, Hancock Co., population 8106; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; siamese couplings; hose cotton 600 ft, rubber inferior 400 ft, leather 400 ft; value of fire department equipment \$3760; total ann expenses of department \$300; total membership 75, volunteers; bell alarm; 1 engine company; 1 hook and ladder company. Chief engineer, John D. Hopkins; chairman of fire and water com, Truman Platz.

WATER SUPPLY—Source, artesian well; system, direct pumping; Gray pumping engines; 6 hydrants; pipe $\frac{3}{4}$ mile, 4 in dia; quality of water mineral; pressure 43 pounds; cost to construct \$6000. Supt, Frank Meyers; mayor, M. J. M. Ludde; city clerk, P. W. Planty.

Washington, Tazewell Co., population 1897. Fire department—1 pump, 1 chemical engine on wheels, 1 hose carriage; hose 200 ft; total membership 25, volunteers; 1 electric bell alarm. Chief engineer, James Berney.

WATER SUPPLY—Source, driven wells; system, pumping to standpipe; 1 tank cap 21,000 gals; Deane pumping engines; cost of works \$15,000; int 6 per cent. Village clerk, Chas. Koker.

Washington Heights, Cook Co., population 1896. Fire department—hooks and ladders and buckets; members all volunteers.

Waterloo, Monroe Co., population 2100. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 800 ft; total membership 80, volunteers.

WATER SUPPLY—Source, cisterns. Mayor, Geo. C. Ganen; city clerk, A. B. Sinclair.

Watska, Iroquois Co., population 2800. Fire department—1 hook and ladder truck out of repair.

WATER SUPPLY—Source, artesian wells, tanks and cisterns. City clerk, J. F. Pierson.

Waukegan, Lake Co., population 4012. Fire department—1 steam fire engine, 1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; hose rubber, good 1200 ft; total membership 77; paid full time 2, volunteer members 75. Chief engineer, Pat Cunningham.

WATER SUPPLY—Source, 8 artesian wells; system, gravity; 4 miles mains; 33 hydrants; cost to construct \$2,000; ann expenses \$800. Town clerk, A. B. Palmer.

Wenona, Marshall Co., population 1800; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—4 chemical extinguishers, 1 hook and ladder truck; value of fire department equipment \$700; total membership 25, volunteers; steam whistle and bell alarm. Chief engineer, H. L. Taylor.

WATER SUPPLY—Source, private wells and cisterns. City clerk, M. A. Gallaher.

West Belleville, St. Clair Co., population 2721. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 800 ft; 2 horses; total membership 25, volunteers.

WATER SUPPLY—Source, 8 cisterns, cap 48,000 gals.

Wheaton, Du Page Co., population 2100. Fire department—10 chemical extinguishers.

WATER SUPPLY—Source, wells. Town clerk, E. B. Holt.

Whitehall, Greene Co., population 2145. Fire department—1 hook and ladder truck; volunteer department.

Wilmington, Hill Co., population 2000; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in business portion. Fire department—1 chemical engine on wheels, 6 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1200 ft; value of fire department equipment \$6000; value of buildings occupied \$4000; total ann expenses of department \$1200; total membership 60, volunteers; electric bell alarm; 1 engine company, 1 hook and ladder company, 1 hose company. Fire marshal, C. W. Barnhart; chairman of fire and water com, H. W. Blood.

WATER SUPPLY—Source, Kankakee River; system, direct pumping; Holly pumping engines; hydrants 27; pipe $1\frac{1}{2}$ miles, 4 to 8 in dia; 2 gates; quality of water soft; pressure 60 to 80 pounds. Supt, C. W. Barnhart; mayor, A. Goding; city clerk, L. L. Stephenson.

Winchester, Scott Co., population 1686; mercantile buildings, brick and wood, 1 and 2 stories; private same; wooden roofs permitted outside fire limits. Fire department—3 hand engines, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 600 ft; bell alarm.

WATER SUPPLY—Source, wells. City clerk, H. Sanderson.

Woodhull, Henry Co., population 600; fire area 40 by 60 rods; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—4 or 5 chemical extinguishers, force pumps. Village clerk, W. N. Gamble.

Woodstock, M'Henry Co., population 2000; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 2 hook and ladder trucks, 8 hose carriages, siamese couplings, 6 hand force pumps; hose rubber, good 1500 ft; value of fire department equipment \$5500; total ann expenses of department \$500; total membership 75, volunteers; bell alarm. Chief engineer, C. H. Donnelly.

WATER SUPPLY—Source, wells and cisterns. Mayor, E. E. Richards; town clerk, Chas. F. Lemmers.

Wyoming, Stark Co., population 1800; fire area 640 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—2 hand engines, 2 hook and ladder trucks, 2 hose carriages; hose rubber, good 600 ft; value of fire department \$1200; value of buildings occupied \$1000; total ann expenses of department \$100; total membership 70, paid part time 4, volunteer members 70; five alarm bells; 2 fire companies. Fire marshal, F. W. Stephenson; chairman of fire and water com, J. B. Robinson.

WATER SUPPLY—Source, wells and cisterns.

The following places have no fire protection: Ashland, Cass Co., population 1800. Augusta, Hancock Co., population 1200. Bradford, Stark Co., population 700. Carbondale, Jackson Co., population 2600. Carlinville, Macoupin Co., population 4000. Casey, Clark Co., population 1800. Chandlerville, Cass Co., population 800. Cowden, Shelby Co., population 1000. Dixon, Lee Co., population 4500. Elmhurst, Du Page Co., population 1200. Erie, Whiteside Co., population 800. Girard, Macoupin Co., population 1200. Greenview, Menard Co., population 1100 (have 800 ft hose). Harrisburg, Saline Co., population 8000. Hegewisch, Cook Co., Kinmundy, Marion Co., population 1200. Mount Morris, Ogle Co., population 1000. New Burnside, Johnson Co., population 1000. Newton, Montgomery Co., population 2000. Palestine, Crawford Co., population 900. Perry, Pike Co., population 800. Pinckneyville, Perry Co., population 1500. Port Byron, Rock Island Co., population 1200 (buckets). St. Joseph, Champaign Co., population 600 (buckets and ladders). Saybrook, McLean Co., population 1000. Upper Alton, Madison Co., population 1800. Chas. Freeman, pres; Vermont, Fulton Co., population 1188. Waverly, Morgan Co., population 2000.

WATER SUPPLY—Source, river; system, direct; Gordon & Maxwell pumping engines, dy cap 1,000,000 gals; 73 hydrants, Matthews; 7 miles pipe, 4 to 16 in dia, Dennis Long; 33 valves, Eddy; 2 meters; pressure, domestic 45 to 50, fire 80 to 90 pounds; water-works owned by company; cost to construct \$50,000; ann expenses \$1800; int on bonds 5 per cent. Pres of com, Harrison Connelly; supt, Alfred Coburn; mayor, John F. McClave; city clerk, Bryan McMahon.

Angola, Steuben Co., population 2000; fire area 880 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; metallic roofs. Fire department—1 chemical engine on wheels, 18 chemical extinguishers, 1 hook and ladder truck; hose rubber, good 250 ft; value of fire

INDIANA.

Albion, Noble Co., population 1500; buildings, brick and wood, 1 to 3 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$800; total ann expenses of department \$1500; total membership 33, paid part time 23, volunteers 10; bell alarm. Chief engineer, A. J. Deula.

WATER SUPPLY—Source, 3 cisterns.

Anderson, Madison Co., population 1200. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carts, 1 hose wagon; other apparatus; 1800 ft hose; total membership 24, paid part time; Gamewell alarm. Chief engineer, S. A. Towell. New central station building to cost \$6000.

INDIANA—Continued.

department equipment \$2600; value of buildings occupied \$800; total ann expenses of department \$50; total membership 53, all volunteers; Van Duzen & Co.'s bell alarm. Chief engineer, John Richardson; chairman of fire and water com, P. Snyder.

WATER SUPPLY—Source, wells and cisterns. Mayor, Wm. G. Carpenter; town clerk, Wm. Carr. Water-works talked of.

Attica, Fountain Co., population 3000; fire area 1 block; mercantile buildings, brick and wood, 2 and 3 stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage, 2 hose reels; hose rubber, good 100 ft, inferior 300 ft; value of fire department equipment \$1200; value of buildings occupied \$500; total membership 30, all volunteers; bell alarm. Chief engineer, James Wilson.

WATER SUPPLY—Source, springs; system, pumping to reservoir; Dean pumping engine, dy cap 1,000,000 gals; 850 hydrants; 7 miles pipe, 8 in dia, Attica; quality of water magnesia, no filtration; pressure, domestic 65, fire 75 pounds; cost to construct \$40,000; ann expenses \$3000. Pres and supt of com, Samuel Mentzer; mayor, Chas. Willford; city clerk, H. Newlin.

Auburn, DeKalb Co., population *3000; buildings, brick and wood, 2 to 3 stories. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft; 2 hoses; value of fire department equipment \$3000; total membership 23, paid full time 21; remainder volunteers; bell alarm. Chief engineer, J. F. Aber.

WATER SUPPLY—Source, wells. Pres board town trustees, S. Heberling; town clerk, J. F. Aber.

Aurora, Dearborn Co., population 4500; mercantile buildings, brick 2 and 3 stories; private, wood, 1½ to 2 stories; metallic roofs over half of city; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings; hose rubber, good 5000 ft, inferior 300 ft; value of fire department equipment \$1800; value of building occupied \$10,000 (new); total ann expense of department \$500; total membership 50, all volunteers; bell alarm. Chief engineer, James Everett.

WATER SUPPLY—Source, river and 15 cisterns. Mayor, Moses S. Pickelheimer; city clerk, Geo. J. J. Luther.

Boswell, Benton Co., population 700; fire area 40 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose, rubber good, 250 ft; value of fire department equipment \$500; value of building occupied \$75; total membership 16, all volunteers; bell alarm. Chief engineer, Wm. Hush.

WATER SUPPLY—No report.

Batesville, Ripley Co., population 1500; fire area 640 acres; mercantile buildings, brick, 2 stories; private, wood, 1½ stories; metal and slate roofs. Fire department—2 hand engines, 1 chemical extinguisher, 1 hook and ladder truck, 1 hose carriage; 3 steam pumps in factories for fire purposes only; hose cotton, good 100 ft, rubber 1200 ft; value of fire department equipment \$2500; value of building occupied \$4000 (town hall); total membership 60, all volunteers; bell and whistle alarm, Van Duzen & Tift. Chief engineer, Joseph Blank; pres town council, C. Schivier.

WATER SUPPLY—Source, cisterns.

Bedford, Lawrence Co., population 3000. Fire department—1 hook and ladder truck; value of fire department equipment \$1150; bell alarm. Chief engineer, Peter Fillion.

WATER SUPPLY—Source, wells and 4 large cisterns. Mayor, J. D. Somonson; town clerk, D. Cabpell.

Bloomington, Monroe Co., population 4000; fire area 10 acres; mercantile buildings, brick and stone, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 2 hand engines, 10 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages, all kinds; hose rubber, good 1500 ft, inferior 200 ft; leather good 800; value of fire department equipment \$6000; value of buildings occupied \$3000; total ann expenses of department \$300; total membership 23, paid part time; bell alarm; 1 fire company. Chief engineer, M. W. Gruffy; chairman of fire and water com, J. D. Showers.

WATER SUPPLY—Source, wells, streams and 10 cisterns; cap of cisterns 50,000 gals dy. City clerk, R. C. Greeves.

Bluffton, Wells Co., population 4300; fire area 350 acres; mercantile buildings, brick, 3 stories; private, wood,

1 and 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—2 chemical engines, 1 hook and ladder truck, 2 hose carts; hose cotton, good 1450 rubber lined ft, inferior 60 ft, rubber good 500 ft; value of fire department equipment \$2500; value of buildings occupied about \$4000; total membership 40, all volunteers; bell alarm. Chief engineer, J. B. Pleasinger.

WATER SUPPLY—Source, 80 ft wells; system, direct; Holly pumping engine, dy cap 1,000,000 gals; 80 hydrants, Holly; pipe about 4 miles, 4 to 12 in dia, about 20 valves, National Tube Works; quality of water good; no filtration; pressure, domestic 40, fire 80 pounds; water-works owned by city; cost to construct about \$20,000; ann expenses \$1260; int on bonds 6 per cent on \$15,000. Trustees of Works, J. W. Freeman, Geo. McFerren and C. G. Quick; mayor, Martin Walbert; city clerk, John Miller. Can utilize water of Wabash River in case wells give out. Main laid to river with cut-off.

Bourbon, Marshall Co., population 1500; fire area 2 blocks; mercantile buildings, brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; no fireworks ordinance. Fire department—1 hand engine, 2 hook and ladder trucks, 2 hose carriages; hose rubber, good 600 ft, inferior 250 ft; value of fire department equipment \$1800; value of building occupied \$400; total membership 33, all volunteers; bell alarm; 1 engine company, 1 hook and ladder company. Chief engineer, S. Beals.

WATER SUPPLY—Source, 8 cisterns. Town clerk, R. Demas.

Brasil, Clay Co., population 7500; fire area 1½ miles sq; mercantile buildings, brick and wood, 2 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted in fire limits; no fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 500 ft, inferior 800 ft, rubber good 1200; value of fire department equipment \$3000; value of buildings occupied \$4000; total ann expenses of department \$300; total membership 33, all volunteers; telephone alarm; Gamewell electric fire alarm system to be put in at once. Chief engineer, Charles Jones; chairman of fire and water com, Thos. Barrowman.

WATER SUPPLY—Source, surface water; system, direct pumping; Deane pumping engines, dy cap 1,500,000 gals; 55 hydrants; pipe 5 miles 4 to 10 in dia; quality of water soft, no filtration; pressure 70 to 85 pounds; cost to construct \$50,000; ann expenses \$3000. Supt, Thos. Henderson; mayor, Jacob Herr; city clerk, Oscar Thomas.

Bremen, Marshall Co., population *1200; buildings, wood, 1 and 2 stories. Fire department—1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 3 hose carts; value of fire department equipment \$1500; total ann expenses of department \$300; total membership 30, all volunteers; bell alarm. Chief engineer, H. H. Miller.

WATER SUPPLY—Source, 14 cisterns. Town clerk, J. W. Brougher.

Brookville, Franklin Co., population *2000. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose good 800 ft, inferior 100 ft; volunteer department. Chief engineer, Geo. A. Newman.

WATER SUPPLY—Source, rivers, canal and 2 large cisterns. Town clerk, P. H. Hendrickson.

Cambridge City, Wayne Co., population *2500; fire area 640 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 5 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 500 ft; rubber good 600 ft; value of fire department equipment \$3000; value of building occupied \$4000; total membership 20, all volunteers; bell alarm. Chief engineer, Jno. Weigel.

WATER SUPPLY—Source, wells, river and canal. Town clerk, J. A. Smith.

Cannelton, Perry Co., population 2500; mercantile buildings, stone, brick and wood, 1 and 2 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire department—3 hand engines, 4 hose carriages, 1 steam fire pump; hose rubber, good 1800 ft, inferior 600 ft; total ann expenses of department \$300; total membership 120, all volunteers; total no of fire companies 3. Chief engineer, J. Juber; chairman of fire and water com, E. E. Drumb, W. Heck, Geo. Smith.

WATER SUPPLY—Source, river. Town clerk, W. J. Ried.

Centreville, Wayne Co., population 935; fire area 640 acres; mercantile buildings, brick 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fire-works ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 2500 ft, leather inferior 800 ft; value of fire department equip-

ment \$10,000; value of buildings occupied \$8000; total ann expenses of department \$800; total membership 80, all volunteers; bell alarm. Chief engineer, Chas. F. Bailey.

WATER SUPPLY—Source, wells and 12 cisterns, cap of cisterns 50,000 gals.

Charlestown, Clark Co., population 1800; fire area 75 acres; mercantile buildings, brick and wood, 2 stories; private, brick and wood, 2 stories. Fire department—5 chemical extinguishers, 1 hook and ladder; rubber fire buckets; bell alarm.

WATER SUPPLY—Source, wells and cisterns. Town clerk, James M. Demar.

Churubusco, Whitley Co., population 1800; fire area 8 acres; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 hand engine; hose cotton, good 700 ft; value of fire department equipment \$1800; value of buildings occupied \$800; total ann expenses of department \$100; total membership 88, all volunteers; bell alarm; 1 engine company, 1 hose company. Chief engineer, F. P. Loudy; chairman of fire and water com, Jacob Kickler, W. Jakerwood.

Columbia City, Whitley Co., population 4800; fire area 1 mile sq.; mercantile buildings, brick, stone and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 500 ft, rubber good 800 ft, inferior 500 ft; 2 horses, value \$450; value of fire department equipment \$12,000; value of buildings occupied \$8000; total ann expenses of department \$1800; total membership 60, paid full time 8, paid part time 6, volunteers 51; bell alarm; 1 engine company, 1 hook and ladder company, 1 hose company. Chief engineer, P. Anthes; chairman of fire and water com, Ch. Eynson.

WATER SUPPLY—Source, river; system, pumping to cisterns (11), dy cap 6850 barrels. Mayor, D. Buttler; town clerk, A. Hover.

Columbus, Bartholomew Co., population 8000; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, 500 ft, rubber good 800 ft, inferior 500 ft; total membership 55, all volunteers; Gamewell alarm. Chief engineer, A. B. Reeves.

WATER SUPPLY—Source, East White River; system, direct; pumping engines dy cap 4,500,000 gals, Holly, Gaskill; 75 hydrants, Holly and Bourbon; pipe 10 miles, 4 to 8 dia, Dennis Long; 2 meters filtration gravel; pressure, domestic 45 to 60, fire 80 to 100 pounds; cost to construct \$80,000; ann expenses \$5000; int on bonds 4 and 5 per cent. Supt, J. A. Trotter; mayor, W. W. Stader; city clerk, J. A. Trotter; F. P. Smith, S. B. Cook.

Connersville, Fayette Co., population 5500. Fire department—1 hook and ladder truck, 3 hose carriages; hose rubber, good 1000 ft, leather good 1000 ft; total membership 40, all volunteers; telephone alarm. Chief engineer, Harry Lile.

WATER SUPPLY—Source, canal; system, direct pumping; 65 hydrants; pipe 7 miles; pressure, 40 to 60 pounds. Supt, J. Hoover; mayor, J. M. McIntosh; town clerk, W. F. Downs.

Covington, Fountain Co., population 2000. Fire department—14 chemical extinguishers, 1 hook and ladder truck.

WATER SUPPLY—Source, river, well and cisterns. Mayor, John B. Martin; town clerk, J. C. Nelson.

Crawfordsville, Montgomery Co., population 10,000; fire area 35 acres; mercantile buildings, brick, 3 stories; private, wood and brick, 2 stories. Fire department—2 hand engines, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1400 ft; value of fire department equipment \$4000; value of buildings occupied \$1000; total membership 60, all volunteers; bell and telephone alarm. Chief engineer, Wm. W. Vance.

WATER SUPPLY—Source, springs; system, direct, pumping to reservoir and pumping to standpipe; reservoir 90 by 12, cap 8,000,000 gals; standpipe 175 by 15 ft; 8 steam pumps; dy cap 425,000,000 gals; 125 double hydrants; pipe 12 miles, 42 fire cisterns, average 400 barrels; pressure 65 pounds per sq. inch. Supt, S. Simpson; city clerk, Wm. H. Webster.

Crown Point, Lake Co., population 2800; fire area 750 acres; mercantile buildings, brick and wood, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 500 ft, inferior 250 ft; value of fire de-

partment equipment \$8000; total membership 40, paid full time 1; bell alarm. Chief elected by the company.

WATER SUPPLY—Source, 4 cisterns supplied from roofs of buildings. Town clerk, John Pinter.

Decatur, Adams Co., population 4000; mercantile buildings, brick and stone, 2 stories; private, wood, 1½ and 2 stories; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 600 ft, inferior 500 ft; value of fire department equipment \$1500; value of buildings occupied \$2000; total ann expenses of department \$500; total membership 60, all volunteers; 3 fire companies, 1 engine company, 1 hook and ladder company, 1 hose company. Chief engineer, Jas. Hurst; chairman of fire and water com, John Bowers; mayor B. H. Dent; city clerk, D. O. Jackson.

Delphi, Carroll Co., population 3800; fire area 4 blocks; mercantile buildings, wood and brick, 2 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck; 2 hose carriages; hose rubber, good 1900 ft, inferior 50 ft; value of fire department equipment \$2500; value of buildings occupied \$2000; total ann expenses of department \$500; total membership 50, all volunteers; bell alarm; 3 fire companies. Chief engineer, C. J. Barley.

WATER SUPPLY—Source, creek, canal; 6 cisterns supplied from roofs of buildings, cap 25,000 barrels. Mayor, A. W. Wolver; town clerk, C. A. O'Brien.

Dublin, Wayne Co., population 1070; area 160 acres; buildings, brick and wood, 1 and 2 stories. Fire department—1 hook and ladder truck.

WATER SUPPLY—Source, wells and cisterns. Town clerk, Will E. Floyd.

Edinburgh, Johnson Co., population 2010; area 1 mile; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 850 ft; value of fire department equipment \$500; total ann expenses of department \$150; total membership 18, all volunteers.

WATER SUPPLY—Source, wells; 2 double force pumps. Town clerk, Mat Duckworth.

Elkhart, Elkhart Co., population 14,000; mercantile buildings, brick, 1 to 4 stories; private, wood, 1½ and 2 stories; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages, all kinds; hose cotton, good 400 ft, rubber good 1500 ft, inferior 1500 ft; 2 horses, value \$450; total ann expenses of department \$5000; total membership 88, paid full time 2, no of volunteers 86; Gamewell alarm; street boxes 10; fire companies 4; 1 hook and ladder company; 8 hose companies. Chief engineer, Ira Hummel; chairman of fire and water com, F. Miller, G. Joncon.

WATER SUPPLY—Source, well; system, pumping to reservoir and direct; Smith Vaile pumping engines, dy cap 100,000 gals; 150 hydrants, Chapman and Matthew; pipe 15 miles, 4 to 12 in dia, Dennis Long & Co., Addytown Pipe Co; 50 valves, Eddy, Galvin; 1 meter; quality of water good; pressure, domestic 40, fire 80 to 120 pounds; cost to construct \$180,000; ann expenses \$4,200; int on bonds \$4000. Supt, C. H. Watson; mayor, E. Goldwait; city clerk, H. S. Chester.

Evansville, Vanderburgh Co., population 55,000; fire area 4500 acres; mercantile buildings, brick, 4 stories; private, brick and wood, 2 stories; wooden roofs permitted outside fire limits; fireworks ordinance. Fire department—3 steam fire engines, 2 chemical engines on wheels, 8 chemical extinguishers, 2 hook and ladder trucks, 8 hose carriages, 1 supply wagon; hose cotton, good 10,000 ft; 30 horses, value \$2520; value of fire department equipment \$28,000; value of buildings occupied \$45,000; total ann expenses of department \$50,000; total membership 80, paid full time; Gamewell alarm; 51 street boxes. Chief engineer, Ed. Grill; chairman of fire and water com, C. S. Lockwood.

WATER SUPPLY—Source, Ohio River; system, pumping direct into mains; Gaskill pumping engines, dy cap 4,000,000 gals; 310 hydrants, Holly; pipe 43 miles, 4 to 20 in dia, Dennis Long & Co. and others; 100 valves, Chapman; pressure, domestic 40, fire 100 pounds; cost to construct \$300,000; ann expenses \$35,000; int on bonds \$20,000; trustees of W. W. H. F. Froelich, A. Jack, Fred Baker; clerk of water-works, Noah A. Riggs; mayor, N. M. Goodlett; city clerk, Jas. R. Ferguson.

Fairmount, Grant Co., population 2000; area 500 acres; mercantile buildings, brick and stone, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 600

INDIANA—Continued.

inferior 80 ft; value of fire department equipment \$3000; value of buildings occupied, \$800; total ann expenses of department \$50; total membership 54, paid full time; whistle alarm; 1 engine company; 1 hook and ladder company; 1 hose company. Chief engineer, C. D. Overman; chairman of fire and water com, Wm. R. Pearson, W. F. Fink.

Fort Wayne, Allen Co., population 40,000; mercantile buildings, brick, 3 to 5 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—2 steam fire engines, 1 chemical engine on wheels, 2 chemical extinguishers, 1 hook and ladder truck, 1 aerial truck, 8 hose carriages, hose cotton, good 6000 ft; 17 horses; total ann expenses of department \$20,000; total membership 80, paid full time 20, paid part time 19; Gamewell electric bell alarm; 47 street boxes. Chief engineer, Henry Hilbrecht; chairman of fire and water com, H. A. Read.

WATER SUPPLY—Source, wells; system, pumping direct into mains; Holly pumping engines, dy cap 9,000,000 gals; 262 hydrants, Ludlow and Matthews; pipe 32 miles, 4 to 24 in dia, R. D. Wood and others; 186 valves, Eddy and others; 280 meters, Hersey National Meter Co.; quality of water good; pressure, domestic 50, fire 100 pounds; cost to construct \$270,000; ann expenses \$10,000; int on bonds \$15,980; pres of com, Chas. McCulloch; sec, P. J. McDonald; mayor, Daniel L. Harding; city clerk, R. C. Reinwald.

Fowler, Greene Co., population 1500; fire area 600 acres; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories. Fire department—1 hand engine, 1 hook and ladder truck; hose rubber, good 200 ft; value of fire department equipment \$360; value of buildings occupied \$100; total membership 25, all volunteers; 1 hook and ladder company. Chief engineer, Frank Ader; chairman of fire and water com, E. V. Brake.

Frankfort, Clinton Co., population 7950; fire area 500 acres; mercantile buildings, brick and wood, 2 stories; private, brick and wood, 2 stories; fireworks ordinance. Fire department—1 chemical engine on wheels, 1 hook and ladder truck, 1 hose wagon; hose rubber, inferior 1000 ft, 2 horses, value \$375; value of fire department equipment, \$3800; value of buildings occupied \$6000; total membership 21, paid full time; bell alarm. Chief engineer, G. W. Bird; chairman of fire and water com, J. Blinn.

WATER SUPPLY—Source, artesian wells; system, pumping direct into mains; Knowles pumping engines, dy cap 3,000,000 gals; 75 hydrants, Chapman; 70 valves, Chapman; quality of water good; pressure, domestic 55, fire 65 to 100 pounds; cost to construct \$100,000; ann expenses \$800; int on bonds \$3800. Pres or chairman of com, E. Marvin; supt, J. B. Marvin.

Franklin, Johnson Co., population 4000; fire area 1000 to 1500 acres; mercantile buildings, brick, 2 and 3 stories; private, brick and wood, 1 and 2 stories; fireworks ordinance. Fire department—3 hand engines, 1 chemical engine on wheels, 1 hook and ladder truck, hose rubber, inferior 800 ft; value of fire department equipment \$700; total ann expenses of department \$100; total membership 20, paid full time 1; bell alarm. Chief engineer, Jacob Hazelett; chairman of fire and water com, Geo. Griffith.

WATER SUPPLY—Source, wells and cisterns. Waterworks in contemplation.

Garrett, De Kalb Co., population 1268; mercantile buildings, wood, 2 stories. Fire department—1 hand engine, 1 hose carriage; B. & O. R. R. have department of 8 men to protect shops. Town clerk, W. Y. Johnson.

Goodland, Newton Co., population *1000. No fire department—Force pumps; hose 100 ft.

WATER SUPPLY—Source, wells. Town clerk, John Carpenter.

Goshen, Elkhart Co., population *8000; fire area 26 acres; mercantile buildings, brick, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck; 5 hose carriages; hose rubber, good 2000 ft., leather good, 2500; value of fire department equipment \$6000; value of buildings occupied \$1000, rent \$25 per annum; total ann expenses of department \$1000; total membership 127, all volunteers; bell, whistle and electric alarm. Chief engineer, John Snowbarger.

WATER SUPPLY—Source, wells; system, direct pumping; pumping engines dy cap 1,500,000 gals; 9 cisterns, dy cap 150,000 gals; 46 hydrants; 10 miles pipe, 6 to 12 in dia; pressure 120 pounds; ann expenses \$3800. Supt, L. Warner; city clerk, J. H. Hawks, Jr.

Greencastle, Putnam Co., population 5000; fire area 8 sq. miles; mercantile buildings, brick and stone, 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1500 ft, rubber good 2000 ft; 3 horses, value \$300; value of fire department equipment \$7000; value of buildings occupied \$50; total ann expenses of department \$2200; total membership 12, paid full time 8, paid part time 7. Chief engineer, Fred Weik; chairman of fire and water com, T. Strams; Geo. Blake, John Miller.

WATER SUPPLY—Source, creek; 19 cisterns filled by engine; cap of cisterns 600 barrels each. Supt, G. F. Edmonston; city clerk, E. C. Anderson.

Greenfield, Hancock Co., population *2800. Fire department—1 hook and ladder truck, 1 hose carriage; value of fire department equipment \$210; total membership 50, all volunteers; bell alarm. Chief engineer, N. P. Howard, Sr.

WATER SUPPLY—Source, wells. Town clerk, J. Q. Johnson.

Greensburg, Decatur Co., population 3128; fire area 400 acres; mercantile buildings, brick, 2 and 3 stories; private, wood and brick, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose rubber, good 1900 ft, inferior 200 ft; 8 horses; value of fire department equipment \$10,000; value of buildings occupied \$4000; total ann expenses of department \$200; total membership 30, all paid; bell alarm; chief elected by council. Chief engineer, Ralph Buckley.

WATER SUPPLY—Source, driven wells; system, direct pumping; 2 pumping engines, cap 1,500,000 gals, G. F. Blake Mfg. Co.; 100 hydrants, Ludlow, V. Co.; pipe 7½ miles, 4 to 12 in dia, Long & Co.; 43 valves, Ludlow; quality of water good; pressure, domestic 50, fire 130 pounds. Pres of com, N. P. Hobert, N. Y.; Supt, Richard Thomson; mayor, Geo. H. Dunn; town clerk, R. Thomson.

Hagerstown, Wayne Co., population 1000; fire area ¾ miles sq.; mercantile buildings, brick and wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 800 ft, inferior 200 ft, rubber good 500 ft; value of fire department equipment \$1000; value of buildings occupied \$300; total ann expenses of department \$150; total membership 25, all volunteers. Chief engineer, Z. C. Davis.

WATER SUPPLY—Source, 18 good cisterns.

Hammond, Lake Co., population 7000; fire area 400 acres; mercantile buildings, brick, 2 to 4 stories; private, brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1450 ft, inferior 100 ft, linen good 500 ft, inferior 200 ft; 3 horses, value \$275; value of fire department equipment \$5800; value of buildings occupied \$400; total membership 27, paid members 4; whistle and bell alarm; 2 fire companies. Chief engineer, H. M. Godfrey; chairman of fire com, C. Heinbach.

WATER SUPPLY—Source, artesian well; system, pumping to standpipe and direct; Worthington pumping engines, dy cap 300,000 gals; 47 hydrants; pipe 6 miles, 4 to 10 in dia; 18 gates; pressure 40 to 120 pounds. Pres of com, C. Lavine; mayor, T. Hammond; city clerk, J. B. Woods.

Hartford City, Blackford Co., population *2000. Fire department—1 engine, 1 hook and ladder truck, 1 hose cart; 1500 ft good hose; total membership 40. Chief engineer, Hiram Sinclair.

WATER SUPPLY—Source, cisterns. Town clerk, Alonzo Frazer.

Haxleton, Gibson Co., population 618. Fire department—1 hand engine, worthless; hose, inferior 150 ft. **WATER SUPPLY**—Source, river.

Huntingburgh, Dubois Co., population *2600; mercantile buildings, brick and wood, 1 and 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 800 ft; value of fire department equipment \$800; total membership 20, all volunteers. Chief engineer, R. C. Rothert.

WATER SUPPLY—Source, cisterns and wells; waterworks recently constructed. Mayor, E. R. Burdick; town clerk, James Murray.

Huntington, Huntingdon Co., population *9000. Fire department—9 steam fire engines, 1 hand engine, 1 hook and ladder truck, 2 hand hose carriages, 1 horse hose

carriage; hose rubber, good 1500 ft; total membership 112, volunteers, paid full time 2. Chief engineer, S. Buchanan.

WATER SUPPLY—Source, 2 creeks; 4 cisterns each having 35,000 gals cap. Mayor, S. F. Day; town clerk, J. M. Black.

Indianapolis, Marion Co., population 125,000; fire area 12,800 acres; special limit consists of a space 1 mile square, covering the business portion of the city; mercantile buildings, brick, 3 and 4 stories, private, brick and wood, 1 and 2 stories; fireworks ordinance; causes of fire investigated. Fire department—6 steam fire engines, 2 chemical engines, 23 chemical extinguishers, 8 hook and ladder trucks, 1 hose carriage, 9 hose wagons; hose cotton, good 12,000 ft; 50 horses; expenses in 1899 \$78,955; total membership 83, paid full time; telegraph alarm; 124 street boxes. Chief elected by council, F. Dougherty.

WATER SUPPLY—Source, opened and covered gallery; system, pumping direct into mains; Holly pumping engines, dy cap 84,000,000 gals; 700 hydrants, Holly, Gaskill, Matthews; between 70 and 80 miles pipe, 2 to 30 in dia; between 300 and 400 valves, Ludlow, R. D. Wood; 260 meters, Crown, Worthington; quality of water best, filtration natural process; pressure, domestic 60, fire 120 pounds; int on bonds 6 per cent. Pres of water-works, T. A. Morris; supt, F. A. W. Davis; mayor, Thos. L. Sullivan; city clerk, Budd Swift.

Jasper, Dubois Co., population 1040; buildings, brick and wood, 1 to 2 stories; shingle roofs. Fire department—1 hand engine, 1 hose carriage.

WATER SUPPLY—Source, wells and cisterns. Town clerk, C. J. Jutt.

Jeffersonville, Clark Co., population 12,000; fire area 38 acres; mercantile buildings, brick, 2 stories; private, wood, 1 story; wooden roofs permitted. Fire department—1 steam fire engine in reserve, 2 hose carriages; hose rubber, good 1200 ft, inferior 300 ft; 2 horses, value \$350; value of fire department equipment \$7000; value of buildings occupied \$500; total ann expenses of department \$356; total membership 7, paid full time 8, paid part time 4; telephone and bell alarm; total no of fire companies 1. Chief engineer, W. T. Patterson; chairman of fire and water com, F. A. Young.

WATER SUPPLY—Source, river; system, pumping to standpipe; Holly-Gaskill pumping engines dy cap 8,000,000 gals; hydrants 110; pipe 10 miles, 4 to 14 in dia; pressure 54 to 70 pounds. Supt, D. M. Allen; mayor, L. F. Warder; city clerk, John H. Ault.

Kendalville, Noble Co., population 8000. Fire department—1 hook and ladder truck, 2 hose carts; 1000 ft hose; total membership 50, all volunteers. Chief engineer, F. W. Holzer.

WATER SUPPLY—Source, well; system, pumping direct into mains; Knowles pumping engines, dy cap 1,000,000 gals; hydrants 35, Matthews; pipe 4 miles, 4 to 12 in dia, R. D. Wood & Co.; 40 valves, James Flower & Bros.; pressure, domestic 50 to 60, fire 90 to 100 pounds; cost to construct \$27,000; ann expenses \$2000; int on bonds \$800. Pres of com, D. C. Walling; supt, Herman Krueger; mayor, C. G. Alchele; city clerk, W. R. Osborn.

Kentland, Newton Co., population 2000 mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; tin roofs. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 300 ft, rubber good 150 ft, inferior 150 ft; total membership 13; bell alarm. Chief engineer, T. H. Harnist.

WATER SUPPLY—The construction of water-works is in contemplation.

Knightstown, Henry Co., population *2200. Fire department—1 hook and ladder truck.

WATER SUPPLY—Source, wells.

Kokomo, Howard Co., population 12,000; fire area 800 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted. Fire department—3 steam fire engines, 5 chemical extinguishers, 3 hook and ladder trucks, 5 hose carriages, all kinds; hose rubber, good 2600 ft, inferior 1500 ft; total membership 70, all volunteers. Chief engineer, D. L. Duke; chairman of fire and water com, Christopher Leach.

WATER SUPPLY—Source, river, 2 creeks, 16 cisterns; total cap of cisterns 395,000 gals; system, direct pumping; 120 hydrants; Deane pumping engines dy cap 3,000,000 gals; cost to construct \$102,000; int 5 per cent. E. W. Connell, supt; works owned by company.

Ladoga, population *1800; fire area 160 acres, special limit of 8 squares; mercantile buildings, brick, stone and iron, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire limit; fireworks ordinance. Fire

department—1 hand engine, 1 hose carriage; hose cotton, good 800 ft; value of fire department equipment \$400; buildings rented; total ann expenses of department \$100; total membership 30, all volunteers; 1 fire company. Chief engineer, Sam'l Gill; chairman of fire and water com, J. N. Foster.

Lafayette, Tippecanoe Co., population 21,000. Fire department—1 steam fire engine, 1 chemical engine, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 1200 ft, rubber good 4000 ft, inferior 2800 ft; 10 horses; total membership 12, paid full time 6, paid part time; tele phone and telegraph alarm; 26 street boxes.

WATER SUPPLY—Source, Wabash River; system, pumping to reservoir and direct; Clapp & Jones pumping engines, dy cap 5,000,000 gals; 211 hydrants, Ludlow and Matthews; pipe 21 miles, 4 to 16 in dia, Dennis Long and Lake Shore; valves, Ludlow and Eddy; 12 meters, Worthington and Hersey; quality of water fair; cost to construct \$300,000; ann expenses \$10,000; int on bonds 8 per cent. Pres of com, Wm. F. Frey; supt, E. V. Cunningham.

La Porte, La Porte Co., population 10,000. Fire department—1 chemical extinguisher, 1 hook and ladder truck, 5 hose carriages; hose rubber, good 2200 ft, total membership 150, all volunteers. Chief engineer, L. S. Wilhelm.

WATER SUPPLY—Source, lake; system, direct; Holly pumping engines, dy cap 2,000,000 gals; 87 hydrants, Holly; pipe 18 miles, 4 to 12 in dia; 36 valves, Ludlow; quality of water soft; pressure, domestic 35, fire 80 to 110 pounds; cost to construct \$150,000; ann expenses \$6000. Pres of com, Louis Schumm; supt, G. H. Storey; mayor, E. H. Scott; city clerk, Wm. Voght.

Lawrenceburgh, Dearborn Co., population 4668; area 800 acres; buildings, wood and brick. Fire department—2 steam fire engines; 1 hook and ladder truck, 4 hose carriages, all kinds; hose rubber, good 2000 ft; 2 horses; value of fire department equipment \$12,000; value of buildings occupied \$5000; volunteer members. Chief elected by council, A. D. Cook.

WATER SUPPLY—Source, Ohio River; system, pumping to cisterns. Mayor, W. H. O'Brien; city clerk, John Tettel.

Lebanon, Boone Co., population *4000; fire area 740 acres; mercantile buildings, brick and stone, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 50 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft, inferior 300 ft; value of fire department equipment \$8000; total ann expenses of department \$300; membership 27, volunteers; bell alarm. Chief elected by company.

WATER SUPPLY—Source, wells and cisterns.

Liberty, Union Co., population *2000; fire area 639 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 1 and 2 stories. Fire department—1 hook and ladder truck; value of fire department equipment \$300; bell alarm. Chief engineer, H. S. Kain.

WATER SUPPLY—Source, private wells and cisterns. Town clerk, Andrew Graham.

Ligonier, Noble Co., population 2500; fire area 480 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft; value of fire department equipment \$1200; value of buildings occupied \$800; total membership 40, all volunteers; electric bell alarm; 8 fire companies. Chief engineer, Chas. C. Buchtel; chairman of fire and water com, H. R. Cornell.

WATER SUPPLY—Source, well and river; system, pumping to standpipe and direct; Deane pumping engines, 18 hydrants; 2½ miles pipe, 4 to 8 in dia; pressure 40 to 150 pounds; cost to construct \$14,000; ann expenses \$1025. Pres of com, H. R. Cornell; supt, M. T. Knipper; town clerk, H. M. Goodspeed.

Logansport, Cass Co., population *15,233; fire area 600 acres; mercantile buildings, brick, 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 2 chemical extinguishers, 2 hook and ladder trucks, 5 hose carriages; factories have apparatus; hose cotton, good 8500 ft, rubber good 800 ft; 10 horses; value of fire department equipment \$13,000; value of buildings occupied \$6500; total ann expenses of department \$8000; total membership 22, paid full time 9, paid part time 13, telegraph and telephone alarm; 19 street boxes. Chief elected by city council, P. J. Farrell.

WATER SUPPLY—Source, river; system, pumping direct into mains; Cope & Maxwell pumping engines, dy cap

INDIANA—Continued.

8,000,000 gals; 106 hydrants, Ludlow; pipe 16 miles, 2 to 20 in dia; Ludlow valves; quality of water soft; pressure, domestic 60, fire 120 pounds; cost to construct \$170,000; ann expenses \$6000; int on bonds 5 per cent. Supt, Patrick Walsh; mayor, W. H. Cullen; city clerk, J. J. Taggart.

Loogootee, Martin Co., population *1100; mercantile buildings, brick and wood, 1 to 3 stories. Fire department—1 hook and ladder truck; hand pumps; value of fire department equipment \$200; volunteer department.

WATER SUPPLY—Water works put in recently; not described. Mayor, Baldwin Riley; town clerk, J. A. Bramble.

Madison, Jefferson Co., population 10,000; fire area 800 acres; mercantile buildings, brick, 3 stories; private, brick, 2 stories; wooden roofs permitted. Fire department—3 steam fire engines, 1 hook and ladder truck; 9 hose carriages; hose cotton, good 1000 ft, rubber good 4000 ft; inferior 1000 ft, leather good 1000 ft, inferior 1000 ft; 10 horses, value \$8000; value of fire department equipment \$25,000; value of buildings occupied, \$18,000; total ann expenses of department \$6000; total membership 222, all volunteers; 4 fire companies. Chairman of fire and water com, John W. Thomas.

WATER SUPPLY—Source, river; system, pumping from river and 22 cisterns to reservoir; Cobb, Streibling pumping engines, dy cap 50,000 gals; 110 hydrants; 10 miles pipe, 4 to 12 in dia; 45 Ludlow gates; pressure 80 pounds; cost to construct \$140,000; ann expenses \$8900. Pres, W. W. Hinds; supt, C. E. Godman; mayor, J. T. Brasher; city clerk, John A. Zuck.

Marion, Grant Co., population 11,000; mercantile buildings, brick and stone, 2 and 3 stories; private, wood, 2 stories. Fire department—1 hook and ladder truck, 4 hose carriages, all kinds; hose rubber, good 3600 ft; value of buildings occupied \$2000; total ann expenses of department \$450; total membership 60, volunteers; telephone alarm. Chief engineer, Jno. McDonald; chairman of fire and water com, G. W. Spere.

WATER SUPPLY—Source, flowing wells; system, direct; Deane pumping engines, dy cap 2,000,000 gals; hydrants 67, Ludlow valve Co.; pipe 11 miles, 12 to 4 in dia, Dennis Long & Co.; 39 valves, Ludlow; quality of water mineral; pressure, domestic 85, fire 70 pounds; cost to construct \$55,000, ann expenses \$1800. Supt and pres, D. H. Sanders; mayor, A. E. Steele; city clerk, S. B. Dorne.

Michigan City, Laporte Co., population 18,000; fire area 1 black wide and 10 long; mercantile buildings, wood and brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 3 chemical extinguishers, 1 hook and ladder truck, 7 hose carriages, all kinds; hose rubber, good 6000 ft; value of fire department equipment \$15,000; value of buildings occupied \$8000; total ann expenses of department \$1000; total membership 106, volunteers; Gamewell alarm; no of street boxes 15; total no of fire companies 8. Chief engineer, Wm. Phillips; chairman of fire and water com, J. T. Fogarty.

WATER SUPPLY—Source, crystal springs; system, direct; Worthington and Hawley pumping engines, dy cap 8,500,000 gals; hydrants 102; pipe 18 miles, 6 to 12 in dia; Hawley gates; 3 meters; quality of water impure; pressure, domestic 30 to 120 pounds; cost to construct \$80,000; ann expenses \$4000. Pres and supt, J. Rankowitz; mayor, M. T. Krenger; city clerk, Geo. Staiger.

Mishawaka, St. Joseph Co., population *4000. Mercantile buildings, 2 and 3 stories; private, frame and brick, 1 and 2 stories. Fire department—1 hand engine, 1 chemical engine, 1 hook and ladder truck, 8 hose carriages; hose rubber, good 900 ft, inferior 800 ft, leather good 400 ft; value of fire department equipment \$6000; total membership 60, volunteers; bell alarm. Chief engineer, John J. Schmidler.

WATER SUPPLY—Source, St. Joseph River; system, direct; Perkins windmill pumping engines, per minute 480 gals; hydrants 20; pipe 1 mile, 6 and 4 in dia; quality of water soft; fire pressure 100 pounds; ann expenses about \$400. Pres board of trustees, M. M. Fisher; village clerk, T. J. Deffenbaugh.

Monticello, White Co., population 1800; mercantile buildings, frame and brick, 2 stories. Fire department—1 hook and ladder truck; value of fire department equipment \$260; total membership 23, volunteers; bell alarm.

WATER SUPPLY—Source, river and wells. Town clerk, Frank Howard.

Montpelier, Blackford Co., mercantile buildings, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine; hose cotton, good 400 ft;

value of fire department equipment \$260; total membership 18, volunteers; bell alarm. Chief engineer, John F. Cloud.

WATER SUPPLY—Source, cisterns.

Mount Vernon, Posey Co., population 7000; mercantile buildings, brick, 3 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 4 hose carriages, all kinds; hose rubber, good 1600 ft; value of fire department equipment \$2700; total ann expenses of department \$800; total membership 45, volunteers; whistle and bell alarm. Chief engineer, Louis Fuelling.

WATER SUPPLY—Source, river; system, pumping to standpipe; Blake pumping engines, dy cap 2,000,000 gals; hydrants 82; pipe 8 miles; pressure 98. City clerk, C. L. Prosser.

Munsee, Delaware Co., population 15,000; mercantile buildings, brick and stone, 2 and 3 stories; private, brick and wood, 1 and 2 stories; metal roofs used; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical engine on wheels, 2 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages, all kinds; hose cotton, good 400 ft, rubber good 2000 ft; 2 horses, value \$300; value of fire department equipment \$30,000; value of buildings occupied \$15,000; total ann expenses of department \$3000; total membership 21; paid full time 3, paid part time 18; Gamewell alarm; 2 fire companies. Chief engineer, H. L. Richey; chairman fire and water com, C. W. Kelgove.

WATER SUPPLY—Source, river and 19 cisterns, cap of cisterns 1000 barrels daily; system, direct; hydrants 85. Mayor, Frank Ellis; city clerk, J. A. Brown.

New Albany, Floyd Co., population *25,000; fire area 5 sq. miles; mercantile buildings, brick and stone, 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck; 6 hose carriages, all kinds; other apparatus, hose reel and 2 hand pumps; hose rubber, good 1600 ft, inferior 1600; 9 horses, value \$1570; value of fire department equipment \$10,000; value of buildings occupied \$16,000; total ann expenses \$30,000, includes water dept; total membership 13, paid; electric Gamewell alarm; 21 street boxes; 4 fire companies. Chief engineer, W. Merker; chairman of fire and water com, P. M. Kepley.

WATER SUPPLY—Source, river; system, gravity; 3 reservoirs; cap 11,000,000 gals; 156 hydrants; pipe 105,413 ft. Supt, Fred Rapp.

New Carlisle, St. Joseph Co., population 1000; mercantile buildings, brick, 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted. Fire department—3 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages, all kinds; hose cotton, good 800 ft, rubber good 200 ft, inferior 100 ft, leather good 100 ft, linen 400; value of fire department equipment \$3000; value of buildings occupied \$3000; total membership 16, volunteers; electric bell alarm; 2 street boxes. Chief engineer, A. Lindahl.

WATER SUPPLY—Source, wells; system, pumping from wells to reservoir; reservoir cap 60,000 gals; Worthington pumping engines, dy cap 800,000 gals; 20 hydrants; pipe 2½ miles, 4 to 6 in dia; 10 gates; pressure 4 to 120 pounds; cost to construct \$15,000; ann expenses \$750. Pres, W. L. Brummitt; supt, D. A. White; town clerk, J. C. Davis.

New Castle, Henry Co., population 8500. Fire department—1 hook and ladder truck; hose rubber, good 1000 ft; total membership 40, volunteers. W. D. Jennings.

WATER SUPPLY—Source, artesian wells; system, direct pumping; Holly pumping engines, dy cap 1,500,000 gals; 85 hydrants, Holly; pipe 8 miles, 12, 10, 8 to 6 in dia, Addison, Steel & Pipe Co.; 12 valves, Galvin; quality of water first-class; pressure, domestic 80, fire 120 pounds; cost to construct \$25,000; ann expenses about \$1200; int on bonds 5 per cent. Pres, R. M. Chambers; supt, Geo. T. Melle; pres council, W. M. Pence; village clerk, Ed. Pitman.

New Harmony, Posey Co., population 2000; mercantile buildings, brick, 2 stories; private, wood, 1 story. Fire department—2 hand engines, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 100 ft, rubber, good 500 ft; inferior 100 ft, linen 50 ft, inferior 100; value of fire department equipment \$1200; total ann expenses of department \$50; total membership 30, volunteer; bell alarm. Chief engineer, A. Dranfield; chairman of fire and water com, W. O. Tretheway.

WATER SUPPLY—Source, wells, river and cisterns; system, pumping to standpipe. Mayor, W. Read; town clerk, E. R. Snelling.

New Haven, Allen Co., population *1100; buildings, frame, 2 stories; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage,

hose rubber, good 1400 ft. inferior 100 ft.; value of fire department equipment \$3000; value of 1 building owned \$500; bell alarm.

WATER SUPPLY—Source, 2 wells.

Noblesville, Hamilton Co., population 4000; fire area 1 mile long and $\frac{1}{2}$ mile wide; mercantile buildings, brick, 2 and 3 stories; private, wood, 1 $\frac{1}{2}$ and 2 stories; wooden roofs not permitted inside fire limits. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft.; value of buildings occupied \$200; total ann expenses of department \$106; total membership 30, volunteers; bell alarm; 1 fire company. Chief engineer, J. G. Esington.

WATER SUPPLY—Source, wells and cisterns. Mayor, J. Neil; city clerk, David Martin.

North Manchester, Wabash Co., population 3000. Fire department—1 steam fire engine; 1 hook and ladder truck; 2 hose carriages; hose rubber, good 3000 ft.; total membership 47. Chief engineer, W. E. Thomas.

WATER SUPPLY—Source, cisterns and river. Town clerk, Joseph Cowgill.

North Vernon, Jennings Co., population *3600; buildings, brick, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft.; value of fire department equipment \$6000; total ann expenses of department \$300; total membership 60, paid part time 1; bell alarm. C. E. Billings.

WATER SUPPLY—Source, ponds, 1 cistern; cap of cistern 700 barrels. Mayor, W. S. Prather; city clerk, J. L. Hudson.

Oldenburgh, Franklin Co., population *800; fire area 160 acres; buildings, brick, 2 to 4 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 600 ft. inferior 100 ft.; value of fire department equipment \$1800; value of buildings occupied \$300; total ann expenses of department \$300; total membership 94, volunteers. J. B. Enneking.

WATER SUPPLY—Source, stream; 7 cisterns. Town clerk, John E. Bonner.

Osgood, Ripley Co., population 1800; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; other apparatus; hose cotton, good 600 ft., rubber good 600 ft.; total membership 24, volunteer. Chief engineer, W. E. Jones; chairman of fire and water com, Jas. M. McCoy.

Pera, Miami Co., population *8000; fire area 1500 acres; mercantile buildings, brick, 3 stories; private, frame, 2 stories. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 2000 ft.; value of fire department equipment \$7000; value of 1 building owned \$1500; total ann expenses of department about \$600; total membership 40, volunteers; telegraph alarm; 7 street boxes. Alex. Appel.

WATER SUPPLY—Source, river; system, pumping from river to reservoir; reservoir cap 1,500,000 gals.; Worthington pumping engines, dy cap 600,000 gals.; 107 hydrants; pipe 12 inches, 6 to 16 in dia; 84 gates, Ludlow; 2 meters, Crown; pressure, domestic 38 to 75 pounds; cost to construct \$110,000, ann expenses about \$2500. Pres, Chas. Wilson; supt, Jno. Stewart; mayor, J. A. Graham; city clerk, Chas. Denniston.

Petersburg, Pike Co., population 2000; fire area 500 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories. Fire department—1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 500 ft. inferior 50 ft.; value of fire department equipment \$1000; value of buildings occupied \$300; total membership 33, volunteers; bell alarm. Chief engineer, Geo. W. Gullick.

WATER SUPPLY—Source, 2 cisterns of 300 barrels each cap.

Pierceton, Kosciusko Co., population 1300. Fire department—1 hand engine, 10 chemical extinguishers, 1 hose carriage; hose rubber, good 400 ft. inferior 400 ft.; total membership 40, volunteers. F. H. Foster.

WATER SUPPLY—Source, 8 cisterns, cap 100,000 gals. S. M. Cochran.

Plymouth, Marshall Co., population 3200; fire area 10 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hand engine, 4 chemical extinguishers, 2 hook and ladder trucks, 8 hose carriages, all kinds; hose cotton, good 750 ft., rubber good 600 ft., inferior 200 ft.; 1 horse, value \$150; value of equipment and buildings occupied \$6000; total ann expenses of de-

partment \$400; total membership 105, volunteers; 4 fire companies. Chief engineer, Fred H. Kuhn; chairman of fire and water com, J. M. Confer.

WATER SUPPLY—Source, 4 driven wells; system, direct pumping; Holly pumping engines, dy cap 1,600,000 gals; 83 hydrants, Holly, pipe 8 $\frac{1}{2}$ inches, 12, 8, 6 and 4 in dia, Michigan Pipe Co.; 10 valves, Michigan Pipe Co.; quality of water good; pressure, domestic 40, fire 80 to 100 pounds; cost to construct \$17,000; ann expenses \$1500; int on bonds 4 per cent. Pres, J. V. Artley; sec, A. R. Underwood; mayor, O. M. Packard; city clerk, J. M. Keyser.

Portland, Jay Co., population *6000. Fire department—1 hook and ladder truck, 2 hose carriages; total membership 20, volunteers. Jno. Canfield.

WATER SUPPLY—Source, wells and cisterns. Town clerk, J. M. Bellman.

Princeton, Gibson Co., population 3500. Fire department—1 hand engine, 1 hook and ladder truck; total membership 4, volunteers, paid part time. Wm. G. Moorman.

WATER SUPPLY—Source, public and private cisterns; quality of water good. Mayor, J. B. Gamble; city clerk, C. W. Benton.

Richmond, Wayne Co., population 22,000; fire area 2600 acres; mercantile buildings, brick, 3 and 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 4 chemical hand extinguishers, 1 hook and ladder truck, 5 hose carriages, all kinds; hose cotton, good 4500 ft., rubber good 600 ft.; 9 horses, value \$2000; value of fire department equipment \$18,000; value of buildings occupied \$30,000; total ann expenses of department \$10,000; total membership 30, paid full time 8, part time 12; electric alarm; 83 street boxes; 5 fire companies. Chief engineer, Jas. Parsons; chairman of fire com, D. P. Whelan.

WATER SUPPLY—Source, springs; system, pumping to reservoir and direct; Gaskill pumping engines, dy cap 4,000,000 gals; 218 hydrants, Matthews; pipe 37 miles, 6 to 30 in dia, Addison and others; 110 valves, Ludlow; 60 meters, Union and Worthington; filtration gravel bed; pressure, 5 to 150 pounds; ann expenses \$10,000; int on bonds \$10,000. Pres, D. K. Zeller; supt, T. M. Curtis; mayor, John P. Thistlewaite; city clerk, M. T. Nordyke.

Roann, Wabash Co., population 1000; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, value of fire department equipment \$800; value of buildings occupied \$500. H. C. Shuler.

Rochester, Fulton Co., population *3000; fire area 600 acres; buildings, frame and brick. Fire department—1 fire engine, 2 hose carriages; hose rubber, good 200 ft.; total membership 46. W. W. Stickels.

WATER SUPPLY—Source, wells. Town clerk, Joseph Ault.

Rockport, Spencer Co., population 3500; fire area 700 acres; mercantile buildings, brick, 3 and 4 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted. Fire department—12 chemical hand extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft.; value of fire department equipment \$1500; value of buildings occupied \$3000; total membership 25, volunteer; bell alarm; 2 fire companies. Chief engineer, O. L. Wester; chairman of fire and water com, Gus Britzus.

WATER SUPPLY—Source, Ohio River; system, gravity and pumping to reservoir from river; Smith & Valle pumping engines, dy cap 1,000,000 gals; 17 hydrants, Ludlow; pipe 8 miles, 8, 6 and 4 in dia, Dennis, Long & Co.; 4 meters, Hersey; pressure 40 to 60 pounds; cost to construct \$20,000. Pres, S. W. Stocking; supt, S. H. Kennedy; mayor, Chas. Leib; city clerk, L. J. Held.

Rockville, Parke Co., population *3000; mercantile buildings, brick and stone, 1, 2 and 3 stories; private, brick, stone and wood, 1 and 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 hand engine, 12 chemical extinguishers; 1 hose carriage; hose rubber, inferior 400 ft.; bell alarm.

WATER SUPPLY—Source, wells. Mayor, R. Dooley; town clerk, Ed. Lambert.

Rushville, Rush Co., population 4500. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose carriage, hose rubber, good 1400 ft.; 8 horses, value \$300; value of fire department equipment \$8000; value of buildings occupied \$3000; total ann expense \$2000; total membership 21, paid full time 2, paid part time 19. Chief engineer, S. J. Finney; chairman of fire and water com, W. A. Caldwell.

INDIANA—Continued.

WATER SUPPLY—Source, inexhaustible wells and 12 cisterns; pressure 80 to 180 pounds. Mayor, W. T. Jackson; city clerk, John Keeley.

Salem, Washington Co., population *900. Fire department—1 steam fire engine, 1 chemical engine, 2 hose carriages; hose rubber, good 1200 ft; total membership 40, all volunteers. M. K. Chapman.

WATER SUPPLY—Source, creek and 7 cisterns; system, pumping to reservoir; Deane pumping engines, dy cap 1,200,000 gals; 11 hydrants; 8 miles pipe, 4 to 8 in dia; 6 Eddy gates; pressure, domestic 80 to 70 pounds; cost to construct \$15,000; ann expenses about \$200. Pres, J. Berkeley; supt, E. Craycroft; mayor, M. Meyer; clerk, J. H. Masterton.

Scottsburg, Scott Co., population 1000; buildings, frame. Fire department—Buckets and ladders; steam whistle and bell alarm.

WATER SUPPLY—Good. (Not described.) Town clerk, W. H. Penning.

Seymour, Jackson Co., population 8000; fire area 200 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 1 and 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, inferior 200 ft, rubber good, 3000 ft; value of fire department equipment \$9000; value of buildings, 2 owned, \$4000; total membership 32, paid full time 12. Chief, Jas. Degoye.

WATER SUPPLY—Source, East Branch, White River; system, pumping to standpipe and direct; Smith & Vaile pumping engines, dy cap 8,000,000 gals; 101 hydrants, Bourbon B. & I. Works; 10 miles pipe; 4 to 12 in dia, Dennis, Long & Co.; 43 valves, Bourbon B. & I. Works; 4 meters, Crown & Hersey; quality of water, soft, medium, filtration natural; pressure, domestic 55, fire 100 to 120 pounds. Pres, W. E. McMillan; supt, J. A. Lamon; mayor, D. W. Johnson; city clerk, Wm. Klitch.

Shelbyville, Shelby Co., population 7000; fire area 700 acres; mercantile buildings, brick, tin roofs, 2 stories; private, wood, 1 story; wooden roofs permitted. Fire department—1 steam fire engine not in use, 1 hook and ladder truck, 2 hose carriages, all kinds; hose rubber, good 1400 ft; value of fire department equipment \$4000; value of buildings occupied \$4000; total ann expenses of department \$800; total membership 23, paid part time 13; remainder volunteers; bell and whistle alarm; 2 fire companies. Chief engineer, Wm. A. New; chairman of fire and water com, F. D. Blanchard. Electric alarm system to be erected.

WATER SUPPLY—Source, well; system, gravity and pumping to standpipe; standpipe 126 ft high, 5 ft in dia; Worthington pumping engines, dy cap 2,000,000 gals; 80 hydrants; 8 miles pipe; 20 gates; quality of water good; pressure 180 pounds; cost to construct \$20,000; ann expenses \$2000. Supt, H. S. Byers; mayor, J. C. Edwards; city clerk, Geo. Oefelein.

South Bend, Saint Joseph Co., population 30,000; fire area 2375 acres; mercantile buildings, brick, 2, 3 and 4 stories; private, brick inside fire limits, 3 and 3 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 chemical engine on wheels, 9 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages, all kinds; hose cotton, good 3000 ft, rubber, good 500 ft, inferior 200 ft; leather, good 450 ft; 12 horses, value \$2400; value of fire department equipment \$29,950; value of buildings occupied \$10,000; total ann expenses of department \$16,000; total membership 32, paid full time 18, paid part time 14; Gamewell electric and telephone alarm; 25 street boxes. Chief engineer, Isaac Hutchins; chairman of fire and water com, Alex. Staples.

WATER SUPPLY—Source, artesian wells; system, pump to standpipe; Deane pumping engines, dy cap 6,000,000 gals; 106 hydrants; 27 miles pipe, 4 to 30 in dia; 180 meters, various; quality of water pure; pressure, domestic 75, fire 95 pounds; cost to construct \$250,000; ann expenses \$6000. Pres of com, Alex. Staples; supt, Ira S. Schrop; mayor, Wm. Longley; city clerk, David Casey.

Spencer, Owen Co., population 2000; fire area 640 acres; mercantile buildings, brick, stone and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 hand engines, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 600 ft, rubber, good 550 ft; value of fire department equipment \$1000; value of buildings occupied \$300; total ann expenses of department \$200; total membership 40, volunteers; bell alarm. Chief engineer, N. W. Williams.

WATER SUPPLY—Source, river, creek and cisterns. Town clerk, B. B. Demarcas.

Sullivan, Sullivan Co., population *5000; fire area 490 acres; mercantile buildings, brick, 2 stories; private, wood and brick, 2 stories; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages, all kinds; hose rubber, good 1500 ft; value of fire department equipment \$10,000; value of buildings occupied \$1500; total membership 75, volunteers; bell alarm; 2 fire companies. Chief engineer, W. M. Wilson; chairman of fire and water com, B. Stansil.

WATER SUPPLY—Source, wells and cisterns. City clerk, J. M. DeCamp.

Tell City, Perry Co., population 3000; fire area 355 acres; buildings, brick and frame, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—4 hand engines, 4 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages, all kinds; hose rubber, good 900 ft, linen good 700 ft; value of fire department equipment \$1500; value of buildings occupied \$300; total membership 90, volunteer; bell alarm. Chief engineer, Henry Bader.

WATER SUPPLY—Source, 19 cisterns, supplied by gutters; dy cap of cisterns 100,000 gals. Mayor, H. Ludwig; city clerk, Fred. Kaehlin.

Terre Haute, Vigo Co., population 40,000; fire area 5000 acres; mercantile buildings, brick and frame, 3 and 4 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—2 steam fire engines, 12 tank champion chemical engines, 1 hook and ladder truck, 1 hose carriage, 5 hose wagons, 1 supply wagon and chief's buggy, hose cotton, good 4000 ft, inferior 800 ft, rubber good 1000 ft; 23 horses, value \$4000; value of fire department equipment \$32,000; value of buildings occupied \$30,000; total membership 42, paid full time 30; Gamewell telegraph alarm; no of street boxes 46; total no of fire companies 7. Chief engineer, John Kennedy; chairman of fire and water com, Samuel Hybarger.

WATER SUPPLY—Source, Wabash River; system, direct; Clapp and Jones pumping engines, dy cap 8,000,000 gals; hydrants 418, Mathews and R. D. Wood & Co.; pipe 31 miles, 6, 8, 10, 12 and 16 in dia, Addison P. & S. Co.; 123 valves, Ludlow; 4 meters, Crown and Hersey; quality of water good, filtration National Filter Co.; pressure, domestic 60, fire 120 pounds; cost to construct \$600,000; ann expenses \$15,000; int on bonds \$8000. Pres com, J. C. Kolsem; supt, L. L. Williams; mayor, Frank Donaldson; city clerk, A. C. Duddleston.

Tipton, Tipton Co., population 3500, fire area 400 acres; mercantile buildings, brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 chemical engine on wheels, 3 chemical extinguishers, 1 hook and ladder truck, rubber buckets; hose rubber, good 150 ft; value of fire department equipment \$1800; total membership 23, volunteers; whistle alarm. Chief engineer, S. Rosenthal.

Union City, Randolph Co., population 5000; mercantile buildings, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—3 chemical extinguishers, 3 hose carriages; hose rubber, good 1300 ft, inferior 400 ft; value of fire department equipment \$1500; value of buildings occupied \$3000; total membership 60, volunteers; bell alarm; total no of fire companies 3. Chief engineer, Dolph Adams; chairman of fire and water com, J. M. Shank.

WATER SUPPLY—Source, well; system, direct pumping; Deane pumping engines; hydrants 55; pipe 9 miles, 6 to 14 in dia; 25 gates; 25 meters, Union Crown; pressure 40 to 80 pounds. Pres, J. M. Skanet; supt, Eugene Pettis; mayor, T. H. Boehm; city clerk, Lew Heck.

Valparaiso, Porter Co., population *9000; fire area 497 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—3 hand engines not in use, 3 hook and ladder trucks, 3 hose carriages, all kinds; hose cotton, good 600 ft, inferior 1400 ft, rubber inferior 750 ft; value of fire department equipment \$4500; value of buildings occupied \$4000; total membership 60; bell and telephone alarm; total no of fire companies 4. Chief engineer, L. T. White.

WATER SUPPLY—Source, lake; system, direct; Gaskill pumping engines, dy cap 1,500,000 gals; hydrants 55; pipe 12 miles, 4, 6, 8, 10 and 12 in dia, Michigan Pipe Co.; 51 valves, Galvin; 45 meters, Worthington; quality of water soft; pressure, domestic 25, fire 60 to 80 pounds; int on bonds 6 per cent. Pres, S. V. Saleno; supt, Don A. Saylor; mayor, Thos. G. Lytle; city clerk, E. Norris.

Vevay, Switzerland Co., population 2000; mercantile buildings, frame and brick. Fire department—2 chemical engines, 2 hook and ladder trucks; hose rubber, good 300 ft; value of fire department equipment \$3000; total membership 40, volunteers; bell alarm. O. Johnson.

WATER SUPPLY—Source, cisterns, river and wells; town clerk, Chas. Keisel.

Vincennes, Knox Co., population 15,000; mercantile buildings, frame, 3 stories; wooden roofs permitted outside fire limits. Fire department—1 steam fire engine, 1 chemical engine on wheels, 1 hook and ladder truck, 4 hose carriages, all kinds; hose rubber, good 3000 ft; 5 horses, value \$300; value of fire department equipment \$3500; value of buildings occupied \$5000; total ann expenses of department \$4000; total membership 18, paid full time 4, paid part time 14; Gamewell alarm; no of street boxes 20; total no of fire companies 4. Chief engineer, Geo. Fendrick; chairman of fire com, John Kramer.

WATER SUPPLY—Source, Wabash River; system, pumping to standpipe; Deane pumping engines, dy cap 3,000, (100 gals each; hydrants 155, Ludlow; pipe 15 miles, 6 to 22 in dia, Dennis Long & Co.; 65 valves, Ludlow; 30 meters, Crown; pressure, domestic 75, fire 150 pounds. Supt, L. J. Weisenbeiger; mayor, Hon. F. Murphy; city clerk, Geo. E. Green.

Wabash, Wabash Co., population 7500; fire area 225 acres; mercantile buildings, brick, stone and wood, 2 to 4 stories; roofs are tin, slate and shingle. Fire department—1 hand engine not used, 1 hook and ladder truck, 4 hose carriages, all kinds; hose cotton, good 800 ft, rubber good 1500 ft; 4 horses, value \$1000; value of fire department equipment \$5000; value of buildings occupied \$15,000; total ann expenses of department \$3000; total membership 55; bell alarm; total no of fire companies 2. Chief engineer, Joe W. Davis; chairman of fire and water com, A. S. Ross.

WATER SUPPLY—Source, flowing wells; system, pumping to standpipe; Holly pumping engines, dy cap 3,000,000 gals; hydrants 184, Ludlow; pipe 18 miles, 12 to 6 in dia, Dennis Long & Co.; 63 valves, Ludlow; quality of water excellent; pressure 50 to 75 pounds; cost to construct \$130,000; ann expenses \$3000; int on bonds 7800. Supt, N. S. Stitt; mayor, H. C. Pettit; city clerk, J. W. H. McGuire.

Warsaw, Kosciusko Co., population 4500; mercantile buildings, brick and frame, 2 and 3 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages, all kinds; other apparatus, iamese couplings; hose rubber, good 2100 ft; value of fire department equipment \$4000; value of 1 building owned \$2000; total membership 150, volunteers; bell alarm. Chief engineer, Perry Brown.

WATER SUPPLY—Source, lake; system, pumping to standpipe and direct; Worthington pumping engines, dy ap 1,000,000 gals; 52 hydrants, Mathews; pipe 6 miles, 4 to 8 in dia, Nat'l Tube Works; 18 valves; pressure, domestic 40, fire 80 pounds; cost to construct \$80,000; ann expenses \$5000; int on bonds \$300. Pres, Jas. S. Frasier; mayor, L. W. Roysse; city clerk, Elmer Haiter.

Washington, Daviess Co., population 7500; fire area 60 acres; mercantile buildings, brick and iron, 3 stories, rivate, frame, 2 stories. Fire department—2 hook and ladder trucks; 2 hose carriages; other apparatus, bucket cart, 60 buckets; hose cotton, good 800 ft, rubber good 1500; value of fire department equipment \$5700; total ann expenses of department \$1000; total membership 60, volunteers; bell alarm system. Chief engineer, Jos. Faust.

WATER SUPPLY—Source, river; system, pumping from river and cistern to standpipe; Holly pumping engines,

dy cap 1,500,000 gals; 90 hydrants; pipe 11 miles, 6 to 12 in dia, 60 Ludlow gates; 10 meters, Crown; pressure 50 to 150 pounds. Pres, H. H. Hodgkins; supt, R. Boyce; mayor, J. W. Ogden.

Waterloo, DeKalb Co., population 2000. Fire department—1 hand engine, 1 hook and ladder truck with buckets; hose rubber, good 800 ft; total membership 45, volunteer. Chief engineer, L. S. Smith.

WATER SUPPLY—Source, 17 cisterns, total cap 30,000 gals. City clerk, M. Kiplinger.

Westville, La Porte Co., population 600; fire area 320 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 3 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 320 ft; value of fire department equipment \$500; value of buildings occupied \$250; total membership 40, volunteer; bell alarm. Chief engineer, Welcome Jerome.

Williamsport, Warren Co., population 1500; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 300 ft; value of fire department equipment \$1000; value of buildings occupied \$300. Chief engineer, F. L. Gemmer.

WATER SUPPLY—Source, cisterns. Town clerk, S. G. Brier.

Winamac, Pulaski Co., population 1200; buildings, brick and wood, 2 stories; wooden roofs permitted; no fire department.

WATER SUPPLY—Source, wells and cisterns

Xenia, Miami Co., population 15,000; buildings, brick and wood, 2 stories; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 400 ft, rubber good 400 ft; value of fire department equipment \$300; value of buildings occupied \$500; total membership 22, paid. Chief engineer, A. Michael.

WATER SUPPLY—Source, cisterns.

Zionsville, Boone Co., population 1000; fire area 20 acres; buildings, wood, 1 and 2 stories. Fire department—1 hand engine, 1 hose carriage; hose linen, good 200 ft; value of fire department equipment \$300. Chief engineer, R. E. Wells.

WATER SUPPLY—Source, wells. Town clerk, C. N. Beamer.

The following places have no fire protection: Akron, Fulton Co., population 700. Arcadia, Hamilton Co., population 800. Avilla, Noble Co., population 750 (citizens have voted to put in a system of water-works and make other arrangements for fire protection. C. A. Schneiders, town clerk). Bloomfield, Greene Co., population 1000. Brimhurst, Carroll Co., population 600. Brownsburg, Jackson Co., population 800. Brownstown, Crawford Co., population 2000. Cochran, population 1500. Dana, Vermillion Co., population 1125. Denver, Miami Co., population 800. Fremont, Steuben Co., population 200. Gosport, Owen Co., population 900. Harmony, Clay Co., population 11000. Mooresville, Morgan Co., population 1200. Shoals, Martin Co., population 800. South Whitney, Whitney Co., population 900. Versailles, Ripley Co., population 600, buckets. West Lebanon, Warren Co., population 900.

IOWA.

Adel, Dallas Co., population 1400; fire area 160 acres; mercantile buildings, brick, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hand engine, chemical engine, 1 hook and ladder truck, 1 hose cart; hose rubber, good 500 ft; value of fire department equipment \$3500; value of buildings occupied \$1000; total ann expenses of department \$400; 80 members paid part time; volunteers; bell alarm. Chief engineer, S. L. Ward; chairman of fire and water com, C. D. Bailey, M. J. Roland.

WATER SUPPLY—Source, cisterns and four good wells. City clerk, M. A. Laeter.

Afton, Union Co., population 1850; mercantile buildings, brick and wood; shingle roofs. No fire department 1 hand engine, 3 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage, all in poor condition; hose rubber, inferior 400 ft; bell alarm.

WATER SUPPLY—Source, cisterns and wells; system, imping to reservoirs. Town clerk, John J. Baxter.

Albia, Monroe Co., population 12142. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 300 ft; total membership 60; all volunteers. Chief engineer, John T. Rowe; town clerk, Thomas Beard.

Algona, Kosuth Co., population 2500; buildings, wood and brick. Fire department—5 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; 3 force pumps, hose rubber, good 500 ft; value of fire department equipment \$1500; total membership 25, all volunteers; bell alarm. Chief engineer, A. F. Dailey.

WATER SUPPLY—Source, wells; water-works will probably be constructed this year. Mayor, J. R. Jones; clerk, W. B. Quarton.

Alta, Buena Vista Co., population 1000; fire area 320 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 150 ft, rubber good 300 ft, inferior 100 ft; value of buildings occupied \$300; total member-

IOWA—Continued.

ship 86, all volunteers; bell alarm. Chief engineer, C. E. Cameron.

WATER SUPPLY—Source, cisterns.

Altoona, Polk Co., population 600; fire area 195 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. No fire department—1 chemical extinguisher, 1 hand hose cart, two long ladders; hose rubber, good 100 ft.

Anamosa, Jones Co., population 11874; fire area 200 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 1400 ft; value of fire department equipment \$2500; value of buildings occupied \$600; total ann expenses of department \$200; total membership 90, all volunteers; bell alarm. Chief engineer, E. M. Harvey.

WATER SUPPLY—Source, river; system, gravity and pumping to reservoir; Gordon & Maxwell pumping engines, cap 18,000 gals hourly; 10 hydrants; 2½ miles pipe, 4 to 8 in dia; 12 gates; pressure, 40 to 100 pounds; cost to construct \$24,000; ann expenses \$2700. Pres of com, B. Huggins; supt, J. C. Griffith; mayor, E. M. Harvey; city clerk, J. B. McQueen.

Atlantic, Cass Co., population 5000; mercantile buildings, brick, 2 stories; private, wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—1 chemical engine, 4 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 2400 ft; value of fire department equipment \$5000; value of buildings occupied \$1500; total ann expenses of department \$1500; total membership 50, all volunteers; electric alarm. Chief elected by city council. A. D. McCall.

WATER SUPPLY—Source, wells; system, direct pumping; Holly pumping engines, dy cap 3,000,000 gals; 72 hydrants, Holly; pipe 6 miles, 4 to 16 in dia; 22 valves; quality of water good; pressure, domestic 75, fire 120 to 180 pounds; cost to construct, \$71,000; ann expenses \$7151; int on bonds 6 per cent. Pres of com, J. C. Yecker; supt, W. A. Wilken; mayor, T. R. Wallace; city clerk, W. A. Wilken.

Audubon, Audubon Co., population 1500; fire area 60 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted, but tin and iron used mostly; no fireworks ordinance. Fire department—6 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton 1600 ft; value of fire department equipment \$2000; value of buildings occupied about \$1000; total membership 56, all volunteers; bell alarm; 1 hook and ladder company, 2 hose companies. Chief engineer, E. J. Freeman; chairman of fire and water com, W. H. Scott.

WATER SUPPLY—Source, wells and creek; system, direct pumping to tank, tank cap 4000 barrels; Smith, Valle pumping engine, dy cap 100,000 gals; 7 hydrants; pipe 3675 ft. Pres of com, W. H. Scott; supt, E. J. Freeman; mayor, A. F. Armstrong; city clerk, J. A. Wheatley.

Avoca, Pottawattamie Co., population 1800; fire area about 10 acres; mercantile buildings; brick, 2 stories; private, wood (outside fire limit), 1, 1½ and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 5 chemical extinguishers, 2 hose carriages; hose cotton, good 1000 ft; rubber good 550 ft, inferior 250 ft; value of fire department equipment \$8000; value of buildings occupied \$1000; total ann expenses of department \$350; total membership 23, paid part time 3, remainder volunteers; bell alarm; 1 engine and hose company. Chief engineer, Jno. T. Hazen, chairman of fire and water com, same.

WATER SUPPLY—A system of water-works will probably be put in this year.

Bedford, Taylor Co., population 2000; fire area 6 blocks; mercantile buildings, brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 chemical engine on wheels, hook and ladder on engine; hose rubber, good 60 ft, inferior 50 ft; 2 hoses, value \$300; value of fire department equipment \$1000; value of buildings occupied \$5000; total membership 30, all volunteers; bell alarm. Chief engineer, J. R. Derrickson.

WATER SUPPLY—Source, wells and cisterns. Mayor, Chas. Thomas; town clerk, John Beauchamp.

Belle Plaine, Benton Co., population 2800; fire area 2 acres; mercantile buildings, brick, 2 stories; private, wood, 1½ stories; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck; 2 hose carriages; hose rubber, good, 1000 ft; value of fire de-

partment equipment \$1800; value of buildings occupied \$4000; total ann expenses of department \$100; total membership 88, all volunteers; bell and whistle alarm. Chief engineer, T. Lawrence, Jr.

WATER SUPPLY—Source, 6 artesian wells and cisterns. Mayor, Dr. Vincent; town clerk, A. B. Anderson.

Bellevue, Jackson Co., population 1500; mercantile buildings, brick and wood, 2 stories; private, wood, brick and stone; wooden roofs permitted. Fire department—1 hand engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 600 ft, rubber good 400 ft, leather good 400 ft, linen inferior 200 ft; value of fire department equipment \$3500; value of building occupied \$2000; total ann expenses of department \$250; total membership 60, paid part time 80, remainder volunteers; bell alarm. Chief engineer, Harry Roenburg.

WATER SUPPLY—Source, river, wells and 2 public cisterns supplied from roofs, cap of cisterns 600 barrels dy. Town clerk, W. F. Hauske.

Belmond, Wright Co., population 1200; fire area 200 acres; mercantile buildings, wood, 1½ stories; private, wood, 1½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 200 ft, inferior 100 ft; value of fire department equipment \$800; value of buildings occupied \$100; total membership 26, all volunteers; 1 fire company. Chief engineer, F. M. Mitchell.

Blainstown, Benton Co., population 800; buildings, wood, 1½ stories; wooden roofs permitted. Fire department—1 hand engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 100 ft; value of fire department equipment \$200; total ann expenses of department \$20; total membership 50, all volunteers; bell alarm. Chief engineer, Jas. Halstead.

WATER SUPPLY—Source, wells. Mayor, Thos. F. Barnes; town clerk, W. H. Hoebe.

Boone, Boone Co., population 7000; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs not permitted on new buildings; fireworks ordinance. Fire department—1 hand engine, 2 hook and ladder trucks, 3 hose carriages; hose cotton, good 1700 ft, inferior 75 ft; value of fire department equipment \$2300; value of buildings occupied \$3000; total ann expenses of department \$2705.25; total membership 83, all volunteers; bell alarm; 3 hook and ladder companies, 2 hose companies. Chief engineer, A. P. Fogg; chairman fire and water com, R. Sutton.

WATER SUPPLY—Source, artesian well; system, gravity and direct pumping; Dean pumping engine, dy cap 80,000 gals; 19 hydrants; pipe 12½ miles, 6 to 8 in dia; 5 valves. Chapman; quality of water mineral, no filtration; pressure 45 to 180 pounds; cost to construct \$21,000; ann expenses \$1250. Supt, R. Sutton; mayor, P. Wells; city clerk, F. D. Gay.

Brooklyn, Poweshirk Co., population 1500; buildings, brick and wood. Fire department—1 steam fire engine, 1 chemical engine, 1 hose cart; hose rubber, good 1000 ft; value of fire department equipment \$3500; value of building occupied \$100; bell and whistle alarm. Chief engineer, O. F. Donovan.

WATER SUPPLY—Source, private wells and public cisterns. Mayor, E. H. Skinner; town clerk, E. J. Applegate.

Brush Creek, Fayette Co., population 800; mercantile buildings, brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted but tin used mostly; no fireworks ordinance. No organized fire department; about 8 chemical extinguishers, hand grenades and ladders. City marshal, J. A. Wood.

Burlington, Des Moines Co., population 33,000; fire area 1600 acres; mercantile buildings, brick, wood and stone, 1 and 6 stories; private, wood and brick, 1 and 3 stories; metal roofs; fireworks ordinance. Fire department—1 steam fire engine, 3 chemical extinguishers, 1 hook and ladder truck, 7 hose carriages, all kinds; hose cotton, good 9700 ft, rubber good 700 ft; 17 hoses; value of fire department equipment \$30,000; value of buildings occupied \$3000; total ann expenses of department \$12,000; total membership 37; Gamewell fire alarm system; 23 street boxes. Chief engineer, Wm. Franken.

WATER SUPPLY—Source, river; system, direct; Holly pumping engines, dy cap 6,500,000 gals; 216 hydrants, Holly & Gaskill; pipe 19 miles, 4 to 16 in dia, Denais Long & Co., S. H. & H. Co.; 118 Eddy valves; 86 meters, Crown, Hersey, Worthington and Union Rotary; quality of water muddy in rainy seasons; pressure, domestic 95, fire 120 to 160 pounds, according to location; cost to construct \$125,000; int on bonds 6 per cent. Pres of com, Geo. D. Rand; supt, Charles Hood.

Carroll, Carroll Co., population 2800; fire area 40 blocks; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1060 ft, rubber good 600 ft; value of fire department equipment \$3000; value of buildings occupied \$1000; total ann expenses of department \$100; total membership 70, all volunteers; bell alarm; 1 hook and ladder company, 2 hose companies. Chief engineer, Jas. Thompson; chairman of fire and water com., I. M. Gilley.

WATER SUPPLY—Source, well; 1 reservoir supplied by pumps; 10 hydrants; pipe 2000 ft, 6 to 8 dia. Supt, Jno. H. Gelsing; city recorder, Jas. Thompson.

Carson, Pottawattamie Co., population 500; mercantile buildings, brick and wood, 1 story; private, wood, 1 story; wooden roofs permitted; no fireworks ordinance. No organized fire department; 1 hook and ladder truck; value of fire department equipment \$100; bell alarm.

Cedar Falls, Black Hawk Co., population *2600; fire area 140 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings; value of fire department equipment \$5000; value of building occupied \$400; total ann expenses of department \$525; total membership 41, paid part time 2, remainder volunteers; bell alarm. Chief engineer, C. Boehmle.

WATER SUPPLY—Source, river; system, pumping to tank; cap of tank 100,000 gals; Worthington pumping engines, dy cap 1,000,000 gals; 7 miles pipe, 4 to 10 in dia; Mathews hydrants; Worthington meters; cost to construct \$23,100. J. H. Jeffers, Geo. A. Newman.

Cedar Rapids, Linn Co., population *20,000; mercantile buildings, principally brick; private, wood; wooden roofs permitted. Fire department—3 hook and ladder trucks, 8 hose carriages, all kinds; siamese couplings; hose 6000 ft good; total ann expenses of department \$8000; total membership 300, paid full time 1; telegraph and telephone alarm; 25 street boxes; 50 fire police. Chief engineer, L. M. Ayers.

WATER SUPPLY—Source, artesian wells and river; system, direct; Worthington & McGowan pumping engines, dy cap 600,000 gals; 187 hydrants, Bourbon; pipe 18½ miles, 4 to 20 in dia, 260 valves, Eddy; 12 meters, Crown & Hersey; quality of water good, no filtration; pressure, domestic 60, fire 100 pounds; water-works owned by company; cost to construct \$240,000; int on bonds 8 per cent. Pres. of com, C. B. Soutter; supt, Charles J. Fox; mayor, J. J. Snaffer; city clerk, John Blaine.

Centre Point, Linn Co., population 1000; fire area ¾ mile square; mercantile buildings, brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 400 ft, rubber good 400 ft; total membership 26, all volunteers. Chief engineer, H. B. Gott.

WATER SUPPLY—Source, cisterns.

Centerville, Appanoose Co., population *4000; fire area 2000 square feet; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 8 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; siamese couplings; hose cotton, good 1800 ft; value of fire department equipment \$10,000; total ann expenses of department \$600; total membership 52, paid full time 1; paid part time 2, volunteer members 49; bell alarm. Chief engineer, Thos. Goss.

WATER SUPPLY—Source, cisterns and 1 large well.

Chariton, Lucas Co., population *2000. Fire department—1 steam fire engine, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1500 ft; total membership 100, paid part time 1, remainder volunteers. Chief engineer, J. S. Howard.

WATER SUPPLY—Source, 8 cisterns of 800 barrels each; 3 reservoirs. Mayor, G. W. Alexander; town clerk, C. A. Younk.

Charles City, Floyd Co., population *8000; mercantile buildings, wood and stone, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 chemical engine, 1 hook and ladder truck; value of fire department equipment \$12,000; value of building occupied \$300; total ann expenses of department \$150; total membership 26, all volunteers; bell alarm.

WATER SUPPLY—Source, river and springs; system, direct; pumping engines, dy cap 12,500 gals; 24 hydrants; 1 miles pipe 4 to 10 in dia; cost to construct \$20,000. Supt, J. C. Stearns; mayor, G. R. May; city clerk, D. H. Henthall.

Cherokee, Cherokee Co., population *4000; area 2 miles; buildings, brick and wood, 1 and 2 stories; fireworks ordinance. Fire department—1 horse power engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings, American jacket hose, 1000 ft, rubber, good 600 ft; value of fire department equipment about \$2,000; total membership 30, all volunteers. Chief engineer, W. B. Chick.

WATER SUPPLY—Source, cisterns and wells; system, pumping to standpipe; standpipe cap 5000 barrels; Smedley pumping engine, dy cap 1,000,000 gals; 17 hydrants; 2½ miles pipe, 6, 8 and 10 in dia; pressure, about 80 pounds; Holly system; supply inexhaustible. Town clerk, J. H. Umhoefer.

Clarinda, Page Co., population 2600; fire area 640 acres; mercantile buildings, brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks ordinance. Fire department—3 chemical engines on wheels, 2 chemical extinguishers, 2 hose carriages; hook and ladder company without truck and water brigade with 2 carts; hose cotton, good 1000 ft, rubber good 120 ft; value of fire department equipment \$500; value of buildings occupied \$2000; total membership 66, all volunteers; bell and steam whistle alarm; 1 fire company; 2 chemical engine companies; 1 hook and ladder company; 2 hose teams; 2 water brigades. Chief engineer, Frank Miller.

WATER SUPPLY—Source, wells; system, direct pumping; Worthington pumping engines, dy cap 1,500,000 gals; 66 hydrants; 4½ miles pipe, 4 to 12 in dia; Galvin valves; Hersey meters; quality of water good, not filtered; pressure 60 to 120 pounds; cost to construct \$40,000; ann expenses about \$1500. Mayor, E. P. H. Stone, city clerk, W. L. Lundy.

Clear Lake, Cerro Gordo Co., population *1800; buildings, brick and wood, 1 and 2 stories; fireworks ordinance. Fire department—1 hand engine, 6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose linen, good 60 ft, rubber good 800; value of fire department equipment \$1625; total ann expenses of department \$100; total membership 60, all volunteers; bell alarm. Chief engineer, John Clay.

WATER SUPPLY—Source, lake and 2 cisterns; cap of cisterns 800 gals each. Mayor, D. W. Hurn; town clerk, C. A. Cooley.

Clinton, Clinton Co., population 18,000; fire area 10 acres; mercantile buildings, brick, 1 to 4 stories; private, wood, 1 to 3 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 4800 ft, rubber good 3000 ft, inferior 200 ft; 8 hoses, value \$300; value of fire department equipment \$15,000; value of buildings occupied \$15,000; total ann expenses of department \$6000; total membership 26, paid full time 5, volunteer members 30; telephone alarm; 4 hose companies. Chief engineer, E. A. Burke; chairman of fire and water com, Thos. price.

WATER SUPPLY—Source, river, 2 artesian wells, 8 cisterns; system, direct; 125 hydrants; 18 miles pipe. Supt, O. Meser; city clerk, L. F. Sutton.

Colfax, Jasper Co., population 1000; fire area business section. Fire department—Apparatus purchased. Chief engineer, Wm. Craft.

WATER SUPPLY—Source, river and wells; system, gravity, pumping to reservoir and direct; Cameron pumping engines, dy cap 40,000 gals; 9 hydrants; 5½ miles pipe, 1 to 6 in dia; 7 gates; pressure 70 pounds; water-works owned by city; cost to construct \$7000; ann expenses \$300. Supt, G. A. Goodrich; mayor, J. A. Mattern; city clerk, J. C. Balthus.

Corning, Adams Co., population 3000; fire area 600 acres; mercantile buildings, wood and brick, 3 stories; private same; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 7 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft, rubber, good 600 ft; value of fire department equipment \$6000; value of buildings occupied \$6000; total membership 57, volunteers; bell alarm; 1 hook and ladder company; 2 hose companies. Chief engineer, J. L. Swining; chairman of fire and water com, G. G. Williams.

WATER SUPPLY—Source, wells; system, pumping to tank; cost to construct \$20,000. Town clerk, W. H. Clark.

Council Bluffs, Pottawattamie Co., population 35,000; mercantile buildings, brick and wood, 1 to 5 stories; private, same; fireworks ordinance. Fire department—3 steam fire engines (2 not in use), 2 hook and ladder trucks, 8 hose carriages; hose rubber, good 3500 ft, inferior 1000 ft; 10 hoses; value of fire department equipment \$40,000; value of buildings occupied \$17,000; total

IOWA—Continued.

expenses of department in 1888 \$15,680; total membership 25, paid full time 17, paid part time 8; telegraph alarm; 20 street boxes. Chief engineer, Chas. D. Walters.

WATER SUPPLY—Source, Missouri River; system, gravity, pumping to reservoir and direct; Knowles' pumping engines, dry cap 7,000,000 gals; 222 hydrants; pipe 81 miles, 4 to 30 in dia; 211 gates; 196 meters; pressure 80 to 125 pounds; cost to construct \$750,000; ann expenses \$17,000. Pres of com, Robt. Sewell; supt, H. Birkenbine; mayor, M. F. Rohrer; city clerk, F. A. Burke.

Crissco, Howard Co., population *2000. Fire department—1 hook and ladder truck. Chief engineer, C. F. Stremel.

WATER SUPPLY—Source, wells. Town clerk, H. J. Jerlied.

Creston, Union Co., population 8000; fire area 25,000 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance; causes of fire investigated. Fire department—1 chemical engine on wheels, 4 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 800 ft, rubber good 8000 ft; 4 horses, value \$700; value of buildings occupied \$4000; total membership 90; paid full time 2, volunteer members 88; bell and whistle alarm; 1 engine company, 1 hook and ladder company, 8 hose companies. Chief engineer, Ed. W. Graham; chairman of fire and waer com, E. J. Lichly.

WATER SUPPLY—Source not stated; reservoir; 6 hydrants. Mayor, John A. Patterson; city clerk, E. J. Lichly.

Dallas Centre, Dallas Co., population 490; mercantile buildings, wood, 1 and 2 stories; private, same. Fire department—1 hand engine, 2 chemical extinguishers, 1 hose carriage, hooks, ladders and buckets; hose rubber, good 800 ft; value of fire department equipment \$800; total membership 86; volunteer; bell alarm. Chief engineer, E. J. M. Stevens.

WATER SUPPLY—Source, wells. Village clerk, Ed. Everts.

Davenport, Scott Co., population 33,000; fire area 3000 acres; mercantile buildings, brick, 2 to 5 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated in fire limits. Fire department—1 steam fire engine, 1 double tank chemical engine on wheels, 2 chemical extinguishers, 1 hook and ladder truck, 6 hose carriages, all kinds; hose cotton, good 7000 ft, inferior 400 ft; 12 horses, value \$2400; value of fire department equipment \$35,000; value of buildings occupied \$30,000, total ann expenses of department \$14,500; total membership 40, paid full time 19, volunteer members 21; Gamewell alarm; no of street boxes 32; 1 engine and hook and ladder company, 4 hose companies. Chief engineer, Marsh Noe; chairman of fire and water com, Theodor H. Rath.

WATER SUPPLY—Source, river; system pumping to reservoir and direct; Worthington and Clapp & Jones pumping engines, dry cap 18,000,000 gals; 819 hydrants; pipe 84 miles, 4 to 24 in dia; 450 gates; 80 meters; pressure 40 to 150 pounds; water-works owned by company; cost to construct \$1,000,000. Pres of com, N. Kuhner; supt, T. N. Hooper; mayor, E. Claussen; city clerk, M. McSteen.

Dayton, Webster Co., population 850; mercantile buildings, wood and brick, nearly 3/4 to 2 stories; private, wood, 1 1/2 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 600 ft; value of fire department equipment \$600; value of buildings occupied \$100, total ann expenses of department \$25; total membership 24, volunteers; triangle and church bells alarm; 1 fire company. Fire marshal, Milon E. Curtis; chairman of fire and water com, J. A. Lindberg.

WATER SUPPLY—Source, cisterns.

Decorah, Winnebick Co., population \$3500; fire area 200 acres; mercantile buildings, brick and stone, 2 stories; private, brick and wood, 2 stories. Fire department—6 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1500 ft; value of fire department equipment \$3000; 2 buildings occupied; total ann expenses of department \$150; total membership 88, volunteers; bell alarm. Chief engineer, George Q. Gardner.

WATER SUPPLY—Source, wells; system, pumping to reservoir and direct; reservoir cap 600,000 gals; pumping engines, dry cap 200,000 gals; hydrants 18; pipe 6 miles, 4 to 8 in dia; cost to construct \$80,000; int on bonds 6 per cent. Pres com, A. M'Kay; supt, O. Hoffas; mayor, H. C. Bullard; town clerk, W. R. Foye.

Denison, Crawford Co., population *2000; fire area 640 acres; mercantile buildings, wood, 1 and 2 stories; private same. Fire department—1 chemical engine on wheels, 1 hook and ladder truck, 1 hose carriage; hose lines, good 100 ft, rubber good 300 ft, inferior 300 ft; value of fire department equipment \$2500; value of buildings occupied \$800; total membership 45, volunteers; bell alarm. Chief engineer, R. Shaw.

WATER SUPPLY—Source, wells; system, pumping to reservoir and direct; pumping engines, dry cap 800,000 gals; hydrants 11; pipe 2 miles, 1 to 6 in dia; pressure 20 to 85 pounds; cost to construct \$12,000. Supt, N. J. Wheeler; mayor, E. K. Burch; town clerk, C. M. Staley.

Des Moines, Polk Co., population 50,000; fire area 5 by 7 miles; mercantile buildings, brick and stone, 1 to 6 stories; private, brick and wood, 1 to 8 stories; wooden roofs not permitted in fire limits. Fire department—1 reserve steam fire engine, 8 chemical engines on wheels, 4 chemical extinguishers, 2 hook and ladder trucks, 7 hose carriages; hose cotton, good 8000 ft, rubber good 4000 ft; 22 horses, value \$3500; 6 buildings occupied, owned by city; total ann expenses of department \$30,000; total membership 84, paid full time 84; Gamewell and telephone alarm; street boxes 20. Chief engineer, R. C. Johnson.

WATER SUPPLY—Source, Raccoon River; system, direct pumping; Holly and Worthington pumping engines, dry cap 11,000,000 gals; hydrants 617, Holly; pipe, D. Long & Co., 60 miles, 6 to 20 in dia; Ludlow valves; 1500 meters. Crown, Hersey, Worthington, Union; quality of water excellent; pressure, domestic 90, fire 130 pounds; cost to construct \$1,200,000; ann expenses \$40,000. Pres of com, F. M. Hubbel; manager, A. N. Denman; mayor, J. C. Campbell; city clerk, I. A. Hammer.

De Witt, Clinton Co., population *1536; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck; hose rubber, good 650 ft; leather good 50; value of fire department equipment \$1000; 1 building occupied, owned by town; total membership 30, volunteers; bell alarm. Chief engineer, W. A. Latham.

WATER SUPPLY—Source, well and 2 cisterns; cap of cisterns each 20,000 gals. Town clerk, W. H. Schlubach.

Dubuque, Dubuque Co., population 32,000; fire area 3200 acres; mercantile buildings, brick, 4 stories; private, brick and wood, 2 1/2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—8 steam fire engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; hose rubber, good 4000 ft, inferior 1000; 11 horses; value of fire department equipment \$25,000; value of buildings occupied \$30,000; total ann expenses of department \$15,000; total membership 25, paid full time 30, paid part time 6; telephone and telegraph alarm; 33 street boxes. Chief engineer, J. H. Trieb.

WATER SUPPLY—Source, level and artesian wells; system, gravity, pumping to reservoir, standpipe and direct; Smedley pumping engines, dry cap high service 500,000 gals, low service 1,600,000 gals; 187 hydrants, Holly; pipe 20 miles, 4 to 12 in dia; 150 valves, Ludlow; 20 meters; quality of water pure; pressure 40 pounds; water-works owned by company. Pres of com, S. Chamberlain; supt, N. W. Kimball; mayor, R. W. Stewart; city clerk, Jas. Fitzpatrick.

Dunlap, Harrison Co., population *1408; mercantile buildings, brick and wood; private same. Fire department—1 chemical engine on wheels; value of fire department equipment \$550; bell alarm. Chief engineer, B. F. Philbrook.

WATER SUPPLY—Source, artesian well. Town clerk, F. A. Dean.

Dyersville, Dubuque Co., population *1200; mercantile buildings, wood; private same. Fireworks department—1 hand engine, 1 hook and ladder truck, 1 hose cart; total membership 70, volunteers; bell alarm. Chief engineer, Wm. MacHogan.

WATER SUPPLY—Source, river and cisterns.

Dysart, Tama Co., population 1000; fire area 160 acres; mercantile buildings, wood and brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 Remington hand or horse engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 800 ft, rubber good 800 ft; value of fire department equipment \$3500; value of buildings occupied \$500; total membership 40, volunteers; bell alarm. Chief engineer, E. F. Douglass.

WATER SUPPLY—Source, cisterns. Mayor, N. C. Rice; town clerk, A. N. Stewart.

Eagle Grove, Wright Co., population 3500; fire area 040 acres; mercantile buildings, brick for past 3 years with tin roofs, 2 stories; private, wood, 1 story; fireworks

ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; stationary pump, cap 400 gals per minute; hose linen, good 1000 ft; value of fire department equipment \$1500; value of buildings occupied \$500; total membership 65, volunteers; whistle alarm; 1 hook and ladder company, 2 hose companies. Chief engineer, G. H. Curlion; chairman fire and water com, A. G. Brenneck, Geo. Wright.

WATER SUPPLY—Source, flowing wells (water-works proposed). Mayor, D. C. Filkins; town clerk, C. A. Shaffter.

Earlville, Delaware Co., population *1100; mercantile buildings brick and wood, 1½ and 2 stories; private, same. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose cart; hose rubber, good 800; total membership 50; bell alarm. Chief engineer, J. B. Taylor.

WATER SUPPLY—Source, 3 cisterns, cap 800 barrels each. Mayor, H. G. Miller; town clerk, S. K. Virtue.

Eldon, Wapello Co., population *1288; mercantile buildings, wood, 1½ stories, private, same; wooden roofs permitted. Fire department—1 hook and ladder truck; value of fire department equipment \$550; total membership 26; whistle alarm.

WATER SUPPLY—Source, wells. Town clerk, D. M. Moore.

Eldora, Hardin Co., population *1644; buildings, brick and wood. Fire department—1 hook and ladder truck, 2 hose carriages, all kinds; hose rubber, good 1500 ft; value of fire department equipment \$1750; value of 2 buildings occupied \$1000; volunteer members.

WATER SUPPLY—Source, wells; 5 hydrants.

Emmettsburg, Palo Alto Co., population *1284; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 chemical engine on wheels, 12 chemical extinguishers, 1 hook and ladder truck; hose rubber, good 200 ft; value of fire department equipment \$1500; total membership 40, volunteers; bell alarm. Chief engineer, P. O. Refsell.

WATER SUPPLY—Source, wells and lake; water-works in course of construction. Mayor, B. E. Kelley; town clerk, D. W. Burlingame.

Estherville, Emmett Co., population 1800; fire area 40 acres, mercantile buildings, wood, 2 and 3 stories; private, wood; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; R. R. Co. has hose cart and hose; hose rubber, good 800 ft; value of fire department equipment \$700; value of buildings occupied \$100; total membership 32, volunteers; triangle alarm; 1 engine company; 1 hook and ladder company; 1 hose company. Chief engineer, F. L. Ronemus; chairman of fire and water com, A. O. Peterson.

WATER SUPPLY—Water-works proposed.

Fairfield, Jefferson Co., population *8500. Fire department—1 hook and ladder truck, 2 hose carriages; hose 1000 ft; total membership 21. Chief engineer, Geo. D. Clarke.

WATER SUPPLY—Source, pond; system, pumping to standpipe and direct; Blake pumping engines, dy cap 1,500,000 gals; 33 hydrants, Ludlow; pipe, Shickle, H. & H., 5 miles; 22 valves, Ludlow; 1 meter, Worthington; quality of water soft; pressure, domestic 35, fire 150 pounds; water-works owned by city; cost to construct \$67,000; ann expenses \$2800, excluding int. Supt, T. F. Higley; mayor, J. M. Hinkle; town clerk, T. F. Higley.

Fayette, Fayette Co., population 1800; mercantile buildings, wood, 2 stories, private, same; wooden roofs permitted outside fire limits. Fire department—1 hook and ladder truck. Recorder, J. E. Fowells.

Forest City, Winnebago Co., population 1200; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 10 chemical extinguishers; hose rubber, good 400 ft, inferior 100 ft; value of fire department equipment \$2000; value of buildings occupied \$250; total membership 42, volunteers; bell alarm; engine company, 1 hook and ladder company; 1 hose company. Chief engineer, J. F. Knobloch; chairman of fire and water com, E. Alexander.

WATER SUPPLY—Source, wells and cisterns. City order, E. Alexander.

Fort Dodge, Webster Co., population *4552; fire area 360 acres. Fire department—1 chemical engine on wheels, 4 chemical extinguishers, 2 hook and ladder trucks, 2 hose carriages; hose rubber, 1000 ft, linen 800 ft; horses; value of building occupied \$1500; total ann expenses of department \$300; total membership 60, volunteers.

WATER SUPPLY—Source, river; system, direct; Cope & Maxwell pumping engines; 80 hydrants; 8½ miles pipe; 6 to 10 in dia; filtration natural.

Fort Madison, Lee Co., population 10,000; fire area 1000 acres; mercantile buildings, brick, 2 and 3 stories; private, same; wooden roofs permitted. Fire department—1 steam fire engine in reserve; 1 hook and ladder truck; 4 hose carriages; slamese couplings used; hose cotton, good 800 ft, inferior 200 ft, rubber 1800 ft, inferior 500 ft, 2 horses; value of fire department equipment \$3000; value of 5 buildings occupied \$3000; total ann expenses of department \$1827; total membership 100, part paid; 1 hook and ladder company; 4 hose companies. Chief engineer, A. H. Stemple; chairman of fire and water com, Geo. A. Fuchs.

WATER SUPPLY—Source, Mississippi River; system, pumping to reservoir and direct; reservoir cap 1,500,000 gals; Blake pumping engines, dy cap 1,500,000 gals; 87 hydrants, Ludlow & Galvin; R. R. has 12 hydrants; pipe cast-iron, 9 miles, 4 to 12 in dia, R. R. has 2 miles; 40 valves, Ludlow; 12 meters, Crown; quality of water good; pressure, domestic 60 to 70, fire 125 to 135 pounds; water-works owned by company. Pres of com, G. D. L. Huillier; supt, P. M. Hanley; mayor, J. D. M. Hamilton; city clerk, J. W. Albright.

Glenwood, Mills Co., population *1800; mercantile buildings, wood and brick, 1 and 2 stories; private, same; fireworks ordinance. Fire department—1 hand engine; 1 hook and ladder truck, 1 hose carriage; hose cotton, good 300 ft, rubber good 180 ft, inferior 300 ft; value of fire department equipment \$1000; value of building occupied \$3000. Chief engineer, H. A. Tolles.

WATER SUPPLY—Source, creek, 2 cisterns and 2 wells (artesian well being sunk). City recorder, James Carter.

Grand Junction, Green Co., population 1100; mercantile buildings, wood, 1 story; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 800 ft, inferior 200 ft; value of fire department equipment \$2000; total membership 35, volunteers; gong alarm. Chief engineer, F. H. Parmenter.

WATER SUPPLY—Source not given; system, gravity and direct; hydrants 5.

Greenfield, Adair Co., population 1500; fire area ¼ mile; mercantile buildings, wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted. Fire department—1 hook and ladder truck; hose cotton 400 ft; value of fire department equipment \$400; value of buildings occupied \$300; total expense of department for year \$1000; total membership 26, volunteers. Chief engineer, J. D. Williams.

WATER SUPPLY—Source, 4 large wells, pumps.

Grinnell, Poweshiek Co., population *3830. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose 1800 ft; total membership 40, volunteers. Chief engineer, S. J. Preston.

WATER SUPPLY—Source, wells and cisterns. Mayor, C. R. Morse; town clerk, J. P. Lyman.

Grundy Centre, Grundy Co., population *1209; mercantile buildings, brick, 3 stories; private, wood, 1½ stories; wooden roofs permitted. Fire department—2 chemical engines on wheels, 12 chemical extinguishers; value of fire department equipment \$2500; total ann expenses of department \$100; total membership 30, volunteers; bell alarm. Chief engineer, Wm. Stuart.

WATER SUPPLY—Source, wells and cisterns. Mayor, S. Hays; town clerk, E. G. Enginger.

Guthrie Centre, Guthrie Co., population 1000; mercantile buildings, brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted. Fire department—2 chemical engines on wheels, 8 chemical extinguishers; hose rubber, good 300 ft; total membership 36, volunteers; bell alarm. Chief engineer, H. A. Swain.

WATER SUPPLY—Source, wells; water-works proposed. Mayor, F. Hopkins; town clerk, Samuel Porter.

Guttenberg, Clayton Co., population *1123; fire area 640 acres; mercantile buildings, brick and stone, 3 stories, private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage, hose cotton, good 500 ft, rubber good 300 ft; value of fire department equipment \$1800; value of 3 buildings occupied \$1650; total membership 45, volunteers; bell alarm. Chief engineer, Wm. Nolte.

WATER SUPPLY—Source, river and R. R. tank. Town clerk, A. Class.

Hampton, Franklin Co., population *1715. Fire department—1 hand engine, 1 hook and ladder truck; hose rubber 700 ft. Chief engineer, C. W. Boutin.

IOWA—Continued.

WATER SUPPLY—Source, 8 cisterns. Town clerk, S. J. Parker.

Harlan, Shelby Co., population 2000; fire area 240 acres; mercantile buildings, brick and wood 2 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted on new buildings. Fire department—1 steam fire engine, 1 hand engine, 3 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1200 ft, rubber good 100 ft; value of fire department equipment \$5850; value of buildings occupied \$2000; total ann expenses of department \$425; total membership 70, paid part time 2; volunteer members 70; bell alarm; 1 engine company, 1 hook and ladder company, 2 hose companies; chief engineer, W. T. Shepherd; chairman of fire and water com, O. F. Graves.

WATER SUPPLY—Source, 8 cisterns; system, pumping to cisterns, cap 650 barrels each. Mayor, F. M. Browlin; town clerk, J. S. Mills.

Ida Grove, Ida Co., population 11852; mercantile buildings, wood, 1½ and 2 stories. Fire department—Total membership 22, volunteers; bell alarm. Chief engineer, J. J. Amen.

WATER SUPPLY—Source, driven wells; system, pumping to tank; cap of tank 100,000 gals; Knowles pumping engine; hydrants 11, Chapman; pipe, c. i., 2 miles; Chapman valves; pressure 45 to 125 pounds; cost to construct \$10,830; ann expenses \$250; int on bonds 5 per cent. Chairman of com, Geo. A. Case; supt, J. C. Higgins; town clerk, W. J. Scott.

Independence, Buchanan Co., population 8400; fire area 176 acres; mercantile buildings, brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; hose cotton, good 150 ft, rubber good 2000 ft, inferior 150 ft; value of fire department equipment \$40,000; value of building occupied \$12,000; total ann expenses of department \$300; total membership 75, all volunteers; bell alarm. Chief engineer, P. A. Sutkamp.

WATER SUPPLY—Source, river and driven wells; system, direct pumping; 2 Smedley pumping engines, dy cap 2,000,000 gals; 40 hydrants, Ludlow; pipe 5 miles, 6 to 10 in dia, Ohio Pipe Co.; 16 valves, Ludlow; 60 meters, Hersey, Crown & Worthington; quality of water A 1; pressure, domestic 65, fire 85 to 100 pounds; works owned by city; cost to construct \$40,000; ann expenses \$2500; int on bonds 5 per cent. Supt, A. D. Guernsey; mayor, D. W. Howard; city clerk, Rufus Brewer.

Indianola, Warren Co., population 18000; mercantile buildings, 1 and 3 stories; private, wood, 1 to 2 stories; wooden roofs permitted. Fire department—2 chemical extinguishers, 1 hook and ladder truck; value of fire department equipment \$300; value of building occupied \$300; total ann expenses of department \$10; total membership 25, volunteers 16; bell alarm; 1 hook and ladder company. Chief engineer, M. R. Juddins; chairman of fire and water com, R. Eller.

WATER SUPPLY—Source, public wells. Town clerk, E. N. Hartman.

Iowa City, Johnson Co., population 7000; fire area 320 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; hose cotton, good 500 ft, rubber good 1200 ft, inferior 800 ft; value of fire department equipment \$5000; value of buildings occupied \$15,000; total ann expenses of department \$700; total membership 150, volunteers; bell and telephone alarm. Chief engineer, Scott Wilson.

WATER SUPPLY—Source, artesian wells and river; system, direct pumping; Holly pumping engines, dy cap 8,000,000 gals; 98 hydrants, Holly & Ludlow; 9 miles pipe, 4 to 20 in dia; 48 valves, Ludlow & Eddy; 1 meter, Crown; quality of water good; pressure, domestic 50, fire 120 pounds; cost to construct \$85,000; ann expenses \$3000. Pres of com, A. B. Brown; supt, Jay Chatham; mayor, C. M. Reno; city clerk, N. F. Hatz.

Iowa Falls, Hardin Co., population 9200; buildings, brick and wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 horse power engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1000 ft; value of fire department equipment \$4500; total ann expenses of department \$105; total membership 55, volunteers; bell alarm. Chief engineer, E. O. Soule.

WATER SUPPLY—Source, 7 cisterns; average cap 500 barrels. Town clerk, G. F. Baker.

Jefferson, Greene Co., population 1444; buildings, brick and wood, 1 and 2 stories; wooden roofs permitted.

Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000; value of fire department equipment \$3000; total membership 50, volunteers; bell alarm. Chief engineer, M. Head.

WATER SUPPLY—Source, wells and cisterns; 3 tanks, cap 1500 barrels. Town clerk, E. S. Young.

Keokuk, Lee Co., population 18,964; fire area 500 acres; mercantile buildings, brick and stone, 3 and 4 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines in reserve, 1 hook and ladder truck, 4 hose carriages, all kinds; hose cotton, good 3500 ft; 6 horses; value of fire department equipment \$15,000; value of buildings occupied \$7000; total ann expenses of department \$6700; total membership 20, paid full time 4, paid part time 10; telephone alarm. Chief engineer, M. Berryhill; chairman of fire and water com, John Kieney.

WATER SUPPLY—Source, river; system, direct pumping; Holly pumping engines, dy cap 8,000,000 gals; 15 hydrants; pipe 15 miles, 6 to 14 in dia; Chapman gates; 25 meters; pressure 90 to 140 pounds. Pres of com, J. H. Purdy; supt, Owen Jones; mayor, J. N. Irwin; city clerk, W. J. Fulton.

Keota, Keokuk Co., population 1000; fire area 160 acres; mercantile buildings, wood and brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; well supplied with hooks and ladders and rubber buckets; hose rubber, good 100 ft; value of fire department equipment \$500; value of buildings occupied \$300. John Longman, town marshal.

WATER SUPPLY—Source, town wells. Mayor, A. L. Erdici.

Knoxville, Marion Co., population 3500; fire area 3 block; mercantile buildings, brick, 2 stories; private, wood, ½ stories; fireworks ordinance. Fire department—1 chemical engine on wheel, 4 chemical extinguishers; hose rubber, good 1500 ft, inferior 50 ft, linen good 300 ft, inferior 150 ft; value of fire department equipment \$2500; value of buildings occupied \$4000; total ann expenses of department \$70; total membership 20, volunteers; bell alarm. Chief engineer, Jas. Wolf.

WATER SUPPLY—Source, springs; system, pumping to reservoir and standpipe; reservoir cap 6,000,000 gals; standpipe cap 98,000 gals; Blake pumping engines, dy cap 240,000 gals; 25 hydrants, Galvin and Ludlow; pipe 4 miles, 4 to 8 in dia, Ohio Pipe Co.; Galvin valves; quality of water good; cost to construct \$28,500; int on bonds 5 and 6 per cent. Supts, H. T. Cunningham and E. R. Hays; mayor, S. H. Garretson; town clerk, T. J. Gibson.

Lansing, Allamakee Co., population 2000; buildings, brick and stone, 2 and 3 stories; wooden roofs not permitted. Fire department—2 hand engines, 1 hook and ladder truck, 3 hose carriages; 3 fire boats; hose cotton, good 500 ft; rubber good 1000 ft; value of fire department equipment \$5500; value of buildings occupied \$9000; total ann expenses of department \$250 for water; total membership 45, volunteers; bell alarm. Chief engineer, A. J. Widmayer.

WATER SUPPLY—Source, 2 artesian wells; 7 hydrants; pipe 2 miles, 8 to 6 in dia. Supt, J. W. Thomas.

La Porte City, Black Hawk Co., population 1400; fire area 640 acres; mercantile buildings, wood and brick, 2 stories; private, wood; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 50 ft, linen good 1000 ft; value of fire department equipment \$2500; value of buildings occupied \$1500; total ann expenses of department \$500; total membership 30, volunteers; bell alarm. Chief engineer, J. F. Lartner; chairman of fire and water com, W. L. Kline.

WATER SUPPLY—Source, large cisterns, supplying most thickly settled part of city.

Le Mars, Plymouth Co., population 5000; fire area 100 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted on new buildings. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages, all kinds; siamese couplings used; hose linen, good 2000 ft; value of fire department equipment \$7500; value of buildings occupied \$1500; total ann expenses of department \$500; total membership 30; bell alarm. Chief engineer, J. M. Dunn.

WATER SUPPLY—Source, 44 driven wells; system, direct pumping; Holly pumping engines, dy cap 2,000,000; 51 hydrants; pipe 4½ miles; 20 gates; cost to construct \$20,000; ann expenses \$3000. Supt, J. M. Dunn; mayor, T. J. Priestly; city clerk, J. C. Kain.

Lisbon, Linn Co. Fire department—1 hand engine; buckets and hooks and ladders; some hose.

WATER SUPPLY—Source, wells and 8 large cisterns. Mayor, W. H. Runkle.

Lucas, Lucas Co., population 11519; mercantile buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—4 chemical extinguishers, 1 hook and ladder truck; total ann expenses of department \$260; total membership 40, volunteers; bell alarm. Chief engineer, W. I. Snedaker.

WATER SUPPLY—Source, wells.

Lyons, Clinton Co., population 7000; fire area 960 acres; mercantile buildings, brick, 2 to 3 stories; private, rick and wood, 2 stories; wooden roofs permitted; fire-works ordinance. Fire department—1 hand engine, 5 hose carriages; hose cotton, good 600 ft; rubber good 2000 ft; value of fire department equipment \$8000; value of buildings occupied \$6000; total ann expenses of department 500; total membership 100, volunteers; telephone alarm. Chief engineer, C. L. Root; chairman of fire and water com, A. Fields.

WATER SUPPLY—Source, river; system, pumping to reservoir and direct; 1 reservoir; Knowles' pumping engines, 7 cap 2,000,000 gals; 78 hydrants; pipe 10 miles, 4 to 14 in dia; 35 gates, Ludlow; 3 meters, Crown; pressure 45 to 100 pounds; cost to construct \$70,000; int on bonds 6 per cent. Pres of com, D. J. Batchelder; supt, H. D. Root; town clerk, L. E. Dean.

McGregor, Clayton Co., population 11447; fire area 1 acres; buildings, brick and wood, 2 stories. Fire department—1 hook and ladder truck; hose linen, good 700 ft; value of fire department equipment \$1500; value of buildings occupied \$500; total membership 60, volunteers. Chief engineer, G. McGregor.

WATER SUPPLY—Source, artesian well; town clerk, Arthur Hatch.

Maquoketa, Jackson Co., population *8500. Fire department—1 hook and ladder truck, 8 hose carriages, all inds; total membership 72; bell fire alarm system. Chief engineer, A. Thurst.

WATER SUPPLY—Source, large well; system, pumping to standpipe and direct; Blake pumping engines, dy cap 1,000,000 gals; 27 hydrants, Ludlow; pipe 8 miles, 2 to 10 in dia, Ohio Pipe Co.; 10 valves; quality of water first-class; ressure, domestic 60, fire 80 to 100 pounds; cost to construct \$38,000; ann expenses \$1800; int on bonds 6 per cent. Pres of com, Harvey Reid; supt, H. P. Morse; mayor, M. S. Dunn; city clerk, C. H. Van Ostrand.

Marango, Iowa Co., population 11928; mercantile buildings, wood and brick, 2 stories; private same; wooden roofs permitted; fireworks ordinance. Fire department—6 chemical extinguishers; 1 hook and ladder truck, 2 hose carriages; alamese couplings used; hose cotton, good 250 ft; inferior 100 ft, rubber good 1000 ft inferior 100 ft; value of 8 buildings occupied \$1000; total ann expenses of department \$800; total membership 75, volunteers; bell telephone alarm. Chief engineer, Jas Partridge.

WATER SUPPLY—Source, river; system, direct pumping; 9 hydrants; 2 miles pipe, 3 1/2 to 4 in dia; cost to construct \$25,000; ann expenses \$25. Supt, Jas. Partridge; mayor, A. J. Morrison; town clerk, Gus Holm.

Marion, Linn Co., population 4500; fire area 640 acres; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fire-works ordinance. Fire department—1 chemical engine, 1 wheels, 6 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1400 ft; value fire department equipment \$2745; value of buildings occupied \$2000; total membership 85, volunteers; telephone alarm; 1 hook and ladder company; 8 hose companies. Chief engineer, W. N. Burns; chairman of fire and water com, J. S. Alexander, J. W. Nye.

WATER SUPPLY—Source, springs; system, pumping to standpipe and direct; 2 Worthington pumping engines, 7 cap 2,000,000 gals; 58 hydrants, Chapman; St. Louis pipe 6 miles, 4 to 18 in dia; Eddy valves; 8 meters, orthington; quality of water poor; filtering gallery at orks; pressure, domestic 50, fire up to 120 pounds; int on bonds 6 per cent. Pres of com, Samuel Saylor; supt, L. Rupert; mayor, Geo. B. Owen; city clerk, E. E. Asby.

Marshalltown, Marshall Co., population 8288. Fire department—2 hooks and ladder trucks, 4 hose carriages; hose cotton, inferior 250 ft, rubber good 2300 ft, linen good 0 ft; total membership 100, volunteers; telegraph arm; 11 street boxes. Chief engineer, J. H. Johnson. **WATER SUPPLY**—Source, river; system, direct pumping; Knowles pumping engines, dy cap 2,500,000 gals; 92 hydrants, Chapman & Galvin; 12 miles D. Long & Co. pipe, 2 to 12 in dia, Shickle, H. and H.; 63 valves; 1 meter, own; quality of water spring, filtration through gravel; ressure, domestic 55, fire 100 pounds; water-works owned

by city; cost to construct \$47,000; ann expenses \$8000; int on bonds 8 per cent. Supt, J. G. Trotter; mayor, Nelson Ames; city clerk, J. G. Trotter.

Mason City, Cerro Gordo Co., population *4800. Fire department—Well equipped volunteer company; hose good supply. Chief engineer, J. C. Williams, Jr.

WATER SUPPLY—Source, springs, well and creek; system, direct; Blake pumping engines, dy cap 1,000,000 gals; 31 hydrants, Ludlow; 8 1/2 miles Shackle H. & H. pipe, 6 to 10 in dia; 8 valves, Ludlow; 8 meters, Crown; quality of water good; pressure, domestic 60, fire 125 pounds; cost to construct \$45,000; ann expenses \$8015. Supt, Frank Kellogg; J. H. Stevens; city clerk, A. H. Gale.

Missouri Valley, Harrison Co., population 4000; fire area 14 1/2 square miles; mercantile buildings, brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 3 hose carriages, all kinds; hose rubber, 1700 ft; orders given for 500 ft and hook and ladder; value of fire department equipment \$3000; value of buildings occupied \$5000; total ann expenses of department \$600; total membership 40, volunteers; bell alarm. Chief engineer, Wm. Neufund.

WATER SUPPLY—Source, driven wells; system, pumping to reservoir; National Iron and B. Works pumping engines, dy cap 750,000 gals; 14 hydrants, Ludlow and Alaska; 1 1/2 miles St. Louis pipe, 6 to 12 in dia, Shickle H. and H.; 11 valves, Galvin; quality of water good; pressure, domestic 55, fire 150 pounds; water-works owned by city; cost to construct 16,000. Mayor, D. M. Harris; town clerk, O. B. Walker.

Monticello, Jones Co., population *2000; fire area 600 acres; mercantile buildings, wood and brick, 1 and 3 stories; private, same, 1 to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 400 ft, linen good 600 ft; value of fire department equipment \$2000; value of buildings occupied \$1520; total annual expenses of department \$50; total membership 60, volunteers; bell alarm. Chief engineer, J. A. Chandler.

WATER SUPPLY—Source, wells and cisterns; system, pumping to reservoir; pumping engines dy cap 250,000 gals; 20 hydrants; pipe 2 1/2 miles, 6 to 8 in dia; pressure 32 pounds; ann expenses \$1185. Supt, James Graves; town clerk, Chas. Hagg.

Mount Ayr, Ringgold Co., population 1700; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fire works ordinance. Fire department—1 hook and ladder truck; value of fire department equipment \$1200; total membership 30, volunteers; bell alarm. Chief engineer, T. H. Leasure; chairman of fire and water com, W. A. De Lashmut.

WATER SUPPLY—Source, wells.

Mount Pleasant, Henry Co., population *4887; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, good 1000 ft. Chairman of fire and water com, B. F. Ross.

WATER SUPPLY—Source, large creek; system, pumping to standpipe and direct; Blake pumping engines; 50 hydrants; pipe 5 miles, 10 in dia; Hyatt filter. Supt, C. M. Glover; town clerk, Wm. McCoy.

Mount Vernon, Linn Co., population 1850; mercantile buildings, brick, 2 and 3 stories; private, brick and wood, 1 and 2 stories; fireworks ordinance. Fire department—1 chemical engine on wheels, 1 chemical extinguisher, 1 hook and ladder truck; hose rubber, good 600 ft; value of fire department equipment \$600; total membership 25, volunteers; bell alarm. Chief engineer, M. Kepeff.

WATER SUPPLY—Source, wells and cisterns. Town clerk, J. V. Myers.

Muscatine, Muscatine Co., population 15,000; fire area 100 blocks; mercantile buildings, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fire-works ordinance. Fire department—1 hook and ladder truck, 1 aerial truck, 11 hose carriages; hose cotton, good 8450 ft, hose rubber, good 2000 ft; value of fire department equipment \$7500; value of 4 buildings occupied \$1200; total ann expenses of department \$600; total membership 221, volunteers; 1 hook and ladder company, 4 hose companies, also 3 independent hose companies. Chief engineer, G. Bitzer; chairman of fire and water com, Robert Schenck.

WATER SUPPLY—Source, Mississippi River; system, pumping to reservoir; Gordon pumping engines, dy cap 1,500,000 gals; 65 hydrants, various; pipe 4 miles, 6 to 12 in dia, D. Long & Co.; 70 valves, Eddy, Ludlow, Chap-

IOWA—Continued.

man; 30 meters, Crown, Hersey, Worthington, Union; quality of water good; pressure, domestic 60 to 90, fire 90 to 150 pounds; cost to construct \$95,000; ann expenses \$6000. Pres of com, Alex. Jackson; supt, Wm. Mollis; mayor, G. Schmidt; city clerk, M. Eaton.

Nashua, Chickasaw Co., population 1206; mercantile buildings, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire department—3 hose carriages; hose cotton, good 1000 ft; total membership 30, volunteers; bell alarm. Chief engineer, J. M. Gilland.

WATER SUPPLY—Source, river; system, direct; 2 steam pumps; hydrants 25; pipe 2 miles. Supt, W. A. Lytle; town clerk, A. W. Beach.

Nevada, Story Co., population *1490, fire area 10 acres; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 300 ft; value of fire department equipment \$1500; value of building occupied \$3000; bell alarm; 2 fire companies. Chief engineer, T. P. Worsley.

WATER SUPPLY—Source, wells. Town clerk, F. Thompson.

New Hampton, Chickasaw Co., population 2000, fire area 10 blocks; mercantile buildings, wood, nearly 2 blocks brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—3 hand engines (1 not in use), 1 chemical engine on wheels, 3 chemical extinguishers (also 12 private), 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1000 ft, rubber good 600 ft, inferior 600 ft; value of fire department equipment \$1800; value of buildings occupied \$3500; total ann expenses of department \$1000; total membership 100, paid full time 2, volunteers; Yarger and Briggs alarm. Chief engineer, H. D. Bowen.

WATER SUPPLY—Source, wells and cisterns. Town clerk, G. A. Hamilton.

Newton, Jasper Co., population 2900, fire area 500 acres; mercantile buildings, brick, 2 stories; private, wood, 1½ to 2 stories, wooden roofs not permitted in business section. Fire department—1 chemical engine on wheels, 1 hook and ladder truck, 2 hose carriages; hose cotton good 1500 ft, rubber good 200 ft; value of fire department equipment \$5000; value of buildings occupied \$3500; total ann expenses of department \$100; total membership 70, volunteers; electric bell alarm; 10 boxes, 1 engine company, 1 hook and ladder company. Chief engineer, Harry Galusha; chairman fire com, A. K. Brown.

WATER SUPPLY—Source, well; system, pumping to reservoir; pumping engines, dy cap 2800 gals; hydrants 18; pipe 6 to 8 in dia; pressure 45 pounds. Supt, A. K. Brown; mayor, J. Stevens; city clerk, E. D. Finch.

Norway, Benton Co., population *500; mercantile buildings, wood, 2 stories. Fire department—Buckets; hose rubber, good 200 ft.

WATER SUPPLY—Source, town well and large R. R. tank. Town clerk, H. B. Haladon.

Odebolt, Sac Co., population 1200; mercantile buildings, frame, 2 stories. Fire department—1 hook and ladder truck, 3 hose carriages; hose cotton, good 1200 ft; value of fire department equipment \$2000; value of buildings occupied \$1000; total ann expenses of department \$120; total membership 48, volunteers; bell alarm; total no of fire companies 4. Chief engineer, W. J. Summerville; chairman of fire and water com, Henry Hanson.

WATER SUPPLY—Source, wells; system, pumping to tank; hydrants 10; pipe 1½ miles; 4 valves, Eddy; pressure 80 to 60 pounds; cost to construct \$3500; ann expenses \$300. Supt, Jos. Mattes; mayor, C. M. Miller; city clerk, W. C. Matthews.

Onawa, Monona Co., population 1800, fire area 160 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 100 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, inferior 400 ft, linen good 700 ft, inferior 200 ft; value of fire department equipment \$2000; value of buildings occupied \$1000; total membership 60, volunteers; 3 fire companies. Chief engineer, Frank Hawkins; chairman of fire and water com, W. L. Holmes.

WATER SUPPLY—Source, wells. Town clerk, P. K. Holbrook.

Osage, Mitchell Co., population 2000; mercantile buildings, stone and brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 15 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton good 1100 ft; value of fire department

equipment \$5000; value of buildings occupied \$2000; total ann expenses of department \$300; total membership 50 volunteers; bell alarm. Chief engineer, Parr Goodale; chairman of fire and water com, C. F. Gardner.

WATER SUPPLY—Source, 6 cisterns, cap of each 300 barrels, 6 more will be built. Mayor, E. S. Fonda; city clerk, F. Mininger.

Oseola, Clark Co., population *2000; fire area 10 acres; buildings, brick and frame; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck, value of fire department equipment \$800; total membership 15, volunteer; bell alarm. Chief engineer, L. Taylor.

WATER SUPPLY—Source, wells and cisterns. Town clerk, F. M. Kyte.

Oskaloosa, Mahaska Co., population *6000; fire area 40 acres; mercantile buildings, brick, 2 and 3 stories; private, frame, 1 to 2 stories; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck; hose cotton, good 1500 ft, rubber good 1000 ft, inferior 1000 ft; 1 horse; value of fire department equipment \$6000; value of buildings, 1 occupied, \$1600; total ann expenses of department \$1000; total membership 25, paid part time; bell and whistle alarm.

WATER SUPPLY—Source, river; system, pumping to standpipe; Holly and Deane pumping engines, dy cap 4,000,000 gals; 61 hydrants, Holly and Ludlow; pipe 14 miles, 12 to 4 in dia; 28 valves, Ludlow; 18 meters, Crown, Hersey, Union and Frost; quality of water fair, filtration Hyatt; pressure, domestic 40, fire 95 pounds, cost to construct \$175,000. Pres, Jas. Gamble; supt, Chas. B. Craig; mayor, Geo. H. Bough; city clerk, J. A. Coffin.

Ottumwa, Wapello Co., population 18,000. Fire department—1 steam fire engine, 1 hook and ladder truck, 6 hose carriages, all kinds; hose cotton, good 2000 ft, rubber inferior 500 ft, leather good 500 ft; 1 horse; 3 buildings occupied; bell alarm, 8, paid part time. Chief engineer, J. D. Stephens.

WATER SUPPLY—Source, river; system, pumping to reservoir and direct; Flanders and Deane pumping engines, dy cap 4,000,000 gals; 100 hydrants, R. D. Wood & Co.; pipe 15 miles; Ludlow valves; 20 meters, Worthington and Union; quality of water soft; pressure 90 pounds. Pres, L. T. Whitley; supt, Frank Fielder; mayor, W. W. Epps; city clerk, M. A. Roberts.

Pella, Marion Co., population 3800; fire area 1 mile square; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted inside fire limits; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 900 ft; value of fire department equipment \$3000; value of buildings occupied \$2500; total ann expenses of department \$500; total membership 30, volunteers; 3 fire companies. Chief engineer, H. Rhysburger; chairman of fire and water com, D. S. Hubell.

WATER SUPPLY—Source, 12 wells and 12 cisterns, cap of cisterns 500 barrels each. Town clerk, Jno. Van Maren.

Perry, Dallas Co., population *3000; buildings, frame, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 2 hose carriages; hose rubber, good 900 ft; value of fire department equipment and buildings \$4000; total ann expenses of department \$100; total membership 27, volunteers, paid part time; bell alarm.

WATER SUPPLY—Source; 9 wells; system, direct; 3 hydrants; pipe 2 miles; 2 valves; pressure 65 pounds. Mayor, S. M. Thornley; city, town or village clerk, A. W. Parmenter.

Postville, Allamakee Co., population 1000; fire area 180 acres; mercantile buildings, brick and wood; 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck; hand pumps; value of fire department equipment \$250; value of buildings occupied \$300; total ann expenses of department \$100; total membership 21, volunteers; bell alarm. Chief engineer, N. J. Beedy.

Red Oak, Montgomery Co., population *4000; fire area 600 acres; buildings, brick, 2 stories; wood 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—6 chemical extinguishers, 1 hook and ladder truck, 8 hose carriage; siamese couplings; hose rubber, good 1500 ft; value of building, 1 owned, \$800; total ann expenses of department \$2000; total membership 80, volunteers; telegraph and telephone alarm. Chief engineer, Thomas H. Lee.

WATER SUPPLY—Source, river and wells; system, direct; Smith & Valle pumping engines, dy cap 1,200,000 gals; 45 hydrants, Patten & Co.; 6 miles pipe, 4 to 6 in dia; 30

valves, 15 meters. Crown & Hersey; quality of water first-class, filtration through gravel; pressure, domestic 70, fire 120 pounds; cost to construct \$40,000; ann expenses \$4000; int on bonds 5 per cent. Supt, L. H. Turner, chairman of water com; mayor, A. W. Harding; city clerk, G. Blackstone.

Reinbeck, Grundy Co., population 600; buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hooks and ladders; hose rubber, good 800 ft; inferior 800 ft; value of fire department equipment \$3000; total ann expenses of department, about \$300; total membership 15, volunteers; bell alarm. Chief engineer, John Maholin.

WATER SUPPLY—Source, wells; system, pumping to tank; cap of tank 200,000 gals; 6 hydrants; 1 mile pipe; cost to construct \$3800; ann expenses \$75; int on bonds 7 per cent. Town clerk, Jas. Gillespie.

Rock Rapids, Lyon Co., population 900. No fire department.

WATER SUPPLY—Complete system to be furnished by July 1. Mayor, C. H. Overocker.

Sabula, Jackson Co., population 1800; buildings, frame. Fire department—1 hook and ladder truck.

WATER SUPPLY—Source, rivers and wells. Town clerk, E. C. Brown.

Sanborn, Obrien Co., population 1600; fire area 80 acres; mercantile buildings, brick and frame, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, stationary, and 1 hand engine, 2 hose carriages, all kinds; hose rubber good 700 ft; value of fire department equipment \$30,000; value of buildings occupied \$2000; total ann expenses of department \$735; total membership 25, volunteers, paid full time 1; bell alarm. Chief engineer, Warren Walker.

WATER SUPPLY—Source, lake; system, direct and pumping to tank; Knowles' pumping engines, dy cap 864,000 gals; 9 hydrants; 1½ miles pipe, 4 to 12 in dia; pressure 20 to 200 pounds; cost to construct \$30,000. Supt, W. Walker; mayor, J. E. Drake; Town clerk, H. D. Chapin.

Seymour, Wayne Co., population 1300; buildings, wood and brick, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck; hose linen, good 800 ft, inferior 800. Mayor, H. L. Reily.

Shelby, Shelby Co., population 550; buildings, wood, 1 and 2 stories. Fire department—23 chemical extinguishers; other apparatus, 18 hooks and ladders; value of fire department equipment \$150; volunteer members.

WATER SUPPLY—Source, wells. Town clerk, S. C. Eshelman.

Shenandoah, Page Co., population 2200; buildings, brick and wood, 2 stories. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 800 ft; value of fire department equipment \$5000; total ann expenses of department \$300; total membership 30, volunteer, 1 paid; bell alarm. Chief engineer, J. W. Schnarty.

WATER SUPPLY—Source, wells. Town clerk, Jacob Lenery.

Sigourney, Keokuk Co., population 3000; fire area 900 acres; buildings, brick and wood, 2 and 3 stories; wooden roofs not permitted. Fire department—1 hook and ladder truck, 4 hose carriages, all kinds; total membership 40, volunteer; bell and whistle alarm system. Chief engineer, Jno. A. Oelmayer.

WATER SUPPLY—Source, wells and cisterns. Mayor, J. D. Smith; town clerk, Will Richardson.

Sioux City, Woodbury Co., population 45,000; fire area 32,000 acres; mercantile buildings, brick, stone and iron, 2 and 3 stories; private, wood and brick, and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical engine on wheels, 3 chemical extinguishers; 1 hook and ladder truck, 3 hose carriages, 11 kinds; hose cotton, good 3000 ft, inferior 1000 ft, rubber good 1500 ft; 11 hoses, value \$2500; value of fire department equipment \$15,000; value of buildings 21, owned, 20,000; total membership 31, paid full time 21, paid part time 10; Gamewell electric and telephone alarm. Chief engineer, G. M. Kellogg; chairman of fire and water com, V. E. Cody. Aerial truck and hose cart to be added.

WATER SUPPLY—Source, wells; system, direct and pumping to reservoir; Holly pumping engines, dy cap 600,000 gals; 127 hydrants, Wood; 24 miles pipe, 4 to 18 in dia, Dennis, Long & Co.; 149 valves, Ludlow; 56 meters, roun; quality of water first-class; pressure 100 pounds, apt, J. F. Sullivan; mayor, C. E. Palmer; city clerk, W. Sinn.

Spencer, Clay Co., population 2500; buildings, brick and frame, 1 and 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 1 hose carriage, hose rubber, good 800 ft; value of fire department equipment \$600; total membership 11, volunteers.

WATER SUPPLY—Source, wells; system, direct and pumping to reservoir; cap of pump 20,000 barrels dy; 18 hydrants; 1 mile pipe, 10 in dia; pressure 84 pounds; cost to construct \$700. Supt, H. Kunnath; mayor, J. Q. Adams; clerk, Frank Richardson.

Storm Lake, Buena Vista Co., population 1700; fire area 12 acres; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; fireworks ordinance. Fire department—1 hand engine, 6 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; siamese couplings; hose rubber, good 900 ft; value of fire department equipment \$3500; value of buildings occupied \$2000; total membership 48, volunteers; bell alarm. Chief engineer, L. G. Mabline.

WATER SUPPLY—Source, wells, cisterns and tanks. Town clerk, A. D. Bailey.

Story City, Story Co., population 800; fire area 160 acres; buildings, wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 400 ft; value of fire department equipment \$600; value of buildings occupied \$75; total ann expenses of department \$10; total membership 32, volunteers; bell alarm. Chief engineer, E. L. Ericson; chairman fire and water com, H. R. Boyd.

WATER SUPPLY—Source, well.

Stuart, Guthrie and Adair Cos., population 2400. Fire department—1 steam fire engine, 4 chemical extinguishers, 2 hook and ladder trucks, 2 hose carriages; hose cotton, good 150 ft, inferior 150 ft, rubber good 1050 ft, inferior 350 ft; value of fire department equipment \$9500; value of buildings occupied \$3300; total ann expenses of department \$300; total membership 45, volunteers. Chief engineer, F. R. Neal; chairman of fire and water com, A. A. Montgomery.

WATER SUPPLY—Source, 8 wells, cap 12,000 gals each, 3 tanks, cap 20,000 gals each. Town clerk, F. C. Fritz.

Tama, Tama Co., population 1700; mercantile buildings, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage, hose cotton, good 1000 ft; value of fire department equipment \$3700; total ann expenses of department about 100; total membership 50, volunteers; bell alarm. Chief engineer, W. R. Lesser.

WATER SUPPLY—Source and system not stated; 4 large tanks; 2 hydrants. Town clerk, Thos. Williamson.

Templeton, Carroll Co., buildings, wood, 1 and 2 stories. Fire department—1 hand engine, 1 hose carriage; hooks and ladders; hose linen, good 500 ft, inferior 50 ft; value of fire department equipment \$3500.

WATER SUPPLY—Source, reservoir of 800 barrels cap. Town clerk, Jno. H. Horn.

Tipton, Cedar Co., population 1800; buildings, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 chemical engine on wheels, 12 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft; value of fire department equipment \$2500; value of buildings occupied \$2500; total membership 26, volunteer; bell alarm. Chief engineer, S. D. Casad.

WATER SUPPLY—Source, wells; works not described; cost to construct \$18,000. Town clerk, W. Gilmore.

Toledo, Tama Co., population 2100; buildings, brick and wood, 2 stories. Fire department—1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1200 ft, inferior 850 ft; total membership 55, volunteer; bell alarm. Chief engineer, A. G. Smith.

WATER SUPPLY—Source, cisterns. Town clerk, A. G. Smith.

Traer, Tama Co., population 1700; mercantile buildings, wood and brick; fireworks ordinance. Fire department—1 steam fire engine, 4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; siamese couplings; hose rubber, good 1100 ft, inferior 400 ft; value of fire department equipment \$3700; total ann expenses of department about \$200; total membership 35, paid full time 3; bell alarm; volunteer fire patrol. Chief engineer, T. H. Greelis.

WATER SUPPLY—Source, creek, 8 cisterns; cap of cisterns 2200 barrels dy. Mayor, D. E. Baker; town clerk, Wm. Ladd.

Vall, Crawford Co. Fire department—1 hand engine, 2 chemical engines on wheels, 1 hose carriage; total mem-

IOWA—Continued.

bership 30, volunteers. Chief engineer, E. W. Mo-Cracken.

WATER SUPPLY—Source, wells.

Villisca, Montgomery Co., population 2400; buildings, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 3 hose carriages; hose rubber, good 1800 ft; value of buildings occupied \$800; total membership 84, volunteers. Chief engineer, C. Juest; chairman of fire and water com; M. Cowell.

Vinton, Benton Co., population 2800; mercantile buildings, brick and wood, 1 to 3 stories; private, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; other apparatus, siamese couplings; hose cotton, good 800 ft, inferior 800 ft, rubber good 1800 ft, inferior 100 ft; value of fire department equipment \$7000; value of buildings occupied \$8000; total membership 70, volunteer; bell alarm. Chief engineer, Henry Jones.

WATER SUPPLY—Source, artesian wells; system, direct; Gordon pumping engines, dy cap, 500,000 gals; 41 hydrants, Bourbon C. & B. Co.; 8 miles pipe, 10 to 6 in dia; 26 valves, Ludlow; quality of water soft; pressure, domestic 40, fire 80 to 150 pounds; cost to construct \$28,000; ann expenses \$300; int on bonds 1400. Chairman of com, J. W. Barr; supt, Geo. Hays; mayor, L. S. Keigle; town clerk, C. S. Bennett.

Washington, Washington Co., population 4000; fire area 1200 acres; mercantile buildings, brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder, 1 hose carriage; hose rubber, good 1000 ft; value of fire department equipment \$8000; value of 1 building owned \$7000, total membership 80, volunteer. Chief engineer, E. S. Mason.

WATER SUPPLY—Source, cisterns and wells.

Waterloo, Black Hawk Co., population 7000; fire area 112 acres; buildings, wood and brick, 1, 2 and 3 stories; fireworks ordinance. Fire department—2 steam fire engines, 1 hand engine, 1 hook and ladder truck, 6 hose carriages, all kinds; siamese couplings; hose cotton, good 1800 ft, rubber good 1000 ft, inferior 200 ft; value of fire department equipment \$600; value of 6 buildings owned \$2500; total ann expenses of department, \$600; total membership 100, paid full time 5. Factories have 1000 ft hose and their own water-works.

WATER SUPPLY—Source, river; system, direct.

Waverly, Bremer Co., population 2600. Fire department—1 engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1600 ft; total membership 60, volunteer. Chief engineer, C. H. Barrow.

WATER SUPPLY—Source, river and cisterns; cap of cistern 500 barrels each. Town clerk, E. W. Risdon.

Webster City, Hamilton Co., population 8000; fire area 420 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; fireworks ordinance. Fire department—2 hook and ladder trucks; 2 hose carriages; bell alarm. J. H. Lenhart.

WATER SUPPLY—Source, well; system, pumping to tank; Knowles pumping engines; 15 hydrants, Bourbon; 1½ miles pipe, 6 in dia; 4 valves; quality of water good; pressure, domestic 30, fire 100 pounds; cost to construct \$18,000; int. on bonds 6 per cent. Pres. R. G. Clark; mayor, Samuel Baxter; town clerk, W. J. Brown.

Abilene, Dickinson Co., population 5000. Fire department—50 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; total membership 80, all volunteers. Chief engineer, W. L. Allison.

WATER SUPPLY—Source, well; system, direct; 55 hydrants; pipe 10 miles; pressure 80 pounds. Supt, J. E. Bonebroke; city clerk, W. P. Seed.

Anthony, Harper Co., population 2122; buildings, stone, brick and wood, 1 and 2 stories. Fire department—Value of apparatus, house and lot \$8000; total ann expenses of department \$200; 45 men, volunteers; bell alarm; 2 hose companies. Chief engineer, W. H. Allier.

WATER SUPPLY—Source not stated; system, pumping to standpipe; 50 hydrants; pipe 4½ miles. Town clerk, Jas. Smith.

Argentine, Wyandotte Co., population 5500; fire area 2 miles; mercantile buildings, stone and wood, 2 and 3 stories; private, stone, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire de-

partment—West Liberty, Muscatine Co., population 1200; buildings, wood and brick, 1 and 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 600 ft; value of fire department equipment \$3500; total membership 40, volunteers; bell alarm. Chief engineer, M. Polders.

WATER SUPPLY—Source, cisterns. Town clerk, T. K. Chase.

West Union, Fayette Co., population 2000; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 and 2 stories; fireworks ordinance. Fire department—1 chemical engine, 4 chemical extinguishers; 1 hook and ladder truck; hose rubber, good 150 ft; value of fire department equipment \$3000; total ann expenses of department about \$200; total membership 45, volunteers. Chief engineer, Frank Hobson; chairman of fire and water com, F. E. Nye.

WATER SUPPLY—Source, wells and cisterns. Mayor, T. L. Green; town clerk, Frank Camp.

What Cheer, Keokuk Co., population 5000; fire area 800 acres; mercantile buildings, wood and brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 2 hose carriages, all kinds; hose cotton, good 1000 ft, inferior 800 ft; value of fire department equipment \$800.

Wilton Junction, Muscatine Co., population 1500. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 800 ft; total membership 40, volunteers. Chief engineer, Aaron Park.

WATER SUPPLY—Source, 2 cisterns and wells. Mayor, C. W. Norton; town clerk, J. C. Parks.

Winterset, Madison Co., population 2500; fire area 8 blocks square; mercantile buildings, brick and iron, 2 stories; private, brick, stone and wood, 1½ and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1100 ft; value of fire department equipment \$5000; value of buildings occupied \$550; total membership 80, full paid; telephone alarm. Chief engineer, C. Ambrose.

WATER SUPPLY—Source, 12 wells and ponds. Mayor, F. D. Campbell; town clerk, L. Shoup.

The following places have no fire protection: Anita, Cass Co., population 800. Bayard, Guthrie Co., population 400 (voted against water-works last fall). Bonaparte, Van Buren Co., population 1000. Brighton, Washington Co., population 1000 (full set of ladders well housed, wells and cisterns). Callopo, Sioux Co., population 1000; Davis City, Decatur Co., population 750. Delmar, Clinton Co., population 587 (buckets and ladders). Downs, Wright Co., population 500. Fairbank, Buchanan Co., population 250. Farmington, Van Buren Co., population 850. Fosterville, Adair Co., population 1483 (ladders, buckets, etc.). Ida Grove, Ida Co., population 11322. Keosauqua, Van Buren Co., population 1200; Lehigh, Webster Co., population 1600. Leon, Decatur Co., population 1800. Morning Sun, Louisa Co., population 850. Norway, Benton Co., population 800 (buckets and 200 ft hose). Salem, Henry Co., population 800 (buckets and ladders). Sidney, Fremont Co., population 1000 (barrel tank in course of erection). Sioux Rapids, Buena Vista Co., population 900. Spirit Lake, Dickinson Co., population 1000. Woodbine, Harrison Co., population 600. Wyoming, Jones Co., population 1000 (3 large force pumps and 2 wells).

partment—2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1500 ft; 2 hoses, value \$250; value of fire department equipment \$200. total ann expenses of department \$2500; total membership 14, paid full time 2, paid part time 2; whistle alarm. Chief engineer, Jerrie Connors; chairman of fire and water com, J. F. Bowman; Geo. Parker, D. Smith.

Arkansas City, Cowley Co., population 2000. Fire department—3 hose carts. Chief engineer, Allen Mowry.

WATER SUPPLY—Source, springs; system, pumping to standpipe; Blake pumping engines, dy cap 2,500,000 gals; 184 hydrants, Chapman, Bourbon, Matthews; pipe 18 miles, 4 to 10 in dia, Shickle, Harrison and Howard; 80 valves, Chapman; 85 meters, Worthington and Crown; quality of water pure; filtration, natural bed sand and gravel; pressure, domestic 80 to 75, fire 50 to 150 pounds; cost to construct \$150,000; int. on bonds 6 per cent. Pres of com, J. B. Quigley; supt, L. Andrews; mayor, Frank P. Schiffbauer; city clerk, James Benedict.

KANSAS.

Armourdale, Wyandotte Co. (See Kansas City.)

Armstrong, Wyandotte Co. (See Kansas City.)

Atchison, Atchison Co., population 25,000; fire area 140 acres; mercantile buildings, brick and stone, 2 to 5 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose cart; hose cotton, good 700 ft, rubber, good 1500 ft; 4 horses, value \$800; value of fire department equipment \$2250; value of buildings occupied \$7000; total ann expenses of department \$7000; total membership 14, paid full time 7, paid part time 7; telephone alarm. Chief engineer, John Compton; chairman of fire and water com, D. Baker, Jas. Cairley.

WATER SUPPLY—Source, Missouri River; system, gravity; Gordon and Maxwell pumping engines, dy cap 2,000,000 gals; 100 hydrants, White's patent; 12 miles pipe, 4 to 12 in dia; 100 valves, Peets; 64 meters, Crown and Hersey; quality of water good; pressure 40 to 90 pounds; int on bonds 7 per cent. Pres of com, John R. Lyonberger; supt, E. S. Wills; mayor, B. P. Waggener; city clerk, T. B. Gerrow.

Beloit, Mitchell Co., population *3500; buildings, stone and wood, 1 and 2 stories. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 1500 ft; total membership 60, all volunteers; bell alarm. Chief engineer, I. G. White.

WATER SUPPLY—Source, well and Solomon River; system, pumping to standpipe; Worthington, Smith & Vaile pumping engines, dy cap 1,750,000 gals; 70 hydrants, N. O. Nelson; 6 1/2 miles pipe, 4 to 10 in dia, Shickle, Harrison & Howard; Peet valves, 6 meters, Hersey; quality of water good; pressure 75 pounds; cost to construct \$54,000; ann expenses \$1000; int on bonds 6 per cent. Pres of com, E. E. Stevens; supt, A. F. Fletcher; mayor, C. H. Geibor; city clerk, G. V. Freeman.

Bunker Hill, Russell Co., buildings, stone, 2 stories; shingle roofs. Fire department recently organized. Chief engineer, T. E. Harbough.

WATER SUPPLY—Source, springs; system, pumping to tank and direct; cap of tank 80,000; Hopkins pumping engine, dy cap 80,000 gals; 5 hydrants; 4 miles pipe. Supt, W. H. Biays; town clerk, J. B. Miller.

Burlingame, Osage Co *1800; fire area 280 acres; mercantile buildings, stone and wood, 2 stories; private, 1 1/2 and 3 stories; wooden roofs permitted. Fire department—1 chemical engine, 6 chemical extinguishers, 1 hook and ladder truck; hose rubber, good 180 ft, inferior 50 ft; value of fire department equipment \$1200; value of buildings occupied \$3000; total membership 25, all volunteers. Chief appointed by mayor, W. Thomas.

WATER SUPPLY—Source, wells Supt, W. B. Oliver.

Burlington, Coffey Co., population *4000; fire area 35 acres; buildings, stone, brick and wood, 2 and 3 stories. Fire department—3 hose carts, ladders and hooks; 1400 ft hose. Chief engineer, Geo. G. Hall.

WATER SUPPLY—Source, river; system, pumping to standpipe; standpipe cap 40,000 gals; Deane pumping engines, dy cap 2,000,000 gals; cost to construct about \$60,000; int on bonds 6 per cent. Supt, James O'Neill; town clerk, O. P. Mauck.

Caldwell, Summer Co., population 3000; mercantile buildings, stone, brick and wood, 1, 2 and 3 stories; private; wood; 1 story; wooden roofs permitted. Fire department—2 hose carriages, hooks, ladders, axes, etc.; hose rubber, good 950 ft, inferior 50 ft; value of fire department equipment \$2000; value of buildings occupied \$1000; total membership 88, all volunteers; bell alarm. Chief engineer, John W. Nice; chairman of fire and water com, J. F. Robertson.

WATER SUPPLY—Source, well and creek; system, pumping to standpipe; cap of standpipe 250,000 gals.

Cawker City, Mitchell Co., population 1540; buildings, stone and wood, 1 and 2 stories. Bucket brigade.

WATER SUPPLY—Source, good wells. Town clerk, J. W. McGhee.

Cherryvale, Montgomery Co., population *2878. Fire department—3 hose carts; 2000 ft hose; total membership 30.

WATER SUPPLY—Source, creek, system, pumping to standpipe; cap of standpipe 35,000 gals; Deane pumping engine, dy cap 2,000,000 gals, Supt, E. B. Clarke.

Cherokee, Crawford Co., population 1800; mercantile buildings, brick, 2 stories; private, 1 and 2 stories; tin roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck. W. H. Crondec, city marshal.

Chetopa, Labette Co., population 3000; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden

roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck; bucket brigade; total membership 20, all volunteers; bell alarm.

WATER SUPPLY—Water-works constructed last year (no report). City clerk, J. H. Frye.

Clay Centre, Clay Co., population 8080; fire area 120 acres; buildings, brick and wood, 2 to 4 stories. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1100 ft; value of fire department equipment \$2450; value of buildings occupied \$5000; total membership 52, all volunteers, electric alarm. Chief engineer, W. N. Benedict.

WATER SUPPLY—Source, wells; system, direct pumping; Holly pumping engines, dy cap 1,500,000 gals; 41 hydrants; pipe 5 miles; 20 gates, Chapman; pressure 40 to 200 pounds; cost to construct \$75,000; ann expenses \$2500. Supt, Jas. Hanna; city clerk, A. McArthur.

Clyde, Cloud Co., population 1200; mercantile buildings, brick and wood, 1 story; private, wood, 1 story; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, good 550 ft; total membership 20, all volunteers; gong alarm; 1 hose company. Chief engineer, L. B. Haynes.

WATER SUPPLY—Source, river; pumping to reservoir; 1 reservoir, cap 1,000,000 gals; Deane pumps; 40 hydrants; pipe 4 miles. Supt, S. R. Kirsch; town clerk, W. H. Savary.

Colony, Anderson Co., population 600; mercantile buildings, wood, 1 story; private, wood, 1 story; wooden roofs permitted. No organized fire department—30 chemical extinguishers, 50 or 60 hand grenades.

WATER SUPPLY—Source, wells.

Columbus, Cherokee Co., population 3000; mercantile buildings, stone and brick, 2 stories; private, wood, 1 1/2 stories; wooden roofs not permitted; fire ordinance. Fire department—3 hose carriages; hose rubber, good 1000 ft; value of fire department equipment \$1800; value of buildings occupied 800; total ann expenses of department \$100; total membership 31, all volunteers. Chief engineer, J. O. Houx; chairman of fire and water com, C. D. Morris.

WATER SUPPLY—Source, not stated; system, pumping to standpipe; standpipe 150 ft high; 60 hydrants, White's.

Concordia, Cloud Co., population 4000; mercantile buildings, brick and stone, 1, 2 and 3 stories; private, wood, 1 and 2 stories. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, good 900 ft, inferior 100 ft; total membership 20, all volunteers; 1 hose company. Foreman, E. E. Hopkins; chairman of fire and water com, D. L. Brown.

WATER SUPPLY—Source, wells; system, pumping to standpipe and direct; Deane pumping engines, dy cap 1,000,000 gals; 50 hydrants; 6 1/2 miles pipe; 40 gates; pressure 70 to 125 pounds; water-works owned by city; cost to construct \$45,000. Supt, W. R. Harvey; mayor, D. L. Brown, city clerk, W. R. Harvey.

Council Grove, Morris Co., population 3300; fire area 640 acres; mercantile buildings, brick and stone, 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage, hose rubber, good 1000 ft; value of fire department equipment \$1250; value of buildings occupied \$500; total ann expenses of department \$150; total membership 85, all volunteers; electric bell alarm. Chief engineer, C. H. Shaffer.

WATER SUPPLY—Source, well; system, gravity and pumping to standpipe; Davidson pumps, dy cap 2,000,000 gals; 43 hydrants, Ludlow; 5 miles pipe, 6 to 12 in dia; 83 valves; 2 meters, Union; quality of water good; pressure, domestic 80, fire 120 pounds; cost to construct \$20,000; ann expenses \$4000; no bonds. Pres of com, Daniel Kunkle of N. Y.; pres, Preston Little; mayor, J. M. Henson; city clerk, C. H. Shaffer.

Dodge City, Ford Co., population 5500; buildings, brick and wood, 1 and 2 stories. Fire department—1 hook and ladder truck, 8 hose carriages; hose cotton, good 1200 ft; expenses in 1888 \$780; total membership 72, all volunteers; bell alarm. Chief engineer, C. M. Beeson.

WATER SUPPLY—Source, wells; system, pumping to standpipe; 2 pumping engines, dy cap 750,000 gals each; Smith, Vaile & Co., 5 miles pipe, 4 to 12 in dia; 80 valves, Ludlow; quality of water fine; pressure, domestic 70, fire 90 to 200 pounds; cost to construct \$75,000. Pres of com, G. W. Gilbert; supt, F. A. Heineke; mayor, R. W. Evans; city clerk, Geo. F. Jones.

Eldorado, Butler Co., population 6000; fire area 8 square miles; mercantile buildings, stone and brick, 2 and

KANSAS—Continued.

8 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hook and ladder truck; 4 hose carriages; hose cotton, good 800 ft; rubber good 2500 ft; total membership 80, all volunteers; bell alarm; 1 hook and ladder company; 4 hose companies. Chief engineer, A. Conley; chairman of fire and water com., T. G. Doors.

WATER SUPPLY—Source, wells; system, pumping to standpipe and direct into mains; Blake's pumping engines, dy cap 1,000,000 gals; 67 hydrants; 8 miles pipe; pressure, domestic 90, fire 110 pounds. Supt., C. L. Turner; mayor, E. W. Smith; city clerk, W. O. Bush.

Ellis, Ellis Co., population 1500; mercantile buildings, stone, wood and brick, 1 and 2 stories; private, wood and stone, 1 and 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 1 hose carriage; fire department owned by U. P. R. R. Co.; all employees of railroad are members.

WATER SUPPLY—Source, wells; water-works owned by U. P. Railway Co. (not described).

Emporia, Lyon Co., population 12,000; fire area 25 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 3 hose carriages; hose rubber, good 2500 ft, inferior 500 ft; 4 horses, value \$900; value of fire department equipment \$6000; value of buildings occupied \$3000; total ann expenses of department \$8000; total membership 18, paid full time 2, paid part time 16; telephone alarm; 1 fire company. Chief engineer, C. P. Theis.

WATER SUPPLY—Source, Neosho River; system, pumping to reservoir and direct; Holly pumping engines, dy cap 8,500,000 gals; 112 hydrants, Holly; pipe 28 miles, 18 to 8 in dia, Shickle, Harrison and Howard; Holly and Eddy valves; quality of water good; pressure, domestic 60, fire 120 pounds; cost to construct \$225,000; ann expenses \$5000; int on bonds \$12,000. Supt., R. W. Jeremy; mayor, J. M. Griffith.

Erie, population 1600; fire area 1000 acres; mercantile buildings, brick and stone, 2 stories; private, wood, 1, 1½ and 2 stories; wooden roofs not permitted; fireworks ordinance. No organized fire department; total membership 150, all volunteers; bell alarm. City marshal, W. T. March. Bucket brigade and ladders.

WATER SUPPLY—Source, wells.

Eureka, Greenwood Co., population 8500, fire area 640 acres; buildings frame. Fire department—hook and ladder outfit. Chief engineer, V. Pharris.

WATER SUPPLY—Source, river; system, pumping to standpipe and direct; Deane pump, dy cap 250,000 gals; 86 hydrants; pipe 6 miles; 36 gates; pressure 80 pounds; cost to construct \$60,000; ann expenses \$800. Supt., F. Deeburt; town clerk, Dr. Watson.

Fargo Springs, Seward Co., population 4000; buildings, brick and wood, 1 to 3 stories. Fire department—2 steam fire engines, 5 hand engines, 500 chemical extinguishers, 2 hook and ladder trucks, 5 hose carriages, all kinds; hose rubber, good 8000 ft; 14 horses; value of fire department equipment \$7500; expenses in 1898 \$3000; total membership 140, paid full time 40; electric alarm. Chief engineer, L. A. Etzold.

WATER SUPPLY—Source and system not stated; 27 hydrants; pipe 8 miles. Supt., Newmiller; town clerk, G. S. Flein.

Fort Scott, Bourbon Co., population 17,000; fire area 200 acres; mercantile buildings, brick, 3 and 4 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks ordinance. Fire department—3 hose carriages; hose cotton, good 750 ft, rubber good 2000 ft, inferior 800 ft; value of fire department equipment \$3700; value of buildings occupied \$1200; total ann expenses of department \$2720; total membership 80, all volunteers; telephone alarm; 3 fire companies. Fire marshal, A. J. Hazelton; chairman of fire and water com., J. A. Willet.

WATER SUPPLY—Source, river; system, pumping to standpipe and to reservoirs; 2 reservoirs, 4,000,000 gals cap; standpipe cap 100,000 gals; Worthington pumps, dy cap 4,000,000 gals; 75 hydrants; 18 miles pipe, 6 to 12 in dia; pressure 80 to 150 pounds. Supt., H. C. Messenger; city clerk, W. P. Patterson.

Fredonia, Wilson Co., population 1850; fire area 820 acres; mercantile buildings, brick and stone, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hose carriage; hooks and ladders; hose rubber, good 1000 ft; value of fire department equipment \$2000; value of buildings occupied \$1500; total ann expenses of department \$400;

total membership 25, all volunteers; bell alarm. Chief engineer, Isaac Hudson; chairman of fire and water com., J. D. Alben.

WATER SUPPLY—Source, wells; system, pumping to reservoir; 1 reservoir cap 1,000,000 gals; Deane pumping engines, dy cap 2,000,000 gals; 50 hydrants; 5 miles pipe; pressure 150 pounds; J. A. O'Neal; city clerk, W. D. Chrisman.

Galena, Cherokee Co., population *5000. Fire department—1 hook and ladder truck.

WATER SUPPLY—Water-works constructed recently (no report). Town clerk, H. Bender.

Garnett, Anderson Co., population *8000. Fire department—1 hand engine with hose, 1 hook and ladder truck; members all volunteers.

WATER SUPPLY—Source, wells and 4 cisterns. Mayor, Jas. J. Houston.

Girard, Crawford Co., population 8250; mercantile buildings, brick and stone, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 400 ft, inferior 200 ft; value of fire department equipment \$1000; total ann expenses of department \$300; total membership 15, paid full time; bell alarm. Chief engineer, H. A. Crawford; chairman of fire and water com., C. Hitz.

WATER SUPPLY—Source, wells; system, pumping to tank; cap of tank 60,000 gals; 1 mile pipe. Supt., Wm. Osborne; town clerk, Clustin Hawley.

Great Bend, Barton Co., population 4200; mercantile buildings, brick and stone, some iron; 1, 2 and 3 stories; private, wood; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—2 hose carriages; several Babcocks; hose cotton, good 1100 ft, inferior 100 ft; value of fire department equipment \$2500; value of buildings occupied \$1000, total ann expenses of department \$300; total membership 16, all volunteers; 1 hose company. Chief engineer, W. B. Cornell.

WATER SUPPLY—Source, wells; system, pumping to standpipe; Buffalo Steam Pump Co. pumping engines, dy cap 2,000,000 gals; 50 hydrants, N. O. Nelson Mfg. Co.; pipe 4½ miles, 4 to 10 in dia, South St. Louis Foundry; 24 valves, Galvin; 1 meter; quality of water good; pressure, domestic 35 to 65, fire 100 to 150 pounds; ann expenses \$2000; int on bonds \$2500. Pres of com., J. F. Thompson; supts., E. N. and E. R. Moses; mayor, O. B. Wilson; city clerk, R. A. Charles.

Greenleaf, mercantile buildings, wood, 1 story; private, wood, 1 story; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$1000; value of buildings occupied \$300; total ann expenses of department \$100; total membership 20, all volunteers; bell alarm.

WATER SUPPLY—Source, wells.

Greensburg, Edwards Co., buildings, brick and wood, 2 stories; shingle roofs. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 2000 ft; total membership 25, all volunteers.

WATER SUPPLY—Source, well; system, direct and pumping to tank; cap of tank 110,000 gals; Knowles pumping engines, dy cap 750,000 gals; 35 hydrants; pipe 8½ miles; pressure 40 to 80 pounds; cost to construct \$45,000. Supt., G. R. Gillett; mayor, C. S. Neal; city clerk, P. M. Bagley.

Harper, Harper Co., population *4000. Fire department organized during the past year—1 hook and ladder truck.

WATER SUPPLY—Water-works constructed last year (no report).

Haven, Reno Co., population 200; fire area 50 acres; mercantile buildings, brick and wood, 1, 1½ and 2 stories; private, wood, 1 story; tin and shingle roofs. No organized fire department—200 buckets.

WATER SUPPLY—Source, river.

Hiawatha, Brown Co., population 2500; mercantile buildings, brick and stone, 2 and 3 stories; private, wood, 1 and 2 stories. Fire department—1 chemical engine, 13 chemical extinguishers, 2 hook and ladder trucks, 2 hose carriages; hose rubber, good 1150 ft; bell alarm. Chief engineer, Chas. V. Pyle.

WATER SUPPLY—Source, wells; system, pumping to standpipe; Deane pumping engines, dy cap 1,000,000 gals; 44 hydrants; 6½ miles pipe, 4 to 10 in dia, S. H. & H.; 45 valves; quality of water good; pressure, domestic 40 to 60, fire 125 pounds; works owned by city; cost to construct \$48,000. Supt., H. P. Harrison; mayor, J. P. Baine; town clerk, C. H. Lawrence.

Holton, population 8000; fire area 8 acres; mercantile buildings, brick and stone, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage, 4 pumps; hose rubber, inferior 1000 ft; total membership 20, all volunteers; bell alarm. Chief engineer, F. P. Craig.

WATER SUPPLY—Water-works in contemplation.

Howard, Elk Co., population 11802; buildings, stone and wood, 1 to 2 stories. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 500 ft; value of fire department equipment \$1500; total membership 24, all volunteers. Chief engineer, John Marshall.

WATER SUPPLY—Wells and cisterns. City clerk, W. D. Burns.

Hutchinson, Reno Co., population 15,000; fire area 2 miles; mercantile buildings, stone and brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—2 chemical extinguishers, 8 hose carriages; hose cotton, good 1000 ft, rubber good 800 ft, inferior 200 ft; value of fire department equipment \$4000; total ann expenses of department \$1500; total membership 25, paid part time; telephone alarm; 2 hose companies. Chief engineer, J. A. Baum; chairman of fire and water com, A. M. West.

WATER SUPPLY—Source, inexhaustible wells; system, direct; 177 hydrants; 5 miles pipe. Supt, L. A. Beebe; city clerk, A. A. Meredith.

Independence, Montgomery Co., population 4500; fire area 40 acres; mercantile buildings, brick and stone, 2 stories; private, wood, stone and brick, 1 and 2 stories; fireworks ordinance; causes of fire investigated. Fire department—1 chemical engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1600 ft; value of fire department equipment \$4000; value of buildings occupied \$3500; total membership 11, all volunteers; paid for time served at fires by the city; bell alarm. Chief engineer, L. Shadley.

WATER SUPPLY—Source, Virgilgr River; system, pumping direct into mains and to standpipe; Smith, Vaile & Co. pumping engines, dy cap 1,250,000 gals; 53 hydrants, N. O. Nelson; 6½ miles pipe, 4 to 10 in dia; 16 valves, Ludlow; 8 meters, Crown; quality of water soft, filtration gravel and charcoal; pressure, domestic 85 pounds, for fire can put on direct pressure; cost to construct \$80,000; ann expenses \$15,000; int. on bonds \$4280. Mayor, W. Kincaid; city clerk, J. B. Underhill.

Iola, Allen Co., population 8000; fire area 10 acres; buildings, wood and stone, 1½ and 2 stories. No fire department.

WATER SUPPLY—Source, wells. Village clerk, W. P. Northrup.

Junction City, Davis Co., population 5800; fire area 1200 acres; mercantile buildings, stone, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 800 ft, rubber good 1500 ft, inferior 1000 ft, leather inferior 400 ft; value of fire department equipment \$2500; value of buildings occupied \$35,000; total ann expenses of department \$800; total membership 75, all volunteers; 1 hook and ladder company; 8 hose companies. Chief engineer, A. L. Barnes; chairman of fire and water com, S. D. Underwood.

WATER SUPPLY—Source, wells; system, pumping direct into mains through city, then into reservoir; 2 Deane pumping engines, dy cap 1,000,000 gals each; 60 hydrants, Matthews; 6½ miles pipe, 1½ to 10 in dia; 26 valves, Chapman; 1 meter, National Meter Co.; quality of water good; pressure 75 to 80 pounds; water-works owned by city; cost to construct \$66,000; ann expenses \$1500; int on bonds \$3000. Supt, C. T. Wisler; mayor, C. P. Fogelstrom; city clerk, J. B. Callen.

Kansas City, Wyandotte Co., population 50,000; fire area 10 square miles; mercantile buildings, brick and stone, 3 to 5 stories; private, brick, 2 stories; wooden roofs permitted outside fire limits; fireworks ordinance. Fire department—1 chemical engine, 6 chemical extinguishers, 1 aerial truck, 4 hose carriages, all kinds; 1 hose wagon, combination water tower; hose rubber, good 5100 ft; 10 horses, value \$3000; value of fire department equipment \$18,000; value of buildings occupied \$10,000; total ann expenses of department \$17,500; total membership 21, paid full time; electric and telephone alarm; 800 street boxes in manufactories and warehouses. Chief engineer, W. J. Hill; chairman of fire and water com, M. J. Flaherty.

WATER SUPPLY—Source, Missouri River; system, pumping to reservoir and standpipe; Holly and Worthington pumping engines, dy cap 80,000,000 gals; 180 hydrants, Matthews; 80 miles pipe, 2 to 42 in dia; valves, Ludlow;

112 meters, National Meter Co.; quality of water good; pressure, 60 to 100 pounds. Pres of com, G. E. Taintor; supt, B. F. Jones; manager, R. M. Jones; mayor, W. A. Cay; city clerk, Benj. Schirb.

Kingman, population 2500; fire area 20 acres; mercantile buildings, brick, 2 stories; private, wood, 1 story; wooden roofs not permitted. Fire department—1 chemical engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1000 ft; value of fire department equipment \$3000; value of buildings occupied \$10,000; total membership 85, all volunteers; bell alarm; 1 fire company. Chief engineer, John A. Russele; chairman of fire and water com, Fremont Burkett.

WATER SUPPLY—Source not stated; system, pumping to tank; cap of tank not given.

Kinsley, Edwards Co., population 1500; buildings, brick and wood, 1½ and 2 stories. Fire department—6 chemical extinguishers; ladders and buckets; bell alarm; 1 fire company. Chief engineer, E. M. Bois.

WATER SUPPLY—Source, well; system, pumping to standpipe; standpipe cap 180,000 gals; Deane pumping engines, dy cap 2,000,000 gals; 27 hydrants; 4 miles pipe; 20 Chapman gates; pressure 40 to 150 pounds; cost to construct \$40,000; ann expenses \$1000. Supt, R. G. Steven; city clerk, L. C. Geer.

La Cygne, Linn Co., population 11800; buildings, brick, 2 stories; wooden roofs are permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; value of fire department equipment \$1500. Chief engineer, J. O. Rogers.

WATER SUPPLY—Source, wells, 4 public cisterns, also private cisterns. Ed. C. Lane.

Lansing, Leavenworth Co., population 1000; fire area 8 acres; mercantile buildings, wood, 1, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 hose carriages; hose cotton, good 700 ft, rubber good 700 ft, inferior 300 ft; value of fire department equipment \$4000; value of buildings occupied \$500; electric bell and steam whistle alarm. Chief engineer, Dan. Storrs.

WATER SUPPLY—Source not stated; system, pumping to reservoir; 2 reservoirs, cap 2,000,000 gals; pumping engines cap 500 gals per minute; 10 hydrants; pressure 80 pounds. Town clerk, R. Fleming.

Larned, Pawnee Co., population 1507; buildings brick, 1 and 2 stories. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1200 ft; rubber good 1200 ft; value of fire department equipment \$2000; total membership 32, all volunteers; bell alarm. Chief engineer, John C. Fry.

WATER SUPPLY—Source, wells; system, pumping to standpipe; cap of standpipe 80,000 gals; 60 hydrants; pipe 4 miles; pressure 100 pounds. City clerk, G. Bedell.

Lawrence, Douglas Co., population 11,000; fire area 2200 acres; mercantile buildings, brick and stone, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 1500 ft, inferior 500 ft; 4 horses, value \$500; value of fire department equipment \$5000; value of buildings occupied \$3000; total ann expenses of department \$2000; total membership 15, paid full time 2, paid part time 13; telephone and bell alarm. Chief engineer, B. J. Whitman.

WATER SUPPLY—Source, river; system, pumping to standpipe; cap of standpipe 240,000 gals; Worthington pumping engines, dy cap 2,500,000 gals; 120 hydrants; pipe 12 miles; cisterns cap 7000 barrels dy. Supt, John Walker; city clerk, A. P. Honnold.

Leavenworth, Leavenworth Co., population 31,000; fire area 42 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; causes of fire investigated. Fire department—2 steam fire engines, 2 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; siamese couplings used; hose cotton, good 1600 ft, inferior 900 ft, rubber good 500 ft, inferior 200 ft; 5 horses; value of fire department equipment \$12,000; value of buildings occupied \$35,000; total ann expenses of department \$10,000; hydrants rent \$3800; total membership 12, paid full time; telephone alarm. Chief appointed by mayor and confirmed by council. P. Burns.

WATER SUPPLY—Source, river; system, pumping to basins and to reservoir; cap of reservoir and basins 12,000,000 gals; Holly and Worthington pumping engines, dy cap 11,000,000 gals; 126 hydrants; pipe 23 miles, 4 to 18 in dia, Ludlow; Chapman gates; 320 meters, Crown, Hersey; filtration through settling reservoir; pressure 120 pounds. Pres of com, L. T. Smith; supt, S. Hastings.

Lindsborg, McPherson Co., population 1800; buildings, brick, stone and wood, 1 to 4 stories; wooden roofs

KANSAS—Continued.

permitted. No fire department—1 hook and ladder truck; 50 buckets.

WATER SUPPLY—Source, wells. Town clerk, G. E. Eberhardt.

Lyons, Rice Co., population 5000; mercantile buildings, brick and stone, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—2 hose carriages; hose rubber, good 1200 ft, inferior 800 ft; total membership 25, all volunteers. Chief engineer, O. R. Potter; chairman of fire and water com, W. T. Nicholas.

WATER SUPPLY—Source not stated; system, pumping to tank; cap of tank 2200 barrels; Deane pumping engines.

Manhattan, Riley Co., population 4917. Fire department—1 chemical engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1200 ft, inferior 250 ft; 2 horses; total membership 61, 1 paid, 60 volunteers. Chief engineer, L. R. Brady.

WATER SUPPLY—Source, Blue River; system, pumping to reservoir; Deane pumping engines, cap 1200 gals per minute; 40 hydrants, Matthews, Chapman; pipe 8 miles, 4 to 10 in dia; valves, Galvin; 1 meter, Worthington; quality of water fair, filtration coarse sand; pressure 80 pounds; cost to construct \$72,000; ann expenses \$2000; int on bonds 6 per cent. Chairman of com, W. C. Johnston; supt, Geo. E. Hopper; mayor, H. S. Roberts; city clerk, C. E. Bowen.

Marion, Marion Co., population 1691; buildings, stone and wood, 2 stories; tin roofs. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft; volunteer department; electric alarm. Chief engineer, W. W. Case.

WATER SUPPLY—Source, well; system, pumping to standpipe and direct; standpipe cap 850,000 gals; Volker & Felthousen pumping engines, dy cap 2,000,000 gals; 50 hydrants; pipe 5 miles; pressure 300 pounds. City clerk, H. A. McClain.

Marysville, Marshall Co., population 3000; fire area 40 acres; mercantile buildings brick, 2 stories; private, wood, 1 story; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—3 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages, hose cotton, good 1000 ft; value of fire department equipment \$3000; total membership 40, all volunteers; bell alarm; 1 hook and ladder company, 2 hose companies. Chief engineer, Samuel Forter; chairman of fire and water com, E. L. Miller.

WATER SUPPLY—Source, wells. City clerk, A. Campbell.

McPherson, McPherson Co., population 5000; area 700 acres; buildings, brick and wood, 1, 2 and 3 stories. Fire department—6 chemical extinguishers, 1 hose carriage; hose rubber, good 1200 ft; value of fire department equipment \$10,000; total membership 85, paid part time 16. Chief engineer, A. C. Wilcox.

WATER SUPPLY—Source, wells; system, pumping to tank; Cook pumping engines, cap 10,000 gals per hour; 20 hydrants, Chapman; pipe 8 miles, 4 to 10 in dia; valves Chapman; pressure, domestic 25, fire 80 pounds; water-works run by city council. Supt, A. Grosse; mayor, J. C. Hamilton; city clerk, Travis.

Ma vern, Osage Co., population 700; fire area 4 acres; mercantile buildings, stone, 1 story; private, wood, 1 story; wooden roofs not permitted. Fire department—20 chemical extinguishers, buckets. Chief engineer, J. M. Burton.

Minneapolis, Ottawa Co., population 1779; buildings, brick and wood, 1 and 2 stories. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1200 ft; value of fire department equipment \$2500; total membership 71, all volunteers; bell alarm. Chief engineer, D. D. Hoag.

WATER SUPPLY—Source, wells; system, direct; Blake pumping engines, dy cap 2,000,000 gals; 50 hydrants; 4 miles pipe; pressure, domestic 45 to 100 pounds; standpipe recently erected. Supt, A. Gilbert; city clerk, R. L. Hilman.

Mound City, Linn Co., population 1940; buildings, brick and wood, 1 and 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; value of fire department equipment \$300; total membership 50, all volunteers; bell alarm. Chief engineer, C. Lehman.

WATER SUPPLY—Source, 5 large public cisterns. Town clerk, J. H. Trego.

Ness City, Ness Co., population 1500; fire area 1 mile; mercantile buildings, stone, 1 to 4 stories; private, wood,

1 to 2 stories; wooden roofs not permitted. Fire department—1 chemical engine; value of buildings occupied 500; total membership 20, all volunteers; bell alarm. Chief engineer, G. S. Redd.

WATER SUPPLY—Water-works recently constructed (no report). City clerk, R. Osborn.

Newton, Harvey Co., population 12,000. Fire department—1 hook and ladder truck, 2 hose carriages; total membership 78, all volunteers. Chief engineer, Jas. Foltz.

WATER SUPPLY—Source, wells; system, direct and pumping to standpipe; Worthington pumping engines, dy cap 2,000,000 gals; 115 hydrants, N. O. Nelson; pipe 16 miles, 4 to 12 in dia, Shickle, Harrison & Howard; 50 meters, Worthington & Crown; quality of water good; pressure, domestic 40 to 60, fire 150 pounds. Pres of com, R. M. Spirey; supt, Jno. E. Ford; mayor, Henry Buifer; city clerk, S. Lupfer.

Norton, Norton Co., population 15,000; fire area 160 acres; mercantile buildings, brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft; 3 horses, value \$900; value of fire department equipment \$1700; value of buildings occupied \$800; total ann expenses of department \$300; total membership 87, all volunteers; hook and ladder company; 1 hose company. Chief engineer, J. W. Vining; chairman of fire and water com, B. V. Wheeler.

WATER SUPPLY—Source, 8 wells; system, pumping to standpipe and direct; standpipe cap 80,000 gals; Deane pumping engine, dy cap 500,000 gals; 22 hydrants; pipe, c. i., 3½ miles; cost to construct \$30,000; ann expenses \$2000; int on bonds 6 per cent. Supt, E. J. Davis.

Olathe, Johnson Co., population 19021; fire area 6½ acres; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 chemical engine, 6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 600 ft; 2 horses; value of fire department equipment \$3000; value of buildings occupied \$500; total membership 15, paid part time; bell alarm. Chief appointed by mayor and confirmed by council.

WATER SUPPLY—Source, surface water; system, direct; reservoir cap 20,000,000 gals; 80 hydrants; pipe 3 miles; pressure 100 pounds; ann expenses \$800. Supt, S. C. Pettegrew.

Osage City, Osage Co., population 5000; mercantile buildings, brick and stone, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 chemical engine on wheels, 1 hook and ladder truck. Fire department to be organized soon.

WATER SUPPLY—A franchise has been granted for a system of water-works. City clerk, L. L. Bodelle.

Oswego, Labeth Co., population 2500; fire area 1200 acres; mercantile buildings, brick, 2 stories; private, wood, 1½ stories; fireworks ordinance; causes of fire investigated. Fire department—1 chemical engine, 4 chemical extinguishers, 2 hose carriages; siamese couplings used; hose good 150 ft, inferior 100 ft, rubber good 1000 ft; value of fire department equipment \$7000; value of buildings occupied \$3000; total ann expenses of department \$800; total membership 30, all volunteers; bell alarm. Chief engineer, O. R. Sigumes.

WATER SUPPLY—Source, river; system, pumping to standpipe and direct; pumping engines, dy cap 2,000,000 gals; 50 hydrants; pipe 6 miles; 28 Ludlow gates; 6 meters, Hersey; filtration gravel and charcoal; pressure 80 to 140. Supt, F. L. Greene; mayor, J. W. Marley; city clerk, J. D. H. Reed.

Ottawa, Franklin Co., population 8000; fire area 900 acres; mercantile buildings, stone and brick; 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages, all kinds; siamese couplings; shut-off nozzles; hose cotton, good 900 ft, rubber good 1500 ft, inferior 300 ft; 2 horses, value \$250; value of fire department equipment \$30,000; value of buildings occupied \$3500; total ann expenses of department \$8000; total membership 26, paid full time 1, paid part time 25; electric alarm; 18 street boxes; 1 hook and ladder company; 8 hose companies. Chief engineer, A. P. Elder; chairman fire and water com, A. Willis.

WATER SUPPLY—Source, wells and river; system, pumping to standpipe; Deane pumping engines, dy cap 1,500,000 gals; 77 hydrants, Chapman; pipe 9¾ miles, 4 to 10 in dia; 26 valves, Chapman; 6 meters, Crown; quality of water good; pressure, domestic 40 to 60, fire 90 pounds. Owner of water-works, C. J. Ewing; supt, W. Mitchell; mayor, Jno. P. Harris.

Paola, Miami Co., population 4500; fire area 80 acres; mercantile buildings, brick, 2 stories; private, wood 1½ stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 1100 ft, inferior 50 ft; value of fire department equipment \$3000; value of buildings occupied \$100; total membership 12, all volunteers; bell alarm. Chief engineer, W. Todd; chairman of fire and water com, W. W. Culbertson.

WATER SUPPLY—Source, creek; system, pumping direct and to reservoir; cap of reservoir 100,000 gals; Worthington pumping engines; dy cap 2,000,000 gals; 57 hydrants; 7 miles pipe; 10 gates, Ludlow; Hyatt filtering plant; pressure 55 to 125 pounds; cost to construct \$65,000. Pres or chairman of com, H. N. Hazard; supt, E. W. Robinson.

Parsons, Labette Co., population 7745; fire area 30 acres; mercantile buildings, brick and stone, 2 stories; private, wood, 1½ stories; fireproof material for roofs. Fire department—1 hook and ladder truck, 2 hose carts; value of fire department equipment \$1000; value of buildings occupied \$500; total membership 20, all volunteer; bell and electric alarm. Chief elected by the company.

WATER SUPPLY—Source, Labette River; system, pumping to standpipe; Smith, Vaile pumping engines, dy cap 3,000,000 gals; hydrants 55, Chapman & White; pipe 9 miles, 4 to 12 in dia, Shickle, Harrison and Howard; 30 valves, Ripley & Bronson; 16 meters, Crown-Hersey Empire; quality of water good; filtration, gravity filter into well; pressure, domestic 40, fire 120 pounds; cost to construct \$30,000; ann expenses \$2700; int on bonds \$4900. Pres of com, C. H. Kimball; supt, W. K. Haynes; mayor, A. F. Niely; city clerk, R. D. Talbot.

Peabody, Marion Co., population 2200; buildings, stone, brick and iron, three stories. Fire department—1000 ft hose; 1 building in use; total membership 25; bell alarm; 1 hose company. Chief engineer, L. T. Morrill.

WATER SUPPLY—Source, wells and creek; system, pumping to tank and direct; cap of tank 60,000; 25 hydrants, 2½ miles iron mains. Supt, L. T. Morrill.

Pittsburgh, Crawford Co., population 6000; buildings, brick and wood, 1 and 2 stories. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft; value of fire department equipment \$2500; expenses in 1898 \$300; total membership 67, all volunteers; bell alarm. Chief engineer, J. C. Merrill.

WATER SUPPLY—Source, bored wells; system, pumping to reservoir; Worthington and Nelson pumping engines, dy cap 1,000,000 gals; 85 hydrants, Nelson; 12 miles pipe, 8 to 8 in dia; 15 to 20 valves, Nelson; 10 to 15 meters; pressure, domestic 45, fire 150 pounds; cost to construct \$85,000; ann expenses \$3500; int on bonds \$4500, 6 per cent. Pres of com, Frank Playsted; supt, Chas. Davison; mayor, Sam. Barratt; city, town or village clerk, W. S. Miller.

Pleasanton, Lynn Co., population 1479; buildings, brick and wood, 1 and 2 stories. Fire department—1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$650; total membership 15, all volunteers; bell alarm. Chief engineer, Fred. Wagner.

WATER SUPPLY—Source not stated; 1 reservoir; 10 hydrants; 3550 ft pipe; pressure 40 pounds; wind and steam power. Town clerk, Daniel Rich.

Russell, Russell Co., population 1200; fire area 6 half blocks; mercantile buildings, wood, stone and iron 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire limits. Fire department—2 chemical engines on wheels, 4 chemical extinguishers, 1 hook and ladder truck; 1 water tank on wheels; value of fire department equipment \$3500; value of buildings occupied \$3000; total membership 31, all volunteers; bell alarm. Chief engineer, P. J. Slimm.

WATER SUPPLY—Source, wells. City clerk, Wm. Richards.

Subetha, Gehama Co., population 2000; mercantile buildings, wood, brick and stone, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 300 ft, inferior 50 ft, rubber good 300 ft; value of fire department equipment \$700; value of buildings occupied \$500; total membership 25, paid part time; bell alarm. Chief engineer, I. N. Bell.

WATER SUPPLY—Source, wells and cisterns. Town clerk, J. F. Thompson.

Salina, Salina Co., population 11,000; fire area 160 acres; mercantile buildings, brick and stone, 2, 3 and 4 stories; private, wood, 2 and 3 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 3 hose carts; hose rubber, good 1200 ft, value of fire department equipment \$3500; value

of buildings occupied \$5000; total ann expenses of department \$1000; total membership 35, all volunteers; Gamewell electric alarm; 16 street boxes; 1 hook and ladder company, 2 hose companies. Chief engineer, Howard Langan; chairman of fire and water com, Dan Whitehead.

WATER SUPPLY—Source, wells; system, direct pumping; Holly-Gaskill pumping engines, dy cap 1,750,000 gals; 87 hydrants, Holly Co.; pipe 8½ miles, 2 to 12 in dia, D. Long & Co.; 35 valves, Eddy; 28 meters, Hersey; quality of water good; pressure, domestic 35, fire 80 to 125 pounds; cost to construct \$103,000; int on bonds 6 per cent. Pres of com, C. H. Payson; supt, J. H. Decker; mayor, C. R. Underwood; city clerk, J. Bishop.

Sedgwick, Harvey Co., population 700; fire area 40 acres; mercantile buildings, brick, stone and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$300; value of buildings occupied \$500; total membership 14, all volunteers; bell alarm; Chief engineer, W. W. Anderson.

Sensae, Nemaha Co., population 1225. Fire department—1 chemical engine, double tank, 1 hook and ladder truck. Chief engineer, J. A. Gilchrist.

WATER SUPPLY—Source, wells and cisterns. A. A. Brooks.

Solomon City, Dickinson Co., population 1032; buildings, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 8 hose carriages; hose rubber and cotton, good 1500 ft, inferior 150 ft; value of fire department equipment \$5000; total ann expenses of department \$400; total membership 35, volunteers, paid part time 8; bell alarm. Chief engineer, Phil Gardner.

WATER SUPPLY—Source, 4 cisterns; system, pumping to cisterns; pumping engines cap 530 gals per minute. Town clerk, H. J. G. Newidler.

Sterling, Rice Co., population 2500; fire area 600 acres; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in limits; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft, rubber inferior 500 ft; total membership 30, volunteers; electric alarm. Chief engineer, Wm. C. McVay.

WATER SUPPLY—Source, wells; system, direct pumping; Deane pumping machinery; 42 double hydrants; pipe 7 miles, 4 to 8 in dia; pressure 80 to 160 pounds; water-works operated by city; cost to construct \$45,000. Mayor, J. F. Gaskell.

Thayer, Neosho Co., population 700; buildings, stone, brick and wood, 2 stories; shingle roofs. Fire department—ladders; bell alarm.

WATER SUPPLY—Source, lake; 1 reservoir cap 10,000,000 gals. City clerk, J. M. Dunamore.

Topeka, Shawnee Co., population 50,000; fire area 300 acres; mercantile buildings, stone and brick, 2 and 5 stories; private, brick and wood, 1 to 3 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 steam fire engine, 2 chemical engines on wheels; 3 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; hose rubber, good 5000 ft, inferior 200 ft; 16 horses, value \$2300; value of fire department equipment \$19,500; value of buildings occupied \$31,500; value of ground \$30,450; total annual expenses of department \$25,000; total membership 32, paid full time; telegraph alarm; no of street boxes 22; total no of fire companies 8. Chief engineer, Geo. O. Wilmarth; chairman of fire and water com, J. S. Earnest.

WATER SUPPLY—Source, rivers and wells; system, direct pumping; Holly-Gaskill pumping engines, dy cap 7,000,000 gals; 236 hydrants; pipe 33 miles, 4 to 20 in dia; 210 Ludlow gates; 100 meters, Crown; quality of water good; filtration sand; pressure 45 to 125 pounds; water-works owned by company; cost to construct \$160,000; ann expenses \$30,000; int on bonds \$7200. Pres of com, Joab Mulvane; sec, M. O'Brien; mayor, R. L. Cofran, city clerk, Geo. Tauber.

Valley Falls, Jefferson Co., population 1500; fire area 80 acres; mercantile buildings, brick and stone, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 aerial truck, 1 hose carriage; hose rubber, good 1000 ft; value of fire department equipment \$1500; total membership 25, all volunteers. Chief engineer, H. M. Dost; chairman of fire and water com, H. D. Butts.

WATER SUPPLY—Source, wells; system, pumping to tank, tank 20x30 ft on stone tower 55 ft high; pipe 1½

KANSAS—Continued.

miles, 4 to 6 in dia; cost to construct \$15,800; int on bonds 7 per cent. Chairman of com, C. C. Lord; sec, H. D. Butts.

Wallace, Wallace Co., population 225; buildings, wood, 1 and 2 stories; shingle roofs. Fire department—1 steam fire engine, 5 chemical extinguishers, 1 hose carriage; hose rubber, good 1000 ft; value of fire department equipment \$1000; bell and whistle alarm. Chief engineer, Frank Wiszgarder.

WATER SUPPLY—Source, not stated; system, pumping to reservoir, 2 reservoirs.

Washington, Washington Co., population 11822; buildings, wood, brick and stone, 2 stories. Fire department—34 chemical extinguishers, 1 hook and ladder truck; value of fire department equipment \$500; total ann expenses of department \$25; bell alarm.

WATER SUPPLY—Source, public and private wells and cisterns. City clerk, S. Clark.

Wellington, Sumner Co., population 1000; fire area 900 acres; mercantile buildings, brick and stone, 2 and 3 stories; private, wood, brick and stone, 1 to 3 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1850 ft, inferior 150 ft, rubber good 1850 ft, inferior 200 ft; value of fire department equipment \$5000; value of buildings occupied \$500; total ann expenses of department \$1200; total membership 43, paid part time; bell alarm; 1 hook and ladder company, 2 hose companies. Chief engineer, B. A. Ellsworth.

WATER SUPPLY—Source, creek; system, pumping direct and to standpipe; Smith, Vaile pumping engines, dy cap 1,500,000 gals; new standpipe 24 by 125 ft put in during the past year; 73 hydrants; pipe 11 miles, 4 to 16 in dia; Chapman gates; 18 meters, Crown, Hersey; pressure 40 to 50 pounds; cost to construct \$60,000. Supt, J. M. Thraus; mayor, W. R. Specknall; city clerk, U. S. Nelson.

Wetmore, Nemaha Co., population 1000; fire area 830 acres; mercantile buildings, brick, 1, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—3 hand engines, 1 chemical engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 aerial truck, 1 hose carriage; bucket brigade; fire cisterns pump and hose on principal streets; hose rubber, good 300 ft; value of fire department equipment \$3000; value of buildings occupied \$600;

total ann expenses of department \$300; total membership 85, all volunteers; bell alarm. Chief engineer, Wm. Caldwell; chairman of fire and water com, P. F. Briney.

Wichita, Sedgwick Co., population 40,000; fire area 28,000 acres; mercantile buildings, brick and stone, 1 to 5 stories; private, wood and brick, 1 and 2 stories; fireworks ordinance. Fire department—1 steam fire engine, 2 chemical engines, 2 hook and ladder trucks, 2 hose carriages, 2 hand hose reels; hose cotton, good 1000 ft; value of fire department equipment \$14,000; value of buildings occupied \$10,000; total ann expenses of department \$600; total membership 46, paid full time 16, volunteers or call men 30; electric alarm. Chief engineer, A. G. Walden.

WATER SUPPLY—Source, driven wells and river; system, pumping to standpipe; standpipe 150 ft high, 2½ ft in dia; Smith and Vaile pumping engines, dy cap 5,000,000 gals; 195 hydrants; pipe 25 miles, 4 to 16 in dia; pressure 45 to 100 pounds. Supt, D. C. Huffman; city clerk, Fred Schatner.

Winfield, Cowley Co., population 7850. Fire department—1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose cotton, good 1250 ft, rubber good 1200 ft; total membership 45, all volunteers; bell alarm. Chief engineer, John A. Foults.

WATER SUPPLY—Source, Walnut River; system, pumping to reservoir; Worthington pumping engines, dy cap 2,000,000 gals; 73 hydrants, James Flower; pipe 9 miles, 4 to 18 in dia; 24 Chapman gates; 37 valves, Flower, 2½ meters, Hersey; quality of water good; filtration, Oliphant system, dy cap 1,000,000 gals; pressure 50 to 100 pounds; cost to construct \$120,000; int on bonds 6 per cent. Pres of com, C. H. Payson; Supt, J. H. Decker; mayor, P. H. Albright; city clerk, E. S. Bedillion.

Wyandotte, Wyandotte Co. (see Kansas City).

The following towns have no fire protection: Argonia, Sumner Co., population 500. Baxter Springs, Cherokee Co., population 1800. Colby, Thomas Co. Fall River, Greenwood Co. Frankfort, Marshall Co., population 1800. Humboldt, Allen Co., population 12045. Le Roy, Coffey Co., population 1000. Louisville, Miami Co., population 900. Lyndon, Osage Co. Moline, Elk Co. Osborne, Osborne Co. Scandia, Republic Co. St. Francis, Cheyenne Co., population 400. Troy, Doniphan Co. Ulysses, Grant Co., population 800. Walnut, Crawford Co., population 700. Wamego, Pottawatomie Co., population 3000. White Cloud, Doniphan Co. Williamsburg, Franklin Co.

KENTUCKY.

Augusta, Bracken Co., population 1500; fire area 600 acres; mercantile buildings, brick and wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—2 hand engines, 1 hook and ladder truck, 1 hose carriage; siamese couplings; hose cotton, good 600 ft, rubber good 600 ft, inferior 100 ft; leather good 800 ft; value of fire department equipment \$3000; value of building owned \$300; total membership 60, volunteers; bell alarm. Chief engineer, J. R. Wilson.

WATER SUPPLY—Source, 21 cisterns.

Bardstown, Nelson Co., population 2500; mercantile buildings, brick 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft; value of fire department equipment \$5000; value of buildings, 3 owned, \$2500; total ann expenses of department \$500; total membership 70, volunteer, paid 2; bell alarm. Chief engineer, Henry Wassell.

WATER SUPPLY—Source, 15 cisterns. Town clerk, Jno. S. Kelley.

Bellevue, Campbell Co., population 4500; fire area 2000 acres; buildings, brick and wood, 2 and 3 stories; fireworks ordinance. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; 1 hand pump; hose cotton, good 1000 ft, rubber good 150 ft; value of fire department equipment \$2000; value of buildings occupied \$1000; total ann expenses of department \$350; total membership 80, paid full time 2; bell alarm. Chief engineer, Henry F. Coriell; chairman of fire and water com, A. Gwinia.

WATER SUPPLY—Source, river; system, pumping to reservoir; 100 hydrants; pipe 15 miles, 4, 6, 8 and 10 in dia, Addystone; 40 valves, Ludlow; 1 meter, Worthington; quality of water pure, soft; pressure 75 pounds; cost to construct \$100,000; ann expenses \$2500; int on bonds 6 per cent. Pres, Chas. W. Baker; supt, G. R. Harms; mayor, G. R. Harms; town clerk, Chas Harrison.

Bowling Green, Warren Co., population 9000; buildings, brick, 3 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 4 hose carriages; hose rubber, good 3000 ft, inferior 1000 ft; value of fire department equipment \$4500; value of buildings, 1 owned, \$500; total ann expenses of department \$800; total membership 81, paid part time; whistle and bell alarm. Chief, J. H. Wilkerson.

WATER SUPPLY—Source, river; system, pumping to reservoir; reservoir cap 1,000,000 gals, Dickson & Dennis Long & Co. pumping engines, dy cap 2,700,000 gals; 33 hydrants, R. D. Wood & Co.; pipe 15 miles, 16 to 4 in dia, Dennis, Long & Co.; 40 meters, National Meter Co.; quality of water limestone; pressure 70 to 80 pounds; cost to construct \$90,000; ann expenses \$4000; int on bonds 5 per cent. Pres, Jno. Demreth; supt, Jas. H. Wilkerson; mayor, T. J. Smith; city clerk, G. S. Hollingsworth.

Carlisle, Nicholas Co., population 1400; fire area 165 acres; mercantile buildings, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 800 ft; value of fire department equipment \$1600; total membership 50; bell alarm. Chief engineer, T. P. Tureman.

WATER SUPPLY—Source, 6 large cisterns. Town clerk, J. H. Powling.

Carrollton, Carroll Co., population 1850. Fire department—2 chemical engines on wheels, 6 chemical extinguishers, 1 hook and ladder truck; hose rubber, good 500 ft; 2 hoses; total membership 30. Chief engineer, Jas. F. Jett.

WATER SUPPLY—Source, river and 5 cisterns. Town clerk, R. J. Wilson.

Catlettsburg, Boyd Co., population 3000; fire area 300 acres; mercantile buildings, brick and wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hand engine, 2 hose carriages; hose rubber, good 1000 ft; 2 hoses, value \$400; value of fire depart-

ment equipment \$5000; value of buildings occupied \$3000; total ann expenses of department \$1500; total membership 25, volunteer; bell alarm. Chief engineer, J. A. Kilgore.

WATER SUPPLY—Source, cisterna. Town clerk, J. W. Mullian.

Covington, Kenton Co., population 42,000; fire area 1496 acres; mercantile buildings, brick, 8 and 4 stories; private, brick, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 1 chemical engine on wheels, 4 chemical extinguishers, 1 aerial truck, 5 hose carriages, all kinds; hose cotton, good \$200 ft; 14 horses; value of fire department equipment \$30,000; value of buildings occupied \$25,000; total ann expenses of department \$25,000; total membership 27, paid; Gamewell electric alarm; 45 street boxes; 5 fire companies. Chief engineer, Joseph Meyers; chairman, Thos. Sandford.

WATER SUPPLY—Source, river; system, pumping to basins and gravity; reservoir cap 84,500,000 gals; 8 basins, combined cap 74,500,000 gals; Holly pumping engines, dy cap 10,000,000 gals; 26 cisterns; 250 hydrants; pipe 28 miles, 4 to 30 in dia; valves; meters; pressure 80 pounds; water-works owned by city; cost to construct old works \$400,000; new about \$1,000,000; ann expense of old works \$35,000. Supt of old works, W. H. Gloré.

Cynthiana, Harrison Co., population 3500; mercantile buildings, brick, 2 and 3 stories; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1200 ft; inferior 400 ft; value of fire department equipment \$6500; value of buildings occupied \$4000; total membership 28, paid full time 2; bell alarm. Chief engineer, F. Robitzer.

WATER SUPPLY—Source, river and 14 cisterns; cap of cisterns 880 barrels dy. Town clerk, T. A. Garnett.

Danville, Boyle Co., population 3075; mercantile buildings, brick, 3 stories; private, brick, 2 stories; fireworks ordinance. Fire department—1 hand engine, 3 chemical engines; 2 chemical extinguishers; 1 hook and ladder truck; hose rubber, good 800 ft; inferior 300 ft; value of fire department equipment \$3500; total membership 45, volunteers; bell alarm. Chief engineer, John A. Cheek.

WATER SUPPLY—Source, wells and cisterns. Mayor, J. A. Cheek; town clerk, J. W. Yerkes.

Dayton, Campbell Co., population 5500; mercantile buildings, brick and wood, 1 to 3 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, 800 ft; bell alarm.

WATER SUPPLY—Source, river; system, pumping to reservoir; Holly pumping engines; 40 hydrants, Bourbon C. & B. Co.; 5 miles pipe, 4 to 10 in dia, Addyston; 100 valves, Bourbon C. & B. Works; quality of water clear; pressure 108 to 115 pounds. Pres, C. H. Baker; supt, G. R. Harnes; mayor, John Reid; town clerk, C. B. Hayward. 10 miles and 80 hydrants to be added.

Falmouth, Pendleton Co., population 1000; buildings, wood and brick, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft, inferior 100 ft; value of fire department equipment \$1000; total membership 24, volunteers; bell alarm. Chief engineer, W. B. Woodhead.

WATER SUPPLY—Source, rivers and 18 cisterns. Town clerk, W. E. Willson.

Frankfort, Franklin Co., population 11,000; fire area 490 acres; mercantile buildings, brick, 2, 3 and 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages, hose cotton, good 1150 ft; 2 horses, value \$400; value of fire department equipment \$7000; value of buildings occupied \$10,000; total ann expenses of department \$3800; total membership 9, paid full time 4, paid part time 5; Gamewell electric alarm; 16 street boxes; 1 fire company. Chief engineer, R. Ferguson; chairman of fire and water com, B. C. Milam.

WATER SUPPLY—Source, river; system, pumping to reservoir; reservoir cap 5,000,000 gals; Holly pumping engines, dy cap 2,000,000 gals; 110 hydrants, R. D. Wood & Co.; 11 miles pipe; 6 to 14 in dia, Dennis, Long & Co.; 93 valves, Boston Machine Co.; 20 meters; quality of water good; pressure 120 pounds; cost to construct \$200,000; ann expenses \$4500. Pres, J. S. Johnson; supt, J. D. Griffin; mayor, E. H. Gayles, Jr.; city clerk, P. Newman.

Franklin, Simpson Co., population 1700; buildings, brick, 2 stories. Fire department—1 hook and ladder truck; value of fire department equipment \$500; total

membership 60, volunteers; bell alarm; Chief engineer, J. H. Adair.

WATER SUPPLY—Source, wells. City clerk, S. V. Forline.

Georgetown, Scott Co., population 2000; fire area 500 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; fireworks ordinance. Fire department—1 steam fire engine, 2 hose carriages; hose rubber, good 1200 ft; value of fire department equipment \$8000; value of 1 building owned \$2000; total ann expenses of department \$3000; total membership 62, full paid, 13 part paid; bell alarm.

WATER SUPPLY—Source, 15 cisterns, supplied from roofs of buildings.

Harrodsburg, Mercer Co., population 4000; fire area 640 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted in business part; fireworks ordinance; causes of fire investigated. Fire department—1 chemical engine, 2 chemical extinguishers, hose rubber, good 800 ft; 2 horses; value of fire department equipment \$3000; value of 1 building owned \$1000; total ann expenses of department \$300; total membership 25, volunteers; bell alarm. Chief engineer, W. O. Curry.

WATER SUPPLY—Source, creek and streams; 1 cistern supplied from roofs of buildings, and private wells. Town clerk, N. Harris.

Hawesville, Henderson Co., population 900; buildings, brick and wood, 1 to 3 stories. Fire department—buckets; bell alarm.

WATER SUPPLY—Source, wells, cisterns and river.

Henderson, Henderson Co., population 10,000; fire area 50 acres; mercantile buildings, wood and brick, 1 to 3 stories; private, wood, 1 and 2 stories, fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 1500 ft; inferior 1200 ft; 2 horses; value of fire department equipment \$2500; value of 2 buildings owned \$1000; total ann expenses of department \$1000; total membership 16, 1 paid full time; bell alarm.

WATER SUPPLY—Source, river; system, pumping to reservoir and standpipe; reservoir cap 8,000,000 gals; G. B. Allen and Worthington pumping engines, dy cap 3,500,000 gals; 75 hydrants, R. D. Wood & Co.; pipe 15½ miles, 8 to 18 in dia, Wood & Co. and Chattanooga Pipe Works; 75 valves, Eddy; 18 meters, Hersey; pressure, domestic 40, fire 75 pounds; cost to construct \$250,000; ann expenses \$3500; int on bonds 5 per cent. Chairman of com, J. F. Mayer; supt, Jas. P. Wigal; mayor, Chas. E. Ball; town clerk, Jos. B. Johnson.

Hickman, Fulton Co., population 2500; buildings, brick, 2 and 3 stories. Fire department—ladders and buckets.

WATER SUPPLY—Source, cisterns and river. Town clerk, W. L. McCutchen.

Hopkinsville, Christian Co., population 6000; fire area 60 acres; mercantile buildings, brick, 2 stories; private, wood, 1 story; wooden roofs not permitted. Fire department—1 steam fire engine, 30 chemical extinguishers, 1 hook and ladder truck; 2 hose carriages; hose rubber, good 850 ft, inferior 500 ft; 2 horses, value \$500; value of fire department equipment \$6500; value of buildings occupied \$4000; total ann expenses of department \$15; total membership 12, part paid; bell alarm. Chief engineer, H. E. Willen; chairman of fire and water com, A. H. Anderson.

WATER SUPPLY—Source, 8 wells, 15 cisterns; system, elevated tanks; cap of tanks 22,000 gals. Town clerk, H. R. Leittell.

Lancaster, Garrard Co., population 2200; buildings, brick and frame, 2 and 3 stories. Fire department—1 chemical engine; hose rubber, good 200 ft; value of buildings occupied \$3000; total membership volunteer; bell alarm. Chief engineer, W. S. Miller.

WATER SUPPLY—Source, wells and cisterns. Town clerk, R. H. Tomlinson.

Lebanon, Marion Co., population 3500; fire area 1 sq mile; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1200 ft; value of fire department equipment \$2000; value of buildings occupied \$4000; total ann expenses of department \$280; total membership 8, paid full time 6, paid part time 2; bell alarm. Chief engineer, John Rubel.

WATER SUPPLY—Source, river; system, pumping to reservoir and direct; cap of reservoir 1,000,000 gals; Gordon pumping engines, dy cap 1,000,000 gals; 48 hydrants, Bourbon C. & B. Works; pipe 8½ miles, 4 to 12 in dia, Dennis, Long & Co.; 43 valves, Bourbon C.

KENTUCKY—Continued.

and B. Works; 1 meter, Hersey; quality of water soft; pressure 130 pounds; cost to construct \$30,000; ann expenses \$3800; int on bonds 6 per cent. Pres or chairman of com, Andrew Offutt; supt, John Rubel; mayor, Dr. W. Cleaver.

Lexington, Fayette Co., population 3500; fire area 3 miles; mercantile buildings, brick, 3 and 4 stories; private, brick, 3 and 4 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—2 steam fire engines, 2 chemical extinguishers; 1 hook and ladder truck, 3 hose carriages; hose rubber, good 3500 ft, inferior 1000 ft; 5 horses, value \$1500; value of fire department equipment \$12,000; value of buildings occupied \$10,000; total ann expenses of department \$10,000; total membership 12; Gaynor electric alarm; 44 street boxes. Chief engineer, G. W. Muir.

WATER SUPPLY—Source, surface water collected in reservoir; system, direct; reservoir covers 40 acres; Holly pumping engines, dy cap 8,000,000 gals; 242 hydrants, Holly; pipe 18 miles, 4 to 16 in dia, Addison P. and S. Co.; 80 valves, Ludlow; 450 meters, Hersey; quality of water soft; pressure 40 to 100 pounds; cost to construct \$350,000; int on bonds \$14,380. Pres, C. G. Hildreth; supt, C. A. Charles; mayor, C. W. Foushee; city clerk, W. P. Kimball.

Louisia, Lawrence Co., population 1050; buildings, brick and wood, 2 stories. Fire department—1 hand engine; hose rubber, good 300 ft. Chief engineer, R. C. McClure.

WATER SUPPLY—Source, wells and cisterns. Town clerk, A. J. Garred.

Louisville, Jefferson Co., population 200,000; buildings, 2 to 4 stories; wooden roofs permitted. Fire department (report of 1899)—13 steam fire engines, 4 hook and ladder trucks, 13 hose carriages; hose cotton, good 2000 ft, rubber good 20,000 ft; 60 horses; value of fire department equipment \$145,000; total ann expenses of department \$140,000; total membership 124, all paid; telegraph alarm; 225 street boxes. Chief engineer, E. Hughes.

WATER SUPPLY (report of 1899)—Source, Ohio River; system, pumping to reservoir, standpipe and direct; reservoir cap 100,000,000 gals; Blake pumping engines, dy cap 21,000,000 gals; 147 hydrants; pipe 137.4 miles; 487 cisterns; 678 meters; pressure, domestic 80, fire 50 pounds; water-works owned by company, part of whose stock is held by the city; cost to construct \$5,008,809; ann expenses \$39,258; int on bonds 6 per cent. Supt, Chas. Herman; mayor, Chas. Jacob.

Ludlow, Kinton Co., buildings, brick and frame, 2 stories. Fire department—1 hand engine, 1 chemical engine on wheels, 1 hook and ladder truck, 2 hose carriages, all kinds; hose cotton, good 400 ft, line good 600; value of fire department equipment \$3000; total ann expenses of department about \$1000; total membership 81, volunteer 1; telegraph and bell alarm; 18 street boxes. Chief engineer, C. M. Young.

WATER SUPPLY—Source, cisterns and pumps. Town clerk, Thos. Venn.

Mayesville, Mason Co., population *10,000; mercantile buildings, brick and stone, 2 to 5 stories; private, brick, 2 stories; wooden roofs permitted. Fire department—3 hand engines not in use, 2 hook and ladder trucks, 6 hose carriages, all kinds; hose rubber, good 4500; value of fire department equipment \$5000; value of buildings, 4 owned, \$30,000; total membership 180, volunteer.

WATER SUPPLY—Source, river; system, pumping to reservoirs; reservoir cap 3,000,000 gals; Blake pumping engines, dy cap 2,000,000 gals; 51 hydrants, R. D. Wood & Co.; pipe 11 miles, 8 to 14 in dia, Dennis, Long & Co.; 80 valves, Wood & Co.; 60 meters, Crown & Hersey; quality of water good; pressure 150 pounds; cost to construct \$150,000. Pres, Jacob Kieger; supt, A. Shaefer; mayor, Fred'k Dressel.

Mt. Sterling, Montgomery Co., population 7000; fire area 1000 acres; mercantile buildings, stone, brick and wood, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—2 steam fire engines, 6 chemical extinguishers, 2 hose carriages; hose cotton, good 1200 ft, rubber, good 2000 ft; value of fire department equipment \$3000; value of buildings occupied \$6000; total ann expenses of department \$500; total membership 23, volunteer; bell alarm. Chief engineer, J. W. Barnes.

WATER SUPPLY—Source, spring wells and creek. Mayor, Geo. A. Whitney; town clerk, Henry R. Bright.

Newport, Campbell Co., population 28,000; fire area 1420 acres; mercantile buildings, brick and wood, 1 to 4 stories; private, wood and brick,

1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages, all kinds; hose leather, good 2300; 5 horses, value \$1000; value of fire department equipment \$50,000; total ann expenses of department \$3800; membership mostly volunteers, paid full time 8, paid part time 2; Gamewell electric alarm. Chief engineer, Jno. Waters; chairman of fire and water com, Jno. Schnorr.

WATER SUPPLY—Source, river; system, pumping to reservoir; reservoir cap 45,000,000; Holly pumping engines, dy cap 450,000 gals; 3700 hydrants; pipe 37.74 miles, 4 to 20 in dia, Addystone P. & S. Co.; valves, Bourbon C. & B. Co.; 101 meters, Worthington; quality of water good; filtration settling; pressure 80 to 95 pounds; cost to construct \$800,000; ann expenses \$20,000; int on bonds \$58,400. Pres, A. S. Berry; supt, Chas. L. Jungerman; mayor, A. S. Berry; city clerk, M. J. Costigan. 4000 ft 6 in mains to be laid.

Nicholasville, Jessamine Co., population *3500; buildings, wood and brick, 1 to 3 stories. Fire department—3 chemical engines, 1 hook and ladder truck. Chief engineer, S. M. Anderson.

WATER SUPPLY—Source, wells and cisterns. Town clerk, S. D. Young.

Owensboro, Daviess Co., population 11,000. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 2300; 4 horses; membership mostly volunteers, paid full time 4, paid part time 2; Gaynor telegraph alarm. Chief engineer, Thos. B. Yarger.

WATER SUPPLY—Source, river; system, direct; Holly & Buffalo pumping engines, dy cap 5,000,000 gals; 123 hydrants, Holly; pipe 18 miles, 4 to 30 in dia, Dennis, Long & Co.; 110 valves, Chapman & Ludlow; 36 meters, Crown & Hersey; quality of water soft; pressure, domestic 60, fire 80 to 150 pounds. Pres, Sam'l A. Miller; supt, H. P. Martin; mayor, J. Lee; city clerk, Ph. R. Zalarif.

Paduosh, McCracken Co., population 18,000; fire area 2300 acres; mercantile buildings, brick, iron and stone, 2 to 3 stories; fireworks ordinance. Fire department—2 steam fire engines, 2 chemical extinguishers, 1 hook and ladder truck, 1 aerial truck, 2 hose carriages; hose cotton, good 180 ft, rubber good 2350 ft, inferior 200 ft; 4 horses, value \$300; value of fire department equipment \$3000; value of buildings occupied \$4000; total ann expenses of department \$3000; total membership 9, paid full time 4, paid part time 5; Gamewell telegraph alarm; 14 street boxes. Chief engineer, W. E. Augustus.

WATER SUPPLY—Source, Ohio River; system, pumping through standpipe; standpipe 175 ft high, 22 ft in dia; Holly pumping engines, dy cap 4,000,000 gals; 169 hydrants; pipe 15 miles; 3 meters; pressure, domestic 60, fire 200 pounds; cost to construct \$122,000; ann expenses \$6400. Pres, Henry Burnett; supt, L. M. Rickie.

Paris, Bourbon Co., population 7000; fire area 6 miles; mercantile buildings, brick, 2 stories; private, brick, 2 and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages, all kinds; hose rubber, good 1000 ft, inferior 1400 ft; 4 horses, value \$300; value of fire department equipment \$1200; total membership 19, full paid. Chief engineer, F. Mann; chairman of fire and water com, R. J. Neely.

WATER SUPPLY—Proposition to build works to be submitted at public meeting; 13 cisterns supplied by pipes from buildings.

Princeton, Caldwell Co., population 2500; fire area 1/2 acres; buildings frame and brick; fireworks ordinance. No fire department.

WATER SUPPLY—Source, springs, wells and cisterns. Town clerk, John R. Wylie.

Richmond, Madison Co., population 3000; buildings, wood and brick, 1, 2 and 3 stories. Fire department—2 chemical engines, 1 hook and ladder truck; hose rubber, good 500 ft; value of fire department equipment \$3550; total ann expenses of department about \$300; total membership 16, volunteers; bell alarm. Chief engineer, Frank Conway.

WATER SUPPLY—Source, wells and cisterns.

Russellville, Logan Co., population 3500; fire area 64 acres; mercantile buildings, brick, 2 stories; private, wood, 1 story; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 800 ft, inferior 200 ft; value of fire department equipment \$1700; value of buildings occupied \$500; total membership 23, volunteer; bell alarm. Chief engineer, J. M. Dale; chairman of fire and water com, H. Briston.

WATER SUPPLY—Source, wells and cisterns. Mayor, J. W. McCutchen; town clerk, W. J. Inman.

Shelbyville, Shelby Co., population 2850; fire area 300 acres; mercantile buildings, brick, 2 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, private hand engine, 5 chemical extinguishers, 1 hose carriage; hose rubber, good 1100 ft; value of fire department equipment \$6000; value of 1 building owned \$1000; total membership 16, paid. Chief engineer, L. T. Gruber.

WATER SUPPLY—Source, 14 cisterns supplied from creek, cap of cisterns, 6 average 1500 barrels, 4 average 900 barrels each; creek surrounds town on three sides. Town clerk, C. C. Watts.

Stanford, Lincoln Co., population 2900; fire area 500, acres; mercantile buildings, brick, 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted. Fire department—1 hand engine, 12 chemical extinguishers, 4 hook and ladder trucks; hose cotton, good 100 ft. City clerk, W. H. Miller.

Versailles, Woodford Co., population 3000; mercantile buildings, brick, 2 and 3 stories; private, wood and brick 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 500 ft, rubber good 500 ft; value of fire department equipment \$5500; value of buildings occupied \$1000; total membership 25, volunteers 2, paid; bell

alarm. Chief Engineer, J. H. McKenzie; chairman of fire and water com., A. F. Steel.

WATER SUPPLY—Source, cisterns; system, direct pumping. Town clerk, J. C. Bailey. Reservoir to be built.

Williamstown, Grant Co., population 1000; mercantile buildings, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—4 chemical extinguishers, 2 hook ladders; value of fire department equipment \$300; value of buildings occupied about \$10; bell alarm. Chairman of fire and water com., T. Needham.

WATER SUPPLY—Source, cisterns. Town clerk, D. C. Points.

Winchester, Clark Co., population 7500; buildings, brick and wood; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical engine on wheels, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 500 ft, rubber good 1000 ft; total membership 50, volunteers; Gaynor electric alarm. Chief engineer, W. A. Atterhall.

WATER SUPPLY—Source, cisterns. Town clerk, D. T. Buckner.

The following have no fire protection: Barbourville, Knox Co., population 1200. Columbus, Hickman Co., population 2000. Eddyville, Lyon Co., population 800. Eminence, Henry Co., population 1500. Glasgow, Barron Co., population 1500 (reservoir). Greenville, Muhlenburgh Co., population 1200 (buckets). Hartford, Ohio Co., population 1200 (buckets). Leitchfield, Grayson Co., population 800. Madisonville, Hopkins Co., population 2500. Somerset, Pulaski Co., population 3000 (water-works and fire department under advisement). Warsaw, Gallatin Co., population 825.

LOUISIANA.

Alexandria, Rapides Co., population 2900. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck; hose rubber, good 1000 ft; total membership 100, volunteers.

WATER SUPPLY—Source, river and artesian wells; system, pumping to tanks; dy cap of tanks, 12,000 gals. City clerk, G. M. Ratcliffe.

Algiers, Orleans Co. (see New Orleans).

Bastrop, Morehouse Co., population 1100. No organized department.

WATER SUPPLY—Source, wells and cisterns. Town clerk, Leon Sugar.

Baton Rouge, East Baton Rouge Parish, population 11,000. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 6 hose carriages; 2 steam tugs with pumps; hose rubber, good 8500 ft, inferior 1000 ft; total membership 800, paid full time 6, volunteer members 300. Chief engineer, H. F. Bruto.

WATER SUPPLY—Source, Mississippi River; system, gravity, pumping to reservoir, standpipe and direct; medley pumping engines, dy cap 8,000,000 gals; 87 hydrants, Chapman; pipe So. Pittsburgh Pipe Works, 6½ sizes, 4 to 18 in dia; 80 valves, Chapman; 4 meters, Brown; Jewell filter; pressure, domestic 45, fire 125 pounds; cost to construct \$75,000; int on bonds 6 per cent. Pres of com, Wm. Garig; supt, L. P. Amis; mayor, J. F. Bryan, city clerk, Geo. Henderson.

Carrollton, Jefferson Co. (see New Orleans).

Donaldsonville, Ascension Co., population 4000; buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 2 chemical engines on wheels, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 500 ft, rubber good 300; value of fire department equipment \$3000; value of buildings occupied \$5000; total membership 140, volunteers. Chief engineer, S. Goette, Jr.

WATER SUPPLY—Source, wells and cisterns. Town clerk, F. Vicknair.

Franklin, St. Mary's Co., population 1700; mercantile buildings, brick and wood, 2 stories; private, same; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck; hose cotton, good 1000 ft; value of fire department equipment \$7000; value of buildings occupied \$1000; total membership 80, volunteers; bell alarm.

WATER SUPPLY—Source, bayou.

Gretna (see New Orleans).

Jefferson City (see New Orleans).

Lake Charles, Calcasieu Parish, population 6000; fire area 3 by 2 miles; buildings, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—

1 steam fire engine, 1 hand engine, 8 chemical extinguishers, 2 hook and ladder trucks, 1 hose carriage; hose cotton, good 1200 ft, rubber good 500; value of fire department equipment \$10,000; value of buildings occupied \$2000; total membership 300, volunteers; bell alarm. Chief engineer, A. Meyer.

WATER SUPPLY—Source, lake, wells and cisterns. Mayor, Alex. L. Reid; city clerk, C. B. Richard.

Minden, Webster Parish, population 1113; buildings, brick and wood, 1 and 2 stories; wooden roofs permitted.

WATER SUPPLY—Source, wells. Town clerk, T. R. Geren.

Monroe, Ouachita Parish, population 3000; fire area 12 squares; mercantile buildings, brick and wood, 12 to 16 inside; private, wood, 12 ft; wooden roofs not permitted in fire district; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 2 hose carriages; hose rubber, good 1000 ft; 2 horses, value \$300; value of fire department equipment \$10,000; value of buildings occupied \$1500; total ann expenses of department \$1000; total membership 50, paid full time 2, volunteer members 48; church bells alarm. Chief engineer, A. J. Herring; chairmen of fire and water com., E. Fudickar, E. John.

WATER SUPPLY—Source, 12 cisterns; water-works proposed. City clerk, M. L. Meredith.

Morgan City, St. Mary's Co., population 3015; fire area 400 acres; mercantile buildings, wood, 1½ stories; private, wood, 1 story. Fire department—2 hand engines, 4 chemical extinguishers, 2 hook and ladder trucks, 1 hose carriage; hose rubber, good 300 ft, inferior 150 ft, leather good, 100 ft, inferior 50 ft; value of fire department equipment \$2000; value of buildings occupied \$4000; total membership 85; bell alarm. Chief engineer, H. M. Mayo.

WATER SUPPLY—Source, river, wells and cisterns. Town clerk, S. Lenau.

Natchitoches, Natchitoches Co., population 3000; buildings, wood, 1 story. Fire department—2 hand engines, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 500 ft; value of fire department equipment \$3500; total ann expenses of department \$100; total membership 120; bell alarm. Chief engineer, J. H. Cosgrove.

WATER SUPPLY—Source, cisterns. Town clerk, Chas. E. Greneau.

New Iberia, Iberia Parish, population 7000; fire area 1 by 1½ miles; mercantile buildings, brick with iron roof, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—2 steam fire engines, 1 hand engine, 1 hook and ladder truck, 8 hose carriages; 1 bucket company; hose cotton, good 2500 ft; value of fire department equipment \$3000; value of buildings occupied \$1000; total membership 140, volunteers; bell alarm; 3 engine companies, 1 hook and ladder com-

LOUISIANA—Continued.

pany, 1 bucket company. Chief engineer, E. A. Pharr; pres of fire com, John Emmer.

WATER SUPPLY—Source, cisterns, wells and bayou; tanks and reservoirs. Town clerk, R. Branthey.

New Orleans, Orleans Co., population 285,000; fire area 163,308 acres (New Orleans proper embraces 1st, 2d, 3d and 4th districts); mercantile buildings, brick and wood, 2 to 5 stories; private, wood, 2 to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—20 steam fire engines, 10 chemical extinguishers, 4 hook and ladder trucks, 20 hose carriages, all kinds; 2 hose wagons; hose cotton, good, 1000 ft, rubber good \$4,500 ft, inferior 8000 ft; 76 horses; value of fire department equipment \$154,000; value of buildings occupied \$95,000; total ann expenses of department \$160,000; total membership 2600, paid full time 124; telegraph alarm; 96 street boxes; fire patrol incorporated and supported at ann cost of \$30,000 by board of underwriters; 35 members. Chief engineer, Thos. O'Connor.

WATER SUPPLY—Source, Mississippi River; system, pumping to standpipe; reservoir cap 4,000,000 gals; Novelty Works pumping engines, dv cap 80,000,000 gals; 1168 hydrants, Holly and others; pipe 78 miles, 8 to 36 in dia; 588 valves, Chapman; 20 meters, Crown and Hersey; quality of water muddy; one settling reservoir; pressure 50 to 66 pounds; water-works owned by company; cost to construct \$2,367,000; int on bonds 6 per cent. Pres of com, R. E. Craig; supt, L. H. Gardner; mayor, Jos. A. Shakespear; city clerk, W. Schaumberg.

Algiers (6th district of New Orleans), population 8865. Fire department—5 steam fire engines, 1 hook and ladder truck; 1 fire boat; hose rubber, good 1000 ft, inferior 8000 ft; 9 horses; total membership 280, volunteers.

WATER SUPPLY—Source, river and 9 wells.

Jefferson City (6th district of New Orleans), population 25,000; fire area 2280 acres; buildings, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 3 chemical engines on wheels, 2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; 1 chemical engine with 20-foot extension ladder; hose rubber, good 2000 ft, inferior 500 ft; 18 horses, value \$3900; value of fire department equipment \$12,850; value of buildings occupied \$21,000; total ann expenses of department \$23,204; total membership 43, paid full time; Gamewell telegraph alarm; 29 street boxes; 6 engine companies, 1 hook and ladder company. Chief engineer, Thos. O'Neill; chairman of fire and water com, Jos. A. Shakespear.

WATER SUPPLY—Source, wells and cisterns; system, gravity; 12 hydrants; pipe 1/2 mile, 4 to 8 in dia.

Carrollton, Jefferson Co. (7th district of New Orleans), population 2400. Fire department—2 steam fire engines, 1 chemical extinguisher, 1 hook and ladder truck, 2 hose carriages; 2 horses; total membership 808, paid part time 8, volunteers 800. Chief engineer, J. Dahmer.

WATER SUPPLY—Source, wells.

Gretna, parish of Jefferson, population 3500; fire area 80 acres; buildings, wood, 1 story; wooden roofs per-

mitted. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck; hose rubber, good 1500 ft; value of fire department equipment \$8000; value of 3 buildings occupied \$8000; total ann expenses of department \$1000; total membership 80, volunteers; bell alarm.

WATER SUPPLY—Source, wells and pipes. Town clerk, J. C. Bauman.

Opelousas, St. Landry Co., population *2400. Fire department—1 hose carriage, hose canvas, good 500 ft, old 200 ft.

WATER SUPPLY—No report this year; insufficient in the past.

Plaquemine, Iberville Co., population 2551. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 1 hose carriage, bucket company; hose rubber, good 200 ft; total membership 143, volunteers.

WATER SUPPLY—Source, wells and cisterns.

St. Martinsville, St. Martin Co., population 3000; fire area 300 acres; mercantile buildings, brick and wood, not over 2 stories; private, wood, 1 story; wooden roofs permitted in dry weather; fireworks ordinance. Fire department—1 Silsby steam fire engine, 2 hand engines, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 30 ft, leather, inferior 150 ft, and quantity of cotton and rubber hose; value of fire department equipment \$800; value of buildings occupied \$400; total ann expenses of department \$500; total membership 100, volunteers; bell alarm; 3 fire companies; 1 hook and ladder company; Chief engineer, A. V. Fleming; chairman of fire and water com, A. V. Fleming.

WATER SUPPLY—Source, wells and Bayou Teche. Town clerk, S. T. Bienvenu.

Shreveport, Caddo Co., population 9000; buildings, brick and wood, 2 to 4 stories. Fire department—3 steam fire engines, 2 hook and ladder trucks, 7 hose carriages; siamese couplings used; hose, good 4000 ft; value of fire department equipment \$5000; total ann expenses of department \$10,000 (in 1887); Chief engineer, A. S. Toombs.

WATER SUPPLY—Source, Cross Bayou; system, pumping to settling basins and standpipe; 2 settling basins cap 1,250,000 gals each; 4 Blake pumping engines, dv cap 4,000,000 gals; 106 hydrants, Ludlow; pipe 8 1/2 miles D Long & Co.; Ludlow valves; pressure, domestic 86, fire 175 pounds; cost to construct \$250,000; int on bonds 6 per cent. Pres of com S. R. Bullock; supt, T. E. Baker; city clerk, W. J. Bruner.

Thibodeaux, La Fourche Co., population 1113; mercantile buildings, brick, 8 and 4 stories, slate roofs. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck; hose, 700 ft; value of fire department equipment \$8000 to \$4000; value of buildings occupied \$8000; total membership 225, volunteers; bell alarm. Chief engineer, W. C. Ragan.

WATER SUPPLY—Source, wells and bayou; steam pump. Supt, J. Marshall; town clerk, H. L. Boudreau.

The following places have no fire protection. Bastrop, Morehouse Co., population 1100. Farmerville, Union Co., population 1000. Minden, Webster Parish, population 1118.

MAINE.

Anson, Somerset Co., population 1552; buildings, wood, 1 and 2 stories; wooden roofs permitted. No organized fire department; pails and 1 small force pump; 800 ft hose; value of fire department equipment \$800; whistle alarm.

WATER SUPPLY—Source, wells, springs and streams; 4 hydrants; pipe 1/4 mile; pressure 150 pounds.

Auburn, Androscoggin Co., population *11,000; fire area 1280 acres; mercantile buildings, brick, 4 stories; private, wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 4000 ft, leather good 2000 ft; 6 horses; value of buildings occupied \$8000; total membership 44, paid part time; telegraph alarm; 8 street boxes. Chief engineer, A. A. Miller.

WATER SUPPLY—Source, Lake Auburn; system, gravity and pumping to reservoir; reservoir for high service; 2 Worthington pumps, dv cap 1,000,000 gals each; 60 hydrants, Chapman mach.; pipe 25 miles 4 to 12 in dia, R. D. Wood & Co.; 12 meters, National; quality of water good; pressure, domestic 55, fire 100 pounds; cost to construct \$250,000; ann expenses \$7000; int on bonds 5 per cent. Supt and pres of com, F. M. Jordan; mayor, A. R. Savage; city clerk, J. N. Mitchell.

Augusta, Kennebec Co., population 8686. Fire department—2 steam fire engines, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 4000 ft; 4 horses; total

membership 82, paid full time. Chief engineer, C. S. Downing.

WATER SUPPLY—Source, Kennebec River; system, pumping to reservoirs; reservoirs comb cap 12,000,000 gals; R. D. Wood & Co. pumping engine, dv cap 2,000,000 gals; 90 hydrants, Chapman; pipe 22 miles, 2 to 12 in dia, R. D. Wood & Co.; 115 valves, R. D. Wood & Co. and Chapman; quality of water good; Warren filters; pressure, domestic 100 to 75, fire 100 to 125 pounds. Pres of com, Geo. P. Wescott; supt, W. H. Williams; mayor, Sam'l W. Lane; city clerk, F. E. Southard.

Bangor, Penobscot Co., population *19,500; mercantile buildings, brick and wood, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—3 steam fire engines, 1 hook and ladder truck, 7 hose carriages; hose cotton, good 8000 ft; 7 horses; value of fire department equipment \$18,000; value of buildings occupied \$18,500; total ann expenses of department \$17,442; total membership 94, 5 paid; telegraph alarm; street boxes 22; 4 stations. Chief engineer, A. H. Parker.

WATER SUPPLY—Source, Penobscot River; system, direct pumping; Holly pumping engines, dv cap 3,000,000 gals; 171 hydrants, Holly; pipe 80 miles, 4 to 16 in dia, R. D. Wood; 80 valves, Eddy; quality of water best; pressure, domestic 110, fire 110 to 180 pounds; cost to construct

\$500,000; int on bonds \$80,000. Supt, F. E. Sparks; mayor, E. H. Blake; city clerk, Victor Brett.

Bath, Sagadahoc Co., population 7874; fire area 3900 acres; mercantile buildings, wood and brick, 3 to 5 stories; private, wood and brick, 2 to 3 stories; slate roofs; fire-works ordinance; causes of fire investigated. Fire department—2 steam fire engines, 1 hook and ladder truck, 3 hose carriages; in reserve, 1 steamer, 1 chemical engine; hose cotton, 8560 ft; 5 horses; total membership 52; paid full time 3, part time 50; electric alarm. Chief engineer, S. B. Knight.

WATER SUPPLY—Source, brook; system, pumping to standpipe; 2 Worthington pumps, dy cap 2,000,000 gals each; 118 hydrants, Ludlow; pipe 20 miles, 2 to 12 in dia, R. D. Wood & Co.; 61 valves, Ludlow; 1 check valve; 14 meters; quality of water best; pressure 73 to 100 pounds; cost to construct \$275,000. Pres of com, C. H. Payson; supt, Jas. W. Wakefield; mayor, Chas. E. Fatten; city clerk, W. T. Hodgkins.

Belfast, Waldo Co., population 5908; fire area 380 acres; buildings, wood; fireworks ordinance; causes of fire investigated. Fire department—3 hand engines; 1 hook and ladder truck, 5 hose carriages; 850 ft rubber lined hose, good; hose cotton, good 750 ft, rubber good 600 ft, leather good 500 ft; value of fire department equipment \$6250; value of buildings occupied \$5000; ann rent \$474; total ann expenses of department \$3000; 27 members, 86 call men; bell and whistle alarm. Chief engineer, H. E. McDonald.

WATER SUPPLY—Source, river, springs and water-shed; system, pumping to standpipe; Deane pumps, dy cap 2,000,000 gals; 50 hydrants; pipe 9 miles, 10 in dia, Coffin Gates; 8 meters, Crown; pressure 80 to 100 pounds; cost to construct \$100,000. Supt, D. M. Bird; city clerk, L. F. Murch.

Bethel, Oxford Co., population *1400. Fire department—2 chemical engines; 80 rubber buckets, 12 ladders, 2 hooks. Chief engineer, H. C. Barker.

WATER SUPPLY—Source, deep wells; water-works constructed last year; no report. Town clerk, L. T. Barker.

Biddeford, York Co., population *14,000. Fire department—3 steam fire engines, 1 hook and ladder truck, 2 hose carriages, 1 hose wagon; hose good 5000 ft, inferior 1000 ft; 4 horses; 51 members, paid part time; Gamewell alarm; 20 street boxes. Chief engineer, Wm. Boston.

WATER SUPPLY—Source, Saco River; system, pumping to reservoir; reservoir cap 1,000,000 gals; Worthington and Deane pumping engines, dy cap 7,500,000 gals; 118 hydrants, R. D. Wood & Co.; pipe 50 miles, 4 to 20 in dia, R. D. Wood & Co.; 255 valves, Eddy; 4 meters, Crown; quality of water good, Warren filters; pressure 35 to 85 pounds; int on bonds 5 per cent. Pres of com, D. W. Clark; supt, James Burnie; mayor, Edward W. Staples; city clerk, E. A. Hubbard.

Booth Bay, Lincoln Co., population 1000; buildings, wood, 2 stories. Fire department—1 hand engine, 1 hose carriage, ladders; hose cotton, good 300 ft, rubber good 200 ft; value of fire department equipment \$300; total membership 60; bell alarm. Chief engineer, A. H. Kenniston.

WATER SUPPLY—Source, pond and springs; system, pumping to standpipe; cap of standpipe, 250,000 gals; Volker & Felthousen pumping engines, dy cap 1,000,000 gals; pipe 46 miles; hydrants; water-works owned by company; cost to construct \$39,000. Pres of com, H. A. Hancox; town clerk, Rufus Holton.

Bowdoinham, Sagadahoc Co., population 1000. Fire department—1 hand engine; other apparatus not described. Chief engineer, R. W. Carr.

WATER SUPPLY—Source, river; reservoirs. Town clerk, L. D. Small.

Brewer, Penobscot Co., population 3170; buildings, private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 hook and ladder trucks, 4 hose carts; hose cotton, 3750 ft, leather, good 700 ft; value of fire department equipment \$500; value of 3 buildings occupied \$3500; total ann expenses of department \$700; total membership 91, paid; bell alarm. Chief engineer, A. P. Bennett.

WATER SUPPLY—Source, river; system, direct pumping; Holly pumping engines, dy cap 8,000,000 gals; 86 hydrants, Holly; pipe 10 miles, 2 to 8 in dia, R. D. Wood & Co.; 55 valves Eddy; quality of water good, filtration gravel; pressure, domestic 100, fire 120 pounds. Pres of com, F. M. Laughton; supt, H. T. Sparks; mayor, H. R. Sargent; city clerk, F. H. Nickerson.

Bridgton, Cumberland Co., population *1500. Fire department—1 steam fire engine, 1 hand engine, 1 chemi-

cal engine on wheels, 1 hook and ladder truck, 2 hose carriages; hose rubber-lined, good 1800 ft; total ann expenses of department \$270; total membership 40, paid. Chief engineer, M. M. Caswell.

WATER SUPPLY—Source, creek; 6 reservoirs. Corporation clerk, D. E. C. Chaplin.

Brownville, Piscataquis Co., population 1000; buildings, wood, 1 and 2 stories. Fire department—1 hand engine, 1 hose carriage; hose leather, good 400 ft; bell alarm.

WATER SUPPLY—Source, river.

Brunswick, Cumberland Co., population *6000. Fire department—3 hand engines, 1 hook and ladder truck, 4 hose carriages; hose rubber, good 3150 ft; total membership 100, paid for actual service; electric alarm. Chief engineer, S. B. Dunning.

WATER SUPPLY—Source, Androscoggin River; system, pumping to standpipe; impounding reservoir, cap 7,000,000 gals; standpipe cap 685,000 gals; 2 Deane pumping engines, dy cap 1,500,000 gals; 62 hydrants, R. D. Wood & Co.; pipe 10 miles, 6 to 12 in dia, R. D. Wood & Co.; 130 gates, Chapman; 210 meters; quality of water A. 1, Warren's Patent Filters; pressure 60 pounds; cost to construct \$100,000; int on bonds 5 per cent. Pres of com, Stephen J. Young; supt, I. H. Simpson; mayor, Robt. H. Stanwood; city clerk, Thos. H. Riley.

Bucksport, Hancock Co., population 3047. Fire department—3 hand engines, 3 hose carriages, all kinds; hose leather, good 1200, linen good 300 ft; total membership 100, paid full time. Chief engineer, A. H. Genn.

WATER SUPPLY—Source, pond; system, gravity; 10 hydrants, Holyoke; pipe 4 miles, 2 to 10 in dia, R. D. Wood & Co.; 13 valves, Kennedy; quality of water spring, filtration through charcoal and gravel; pressure 40 pounds; cost to construct \$30,000; ann expenses \$300. Pres of com, P. Spofford; supt, Jas. Mitchell; town clerk, Wm. Remick.

Calais, Washington Co., population 6172. Fire department—2 steam fire engines, 3 hand engines, 6 hose carriages, hose cotton, good 4600 ft; 8 horses; total membership 41, paid full time 1, paid part time 40. Chief engineer, W. E. McAllister.

WATER SUPPLY—Source, St. Croix River; system, pumping to reservoir; reservoir cap 2,500,000 gals; 3 Blake pumping engines, dy cap 8,000,000 gals; 64 hydrants, Chapman; pipe 15½ miles, 6 to 12 in dia, 60 valves, Chapman; quality of water soft and pure, filtration gravel; pressure 80 pounds; int on bonds 5 per cent. Pres of com, Weston Lewis; supt, H. W. Rogers; mayor, C. A. Mc, Cullough; city clerk, J. M. Dyer.

Camden, Knox Co., population 4398; fire area 640 acres; buildings, wood, 2 stories; wooden roofs permitted. Fire department—3 hand engines, 6 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; 3 force pumps; hose rubber, good 2700 ft, leather good 700 ft, inferior 100 ft; value of fire department equipment \$4000; value of 8 buildings occupied \$2500; total ann expenses of department \$725; bell alarm.

WATER SUPPLY—Source, Munn Lake; system, gravity; 42 hydrants, Ludlow; pipe 10 miles, 6 to 10 in dia, Warren; Ludlow valves; quality of water fine; pressure 100 pounds; water-works owned by company. Pres of com, A. F. Crockett; supt, J. W. Crocker; town clerk, A. D. Champney.

Carmel, Penobscot Co., population 1220; buildings, wood, 1½ stories. Fire department—wooden buckets; bell alarm.

WATER SUPPLY—Source, wells. Town clerk, L. C. Whitten.

Caribou, Aroostook Co., population 1500; fire area 640 acres; mercantile buildings, wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 Remington hand engine, 1 hook and ladder truck, 3 hose carriages; hose cotton 1000 ft, rubber 300 ft; value of fire department equipment \$3000; total ann expenses of department \$1700; total membership 55, volunteers; bell and whistles alarm. Chief engineer, H. D. Collins.

WATER SUPPLY—Source, streams; system, pumping to standpipe; standpipe cap 180,000 gals; Blake pumping engine, dy cap 1,000,000 gals; 25 hydrants; pipe 2½ miles, 8 in dia; pressure 90 pounds. Village clerk, W. C. Spaulding.

Cherryfield, Washington Co., population 1798. Fire department—hooks and ladders, buckets, etc.; 1 force pump on wheels. Chief engineer, E. C. Wakefield.

WATER SUPPLY—Source, river. Town clerk, John Monohan, Jr.

Cumberland Mills, Cumberland Co. Fire depart-

MAINE—Continued.

ment—3 hose carriages; hose cotton, good 400 ft, linen 1200 ft. Chief engineer, J. E. Warren.
WATER SUPPLY—Supplied by Portland Water Co. (see Portland); few hydrants. Town clerk, A. A. Cordwell.

Damariscotta, Lincoln Co., population 1143. Fire department—1 hand engine, 1 hose carriage; hose, good 600 ft; total membership 50, volunteers. Chief engineer, E. E. Dunbar.

WATER SUPPLY—Source, river and wells, 1 cistern. Town clerk, Geo. O. Keene.

Dexter, Penobscot Co., population 2800; fire area 1980 acres; mercantile buildings, wood, 8 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—4 hand engines, 1 hook and ladder truck, 8 hose carriages; hose, good 2500 ft, inferior 850 ft; value of fire department equipment \$2485; value of 2 buildings occupied \$1000; total ann expenses of department \$1100; total membership 145, volunteers; bell alarm; six fire constables to care for personal property at fires. Chief engineer, N. H. Fay.

WATER SUPPLY—A local company has franchise for erection of water-works. Works will be erected as soon as appropriation is obtained for hydrant rental. Town clerk, Levi Bridgman.

East Livermore, Androscoggin Co., population 1200; mercantile buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine; hose cotton, good 1000 ft; bell alarm.

WATER SUPPLY—Source, river and wells; S. D. Leavitt, S. R. Byram.

Eastport, Washington Co., population 4008. Fire department—3 hand engines, 2 chemical extinguishers, 2 hook and ladder trucks, 8 hose carriages all kinds; hose cotton, good 500 ft, rubber, good 1500 ft, leather, inferior 600 ft; total membership 100, paid part time 2. Chief engineer, N. M. Kemp.

WATER SUPPLY—Source, 18 cisterns; reservoir. Supt, S. D. Leavitt; city clerk, S. R. Byram.

Ellsworth, Hancock Co., population 5052; mercantile buildings, brick and wood, 8 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 hand engines, 4 hose carriages; siamese couplings used; hose cotton, inferior 800 ft, rubber inferior 800 ft, leather good 1000 ft, inferior 800 ft; value of fire department equipment \$7500; value of building occupied \$25,000; total ann expenses of department \$1800; total membership 800, volunteers; bell alarm. Chief engineer, Samuel Royal, Jr.

WATER SUPPLY—Source, branch pond stream; system, pumping to standpipe; Deane pumping engine; 52 hydrants; pipe 6½ miles, 4 to 10 in dia; quality of water fine, filtered; pressure 100 pounds. Pres of com, Milton Clews; supt, I. Henshman; Mayor, James T. Davis; city clerk, T. E. Hale.

Fairfield, Somerset Co., population 2044; fire area 1440 acres; buildings, wood, 1½ and 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 steam fire engine, 2 hand engines, 3 hose carriages; siamese couplings used; hose cotton, good 800 ft, leather good 800 ft, inferior 400 ft; value of fire department equipment \$10,000; value of 8 buildings occupied \$5000; total ann expenses of department \$300; total membership 95, paid part time 38, volunteers 6; bell alarm. Chief engineer, J. W. Channing.

WATER SUPPLY—Source, river and 15 cisterns; supplied by Waterville Water Co. (see Waterville); 38 hydrants.

Farmington, Franklin Co., population 3858; fire area 150 acres; mercantile buildings brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; value of buildings occupied \$300; total membership 80, volunteers; bell alarm.

WATER SUPPLY—Source, cisterns, wells and brook. Town clerk, J. W. Merrell.

Fort Fairfield, Aroostook Co., population 2807; fire area 1 street, about 1 mile; mercantile buildings, wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; only State fireworks ordinance. Fire department—1 Remington horse power engine, 3 hose carriages, all kinds; 8 hose pipes, 1 shut off nozzle; hose cotton, good 1500 ft; value of buildings occupied \$400; total membership 80, volunteers; 3 church bells alarm. Chief engineer, S. E. Jewett; chairman of fire and water com, J. F. Hacker.

WATER SUPPLY—Source, Grass Brook; system, gravity; 17 hydrants; pipe 6 to 10 in dia; pressure 150 ft head.

Foxcroft, Piscataquis Co., population 2500; buildings, brick and wood, 1 to 4 stories. Fire department—2 hand engines, 8 hose carriages, all kinds; 2 force pumps; hose cotton, 300 ft, rubber good 1000 ft, linen 800 ft; value of fire department equipment \$2000; value of 3 buildings occupied \$300; bell and whistle alarm. Chief engineer, Wm. McComb.

WATER SUPPLY—Source, Piscataquis River; system, pumping to reservoir; reservoir cap 750,000 gals; Deane pumping engines, dy cap 750,000 gals; 30 hydrants, Chapman; pipe, Warren, 6 miles; pressure 70 pounds; water-works owned by company; int on bonds 5 per cent. Pres of com, Weston Lewis; supt, John A. Goodwin; town clerk, E. J. Hale.

Freeport, Cumberland Co., population 2279; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose rubber lined, good 400 ft; value of fire department equipment \$500; total membership 30, volunteers; bell alarm; Chief engineer, E. S. Soule.

WATER SUPPLY—Source, artesian well; system, pumping to reservoir and tank, cap of tank 15,000 gals; reservoir cap 50,000 gals. Town clerk, W. A. Mitchell.

Fryeburgh, Oxford Co., population 1640; buildings, wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft, linen good 800 ft; bell alarm. Chief engineer, A. R. Jenness.

WATER SUPPLY—Source, mountain stream; system, gravity; 1 reservoir cap 2,000,000 gals; 19 hydrants, Matthews; pipe 7 miles, 6 to 10 in dia; 10 gates, Chapman; pressure 60 pounds; water-works owned by company; cost to construct \$20,000; ann expenses \$30. Pres of com, I. C. Shirley; supt, A. R. Jenness; village clerk, J. C. Gerry.

Gardiner, Kennebec Co., population 4439; fire area 1280 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 1 hook and ladder truck, 5 hose carriages; hose cotton, good 5150 ft; value of fire department equipment \$15,000; value of 6 buildings occupied \$2700; total membership 120, paid 1; bell alarm. Chief engineer, G. W. Cross.

WATER SUPPLY—Source, Cobscook Contee River; system, pumping to reservoir and direct; reservoir cap 2,000,000 gals; Blake pumping engines, dy cap 1,500,000 gals; 75 hydrants, Chapman; pipe 14 miles, 2 to 12 in dia, Closser Iron Works; 4 meters; quality of water best; pressure, domestic 40 to 95 pounds; water-works owned by company. Pres of com, Weston Lewis; supt, Gustavus Moore; mayor, A. M. Spear; city clerk, C. O. Washworth.

Goldsborough, Hancock Co., population 1708; buildings, wood, 1 and 2 stories. Fire department—pails and buckets.

WATER SUPPLY—Source, wells. Town clerk, A. B. Kingsley.

Gorham, Cumberland Co., population 3223; buildings, wood. Fire department—1 hand engine, 6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose leather, good 800 ft, inferior 100; value of fire department equipment \$1000; bell and whistle alarm. Chief engineer, S. Hinkley.

WATER SUPPLY—Source, wells and cisterns. Town clerk, John C. Summersides.

Gray, Cumberland Co., population 1000. Fire department—hooks and ladders.

WATER SUPPLY—Source, aqueducts and wells. Town clerk, F. L. Clark.

Hallowell, Kennebec Co., population 3134; mercantile buildings, brick and stone, 3 and 4 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 4 hose carriages; hose cotton, 2500 ft, linen good 2500 ft; value of fire department equipment \$12,000; value of 8 buildings occupied \$4000; total ann expenses of department \$2500; total membership 75, paid full time; bell alarm. Chief engineer, J. D. Hodgdon.

WATER SUPPLY—Source, springs; system, gravity; 3 reservoirs; 10 hydrant, Whittier; pipe 4 miles, 1 to 4 in dia; 35 valves, Chapman; quality of water best; pressure 30 to 100 pounds; water-works owned by company; cost to construct \$20,000; int on bonds 5 per cent. Pres, J. F. Bodwell; supt, Orlando Currier; mayor, E. Rowell; city clerk, Geo. A. Safford.

Hartland, Somerset Co., population 1047; buildings, wood, 1 and 2 stories. Fire department—1 hand engine.

1 hook and ladder truck, 1 hose carriage, 1 force pump in factory; value of fire department equipment \$1000. Chief engineer, S. H. Wilkins.

WATER SUPPLY—Source, river and cisterns; system, gravity; 7 hydrants. Town clerk, D. Thompson.

Houlton, Arcootook Co., population 3222; fire area 500 acres; buildings, wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 chemical engine on wheels, 8 hose carriages; alamese couplings used; hose cotton, good 1800 ft, rubber good 1000 ft, leather good 200 ft; value of fire department equipment \$3600; value of buildings occupied \$15,000; total ann expenses of department \$1800; total membership 54, paid part time 50; bell alarm. Chief engineer, A. W. Ingersoll.

WATER SUPPLY—Source, streams fed by springs; system, pumping to standpipe, standpipe 50 ft high, 20 ft in dia; 2 Worthington pumping engines, dy cap 500,000 gals each; 30 hydrants, Mathews; pipe 5 miles, Warren; Coffin gates; 2 meters; pressure, domestic 50, fire 100 pounds; water-works owned by company; cost to construct \$50,000; ann expenses \$2500. Pres of com, Walter Mansur; supt, J. F. Holland; town clerk, M. M. Clark.

Kennebunk, York Co., population *2832. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1800 ft; total membership 80, volunteers. Chief engineer, E. H. Gaddis.

WATER SUPPLY—Source, river, brook; system, direct pumping; Deane pumping engine; 2 water-power force pumps; 4 hydrants; pipe 1900 ft; water-works built by town for fire protection only. Town clerk, W. L. Dane.

Kittery, York Co., population *3897. Fire department of Navy yard which adjoins town—3 steam fire engines, 1 hook and ladder truck, 4 hose carriages. Chief engineer, Nathan Whalley.

WATER SUPPLY—Source, wells, river and cisterns. Town clerk, D. M. Shopleigh.

Lewiston, Androscoggin Co., population *24,000; fire area 1280 acres; mercantile buildings, wood, 4 stories; private, wood, 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—3 steam fire engines, 1 Hayes aerial truck, 5 hose carriages; hose cotton, good 7000 ft; 8 horses; value of fire department equipment \$60,000; value of 2 buildings occupied \$40,000; total ann expenses of department \$18,000; total membership 63, paid full time 2, paid part time 61; telegraph alarm; 38 street boxes. Chief engineer, J. B. Merrill.

WATER SUPPLY—Source, river; system, pumping to reservoir; Worthington pumping engines, dy cap 3,000,000 gals; 128 hydrants; pipe 20 miles, 8 to 24 in dia; pressure 65 to 100 pounds; ann expenses \$25,337. Supt, J. C. Downs; city clerk, John Putnam.

Lincoln, Penobscot Co., population 800; fire area 400 acres; buildings, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 chemical engine on wheels, 1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$3000; value of buildings occupied \$1000; total membership 60, all volunteers. Chief engineer, C. W. Porter.

Lisbon Falls, Androscoggin Co., population 420; buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 500 ft, rubber good 200 ft; mill has 5 hydrants and 2 force pumps; value of fire department equipment \$3500; total membership 70, volunteers. Chief engineer, C. H. Littlefield.

WATER SUPPLY—Source, river; 7 tanks, cap 8000 gals each.

Livermore Falls, Androscoggin Co., population 1000; mercantile buildings, wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, general supply chemical extinguishers, 2 hose carriages, hooks and ladders; hose cotton and linen, good 3000 ft; also pumps and 1000 ft hose in mills can be used if necessary; value of fire department equipment \$5000; value of buildings occupied \$1500; total ann expenses of department \$100, total membership 65, paid full time 35, paid part time 2, volunteers 30; bells and whistles alarm; 2 engine companies. Chief engineer, D. S. Thompson.

WATER SUPPLY—Source, river and wells; 3 reservoirs. Village clerk, C. H. Gibbs.

Lubee, Washington Co., population 2108; fire area 150 acres; mercantile buildings, wood 1½ stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—10 chemical extinguishers, 1 hook and ladder truck; fire hooks, buckets

and axes; total ann expenses of department \$50; total membership 110, volunteers 8 private watchmen; bell alarm. Chief engineer, A. B. Sumner.

WATER SUPPLY—Source, springs, ocean and cisterns. Town clerk, R. G. McBride.

Machias, Washington Co., population 2208; fire area 600 acres; buildings, wood, 1 to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 hand engines, 2 hose carriages; force pump; hose rubber, good 1200 ft, inferior 500 ft; value of fire department equipment \$5000; bell and whistle alarm. Chief engineer, Saml. Longfellow.

WATER SUPPLY—Source, springs, brooks and rivers; 8 reservoirs. Town clerk, H. R. Taylor.

Mechanic Falls, Androscoggin Co., population 2000; buildings, wood, 2 stories. No fire department; paper mills own 2 chemical engines and several force pumps; bell alarm.

WATER SUPPLY—Source, river and wells.

Newport, Penobscot Co., population 1452; buildings, wood, 1½ to 3½ stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; 30 small hand pumps; hose linen, good 700 ft; value of fire department equipment \$1450; total membership 47, volunteers; bell alarm. Chief engineer, R. A. Derrig.

WATER SUPPLY—Source, river, wells and cisterns; 3 reservoirs. Town clerk, C. H. Morrill.

Norway, Oxford Co., population 2515; mercantile buildings, wood and brick, 1 to 4 stories; private, 1 to 3 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 8 hose carriages; hose good 2900 ft; value of fire department equipment \$4000; value of 4 buildings occupied \$1000; total ann expenses of department \$2000; total membership 78; bell alarm. Chief engineer, Wm. C. Cole.

WATER SUPPLY—Source, lake and river; system, pumping to reservoir; Worthington pumping engine; 32 hydrants; pipe 7 miles, 12 in dia; 16 gates, Chapman; pressure 80 to 100 pounds; cost to construct \$42,000; ann expenses \$1000. Supt, W. W. Whitmarsh; city clerk, C. G. Mason.

Oakland, Kennebec Co., population *2500; buildings, wood. Fire department—1 hand engine, 1 hose carriage, 4 force pumps; hose cotton, good 2500 ft; value of fire department equipment \$3000; total membership 40, volunteers; bell and whistle alarm. Chief engineer, C. W. Heney.

WATER SUPPLY—Source, river and streams; system, pumping to 8 cisterns; pumping engines, dy cap 20,000 gals. Town clerk, H. C. Winslow.

Old Orchard, York Co., population 350; buildings, wood, 2 to 4 stories. Fire department—1 steam fire engine, 1 hand engine; hose cotton, good 1500 ft, linen good 600 ft; 2 horses; value of fire department equipment \$600; total ann expenses of department \$600 (1885); total membership 15; bell alarm. Chief engineer, W. G. Smith.

WATER SUPPLY—Source, spring; system, direct pumping and gravity; reservoir cap 300,000 gals; Blake pumping engines, dy cap 1,000,000 gals; 26 hydrants; pipe 7 miles; pressure 150 pounds. Supt, S. W. Duff; city, town or village clerk, W. F. Fernold.

Oldtown, Penobscot Co., population *4000. Fire department—1 steam fire engine, 2 hand engines, 3 chemical engines on wheels, 8 hose carriages; hose cotton, good 2800 ft, leather good 400 ft, inferior 500 ft; total membership 120, volunteers. Chief engineer, Hugh Gibbons.

WATER SUPPLY—Source, river; system, pumping to tanks; 14 tanks; 3 force pumps. Town clerk, W. E. Hellenbrand.

Orono, Penobscot Co., population 2242; fire area 8000 acres; mercantile buildings, wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—3 hand engines, 1 hook and ladder truck, 4 hose carriages; hose linen, good 300 ft, rubber good 900 ft, leather good 1800 ft; value of fire department equipment \$5000; value of buildings occupied \$18,500; total ann expenses of department \$700; total membership 100, volunteers; bell alarm. Chief engineer, E. E. Ring.

WATER SUPPLY—Source, 2 rivers; 23 cisterns. Town clerk, Albert White.

Paris, Oxford Co. (see South Paris).

Pittsfield, Somerset Co., population 2500; buildings, wood and brick, 1½ and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and

MAINE—Continued.

ladder truck, 2 hose carriage; hose rubber, good 1400 ft, leather inferior 800 ft; value of fire department equipment \$2000; total ann expenses of department \$400; total membership 80, volunteers; bell and whistle alarm. Chief engineer, T. S. Dexter.

WATER SUPPLY—Source, river and pond; system, direct; 9 tanks, cap of tanks 200 hogsheads each; 15 hydrants; pipe 2000 ft. Supt, Robt. Dobson; town clerk, A. D. Mitchell.

Pittston, Kennebec Co., population 4100. Fire department—1 hand engine.

WATER SUPPLY—Source and system not stated; 2 reservoirs. Town clerk, S. S. Clark.

Phillips, Franklin Co., population 1450; buildings, wood, 1 and 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 700 ft; value of fire department equipment \$1200; total ann expenses of department \$350; total membership 70, volunteers, paid part time 1; bell alarm. Chief engineer, F. E. Timberlake.

WATER SUPPLY—Source, river. Town clerk, B. T. Parker.

Portland, Cumberland Co., population 40,000; buildings, wood and brick; fireworks ordinance; causes of fire investigated. Fire department—6 steam fire engines, 1 hand engine, 8 hook and ladder trucks, 1 aerial truck, 6 hose carriages, 2 fire boats; hose cotton, good 18,000 ft; 21 horses; value of fire department equipment \$100,000; 12 buildings occupied; total ann expenses of department \$45,000; total membership 148, paid full time 18, paid part time 120; telegraph alarm. Chief engineer, G. H. Cloyes.

WATER SUPPLY—Source, lake; system, gravity; 2 reservoirs, cap 80,000,000 gals; 800 hydrants. Wood; pipe 110 miles, 8 to 24 in dia. Wood; 600 valves; 225 meters, Crown, Worthington, Hersey; quality of water first-class; pressure 35 to 65 pounds. Pres, D. W. Clark; supt, G. P. Wescott; mayor, H. Sellicher; city clerk, G. C. Burgess.

Presque Isle, Aroostook Co., population 1850; fire area 400 acres; buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages, force pump; hose rubber, good 1800 ft, inferior 800 ft; total ann expenses of department about \$800; total membership 18, volunteers; bell alarm. Chief engineer, E. S. Perry.

WATER SUPPLY—Source, river; system, gravity and direct; reservoir cap 10,000 gals; Worthington pumping engines; 10 hydrants; 5 miles pipe; pressure 100 pounds; int on bonds 5 per cent. Supt, Geo. H. Freeman.

Randolph, Kennebec Co., population 1200; fire area 640 acres; mercantile buildings, brick, wood and stone, 2 stories; private, wood, 2 stories. Fire department—1 hand engine, 8 chemical extinguishers, 1 hose carriage, force pump; hose 1000 ft good, leather 850; value of fire department equipment \$1500; value of buildings occupied \$500; total membership 45; bell alarm. Chief engineer, N. A. Reed.

WATER SUPPLY—Source, river; 2 cisterns supplied from roofs, cap 10,000 gals dy; 10 hydrants. Town clerk, Wm. Dudley.

Raymond, Cumberland Co., population 1128; buildings, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance; no fire department; 8 chemical extinguishers.

WATER SUPPLY—Source, wells. Mayor, F. H. Whitham; town clerk, O. B. Lane.

Richmond, Sagadahoc Co., population 2000; buildings, wood, 1, 2 and 3 stories; wooden roofs permitted. Fire department—1 hand engine, 8 hose carriages; hose cotton, good 500 ft, rubber good 800 ft, linen good 800 ft; value of fire department equipment \$1500; total ann expenses of department about \$1200; total membership 85, volunteers; bell alarm. Chief engineer, J. H. Knights.

WATER SUPPLY—Source not stated; system, gravity; reservoir cap 1,000,000 gals; Blake pumping engines, 14 gals to stroke; 41 hydrants; 4 miles pipe. J. L. Pushard; W. H. Sturtevant.

Rockland, Knox Co., population 7800. Fire department—2 steam fire engines, 1 hook and ladder truck; 8 hose carriages, all kinds; hose cotton, good 6000 ft; 4 horses; total membership 95, paid part time. Chief engineer, A. H. Jones.

WATER SUPPLY—Source, lake; system, gravity; reservoir cap 2,500,000 gals; 62 hydrants, R. D. Wood & Co.; pipe 51 miles, 2, 4, 6, 8 and 10 in dia, R. D. Wood & Co.; quality of water good; pressure 95 pounds. Pres of com, Hon. A. Flerreket; supt, J. W. Crocker; mayor, E. A. Butler; city clerk, R. H. Burnham.

Saco, Cumberland Co., population 4500. Fire department—3 hose carriages; hooks and ladders; hose cotton, good 500 ft, leather good 250 ft; whistle and bell alarm.

WATER SUPPLY—Supplied by Portland Water Company; 7 hydrants; 8 miles pipe. Town clerk, J. C. Seater.

Saco, York Co., population 2400. Fire department—2 steam fire engines, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 5000 ft; 4 horses; total membership 42, paid part time. Chief engineer, A. Lord.

WATER SUPPLY—Biddeford and Saco Company supplies the town. (See Biddeford.) Jas. Birney; W. H. Sturtevant.

Sanford, York Co., population 1500. Fire department 1 steamer, private; 1 hand tub; 4 force pumps. E. M. Goodall.

WATER SUPPLY—Source, springs; system, direct; 1 tank, cap of tank 51,800 gals; windmill pumping engines, dy cap 25,000 gals; 12 hydrants, Chapman; 7000 feet pipe, R. D. Wood & Co.; 12 valves, Chapman; pressure, domestic 15, fire 55 pounds; cost to construct \$10,000; ann expenses \$50. Pres, E. M. Goodall.

Searsport, Waldo Co., population 2350; fire area 1280 acres; mercantile buildings, wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted; causes of fire investigated. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 400 ft, linen good 700 ft; value of fire department equipment \$1000; value of building occupied \$1000; total membership 68; bell alarm. Chief engineer, J. H. Sullivan.

WATER SUPPLY—Source, 6 cisterns, cap 115,000 gals daily. Jos. Field.

Skowhegan, Somerset Co., population 4500; fire area 640 acres; buildings, wood, 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 4000 ft, leather good 1000 ft, inferior 500 ft; 2 horses; value of fire department equipment \$55,000; value of buildings owned \$1000; total ann expenses of department \$2000; total membership 80, paid full time 2; whistle alarm. Chief engineer, B. D. Savage.

WATER SUPPLY—Source, brook; system, pumping to standpipe; standpipe cap 260,000; Worthington pumping engines, dy cap 2,000,000 gals; 76 hydrants, Wood & Co.; pipe 10 miles, 8 to 10 in dia, Wood & Co. and Drummond; 1 meter, Worthington; pressure 70 to 100 pounds; waterworks owned by company; cost to construct \$115,000; int on bonds 5 per cent. Pres, Gen. R. B. Shepherd; supt, Jas. H. Holt; city clerk, Geo. S. Webb.

South Berwick, York Co., population 2700. Fire department—3 hand engines, 8 hose carriages; hose rubber, good 200 ft, leather good 1800 ft; total membership 6. Chief engineer, J. S. Ford.

South Paris, Oxford Co., population 1200; fire area 100 acres; buildings, wood, 1 and 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 1000 ft, rubber good 500 ft, linen good 1000 ft, inferior 800 ft; value of fire department equipment \$3000; value of building owned \$1000; total ann expenses of department about \$1000; total membership 75; bell alarm. Chief engineer, A. E. Thistleff.

WATER SUPPLY—Source, river and 12 cisterns; 22 hydrants; pipe 2½ miles. Town clerk, A. C. T. King.

Springvale, York Co., population 1120; buildings, wood. Fire department—1 hand engine, 2 chemical extinguishers, 1 hose carriage; other apparatus, 1 tub, hooks, ladders and buckets; hose leather, good 800 feet. Chief engineer, E. F. Davenport.

WATER SUPPLY—Source, pond; system, gravity; 4 hydrants; pipe 8 miles; pressure 40 pounds; cost to construct \$10,000. Pres, S. D. Tibbett; supt, Jas. A. Bennett.

Stockton, Waldo Co., population 1550; buildings, wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 hand engine, 8 hook and ladder trucks, 1 hose carriage; hose linen, good 200 ft; value of fire department equipment \$250; total membership 25; bell alarm. Chief engineer, C. Fletcher.

WATER SUPPLY—Source, wells and cisterns. Town clerk, S. Merrithen.

Thomaston, Knox Co., population 3000. Fire department—1 steam fire engines, 2 hand engines, 1 hook and ladder truck, 5 hose carriages; hose good, 2500 ft, poor 400 ft; total membership 120, volunteer. Chief engineer, N. C. Mehan.

WATER SUPPLY—Source, lake; 24 hydrants; pipe 14 miles, 10 in dia; 1 valve; quality of water good; water-works owned by company. Pres, A. F. Crockett.

Topsam, Sagadahoc Co., population 1500; buildings, wood and brick, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 800 ft, rubber good 600 ft; value of fire department equipment \$1200; total ann expenses of department about \$700; total membership 70, volunteer; whistle and bell alarm. Chief engineer, Ed Beaumont.

WATER SUPPLY—Source, river; 5 reservoirs. Town clerk, C. E. White.

Waldoborough, Lincoln Co., population 3700; mercantile buildings brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—2 hand engines, 2 hose carriages; hose rubber, good 150 ft, inferior 80 ft, linen good 450 ft, leather good 100 ft; value of fire department equipment \$1500; bell alarm. Chief engineer, J. P. Gidden.

WATER SUPPLY—Source, wells and cisterns. Town clerk, P. E. Stores.

Waterville, Kennebec Co., population 7500. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 5800 ft, linen good 1000 ft; total membership 80, volunteer; Gamewell telegraph alarm. Chief engineer, H. G. Tozier.

WATER SUPPLY—Source, river; system, pumping to reservoir; reservoir cap 8,000,000 gals; Deane pumping engine, dy cap 2,500,000 gals; 70 hydrants, Chapman; pipe 18 miles, 6 to 14 in dia; valve, Chapman; 4 meters; quality of water first-class; pressure 85 pounds; water-works owned by company; int on bonds 5 per cent.

West Waterville, Kennebec Co. (See Oakland.)

Winn, Penobscot Co., population 1000; buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 chemical engine; value of fire department equipment \$400. Chief engineer, C. A. Carl.

WATER SUPPLY—Source, river. Town clerk, G. W. Young.

Winterport, Waldo Co., population 2800. Fire department—1 chemical engine, hooks. Town clerk, C. R. Hill.

Winthrop, Kennebec Co., population 2800; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1500 ft; total ann expenses of department about \$200; total membership 25, volunteer; bell alarm. Chief engineer, C. A. Wing.

WATER SUPPLY—Source not given; system, gravity and direct pumping; force pump in factory; 10 hydrants, Matthews; cost to construct \$5000. Village clerk, E. O. Kelley.

Wiscasset, Lincoln Co., population 1850; fire area 40 acres; mercantile buildings, brick and wood, 1, 2 and 3 stories; private, wood, 1 to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 hand engines, 2 hose carriages; hose rubber, good 300 ft; leather good 1050; total ann expenses of department about \$800; total membership 100, paid part time; whistle and bell alarm. Fire warden, E. B. Neal.

WATER SUPPLY—Source, river and wells. Town clerk, S. Holbrook.

Woodford, Cumberland Co., population 6000. Fire department—1 hose carriage; hose 2000 ft; total membership 70. Chief engineer, L. G. Eldridge.

WATER SUPPLY—Source, lake; system, gravity; 64 hydrants; pipe 6 miles; pressure 40 to 60 pounds; water-works owned by Portland Water Co. Pres, Geo. P. Westcott; town clerk, F. Burnell.

Yarmouth, Cumberland Co., population 2800; fire area 4000 acres; buildings, wood, 2 stories; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck; total membership 40. Chief engineer, C. E. Greeley.

WATER SUPPLY—Source, river and springs; system, gravity; 3 reservoirs. Town clerk, L. R. Cook.

The following places have no fire protection: Canaan, Somerset Co., population 1000, Carmel, Penobscot Co., population 1280 (buckets). Corinth, Penobscot Co., population 1500. Fort Kent, Aroostook Co., population 1512. Goldborough, Hancock Co., population 1709. Gray, Cumberland Co., population 1000. Hancock, Hancock Co., population 1100. Limerick, York Co., population 1400. Mechanic Falls, Androscoggin Co., population 2000. Penobscot, Hancock Co., population 1200. Sumner, Oxford Co., population 1016. West Gardiner, Kennebec Co., population 977. Whitefield, Lincoln Co., population 1510.

MARYLAND.

Annapolis, Anne Arundel Co., population 7000; buildings, brick and wood, 2 and 3 stories; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages; slamese couplings; hose cotton, rubber lined, good 1000 ft, rubber good 600 ft; total membership 100; bell alarm. Chief engineer, W. O. Basil. Apparatus and equipment of naval academy available in case of emergency.

WATER SUPPLY—Source, springs; system, pumping to reservoir; reservoir cap 6,000,000 gals; Worthington pumping engines, dy cap 600,000 gals; 45 hydrants; mains 4 to 8 in dia; 4 Worthington meters; quality of water first-class; filtration natural; pressure, domestic 38 pounds; water-works owned by company; ann expenses \$8250; int on bonds in 1899 \$750. Pres of com, Wm. H. Gorman; mayor, Jas. H. Brown; city clerk, Philip E. Porter.

Baltimore, Baltimore Co., population 500,000; fire area 38 sq. miles; mercantile buildings, brick and stone, 3 to 8 stories; private, brick, 3 to 5 stories; wooden roofs permitted; fireworks ordinance. Fire department—15 steam fire engines, 5 in reserve, 8 chemical engines on wheels, 38 chemical extinguishers, 6 hook and ladder trucks, 6 aerial trucks, 30 hose carriages, all kinds, 15 heaters for engines; hose cotton, good 22,500 ft, inferior 17,150 ft, rubber good 1500 ft; 118 hoses, value \$30,000; value of fire department equipment \$20,000; value of buildings occupied \$175,000; total ann expenses of department \$223,073.53; total membership 276, paid full time 166, paid part time 110; Gamewell alarm; 227 street boxes. Chief engineer, John M. Hennick; fire commissioners, J. A. Preston, J. F. Hunter, Geo. May.

WATER SUPPLY—Source, Jones' Falls and Gunpowder River; system, gravity and pumping to reservoir; 8 reservoirs; combined dy cap of reservoirs about 84,000,000 gals; 8 Worthington pumping engines, dy cap 16,000,000 gals; 1063 hydrants; pipe 358 miles, 1½ to 40 in dia; 784 meters; pressure 60 pounds; water-works owned by city; cost to construct \$10,896,979; ann expenses \$106,664; int on bonds 4 to 6 per cent. Sec of com, John F. Hunter; mayor, C. L. Davidson; city clerk, A. J. King.

Belt of Baltimore, Baltimore Co., surrounding Baltimore city, extending 8 miles from city limits, popu-

lation 10,000; fire area 22,400 acres; mercantile buildings, brick, 3 stories; private, brick and wood, 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—9 chemical engines on wheels, 12 chemical extinguishers, 8 hook and ladder trucks; hose rubber, good 1800 ft; 30 hoses; value of fire department equipment \$40,000; value of 8 buildings occupied \$20,000; total ann expenses of department \$15,000; total membership 68, paid full time 20, paid part time 48. Chief engineer, John M. Hennick; mayor, C. L. Davidson; city clerk, A. J. King.

Bel Air, Harford Co., population 41500; fire area 240 acres; buildings, wood and brick. Fire department—1 hook and ladder truck, value of fire department equipment \$100; value of building occupied \$100; bell alarm.

WATER SUPPLY—Source, wells. A system of water-works in course of construction.

Boonsboro, Caroline Co., population 1000; fire area 26¼ acres; mercantile buildings, brick, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; value of fire department equipment \$800; value of buildings occupied \$50; bell alarm.

WATER SUPPLY—Source, private wells and cisterns.

Cambridge, Dorchester Co., population 8975. Fire department—1 steam fire engine, 1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 2000 ft; linen good 304 ft; leather good 300 ft; 100 members. Chief engineer, H. A. Joyce.

WATER SUPPLY—Source, river and creek. Water-works will be constructed this year; 60 hydrants; 6 miles pipe. Mayor, G. Warren Mundy; town clerk, T. H. Medford.

Catonsville, Baltimore Co., population 2600. No organized fire department; 1 chemical engine; hose rubber, good 250 ft; expect to organize a volunteer company soon.

WATER SUPPLY—Source, artesian wells and stream; system, pumping to tank; cap of tank 125,000 gals; Deane & Worthington pumping engines dy cap 500,000 gals; 8

MARYLAND—Continued.

miles mains; 8 meters, 60 taps. Pres and sec, I. M. Cone.

Centreville, Queen Anne Co., population 1500; fire area 100 acres; mercantile buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck; 1 hose carriage, hose linen, good 500 ft; value of fire department equipment \$500; total membership 85, all volunteers; bell alarm. Chief engineer, F. Gemmill; president of fire and water com, A. K. Weidon.

WATER SUPPLY—Source and system not stated; stand-pipe 100 ft high.

Chestertown, Kent Co., population 2800; area 250 acres; mercantile buildings, brick and wood, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—2 hand engines, 8 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 700 ft, leather good 100 ft; value of fire department equipment \$6000; value of buildings occupied \$1300; total membership 80, all volunteers; bell alarm. Chief engineer, W. T. Sutton.

WATER SUPPLY—Source, springs; system, pumping to reservoir; 8 reservoirs, cap 180,000 gals; Deane pumping engines, dy cap 240,000 gals; 80 hydrants; pipe 6 miles, 8 to 6 in dia; 16 gates; 6 meters; pressure 25 to 50 pounds; cost to construct \$25,000; ann expenses \$3000. Supt, Wm. T. Sutton; town clerk, J. M. Wheatley.

Crisfield, Somerset Co., population *8000; buildings, wood, 2 stories; private, wood, 3 stories; fireworks ordinance. Fire department—1 steam fire engine, 1 hose carriage; siamese couplings used; hose rubber, good 900 ft; value of fire department equipment \$5600; value of buildings occupied \$780; volunteer department, 1 paid member; bell alarm; fire patrol supported by subscription and tax. Chief engineer, W. A. Britton.

WATER SUPPLY—Source wells, river. Town clerk W. R. Reese.

Cumberland, Alleghany Co., population 10,698; fire area 1800 acres; mercantile buildings, brick 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages; hose linen, good 400 ft, leather good 2000 ft; value of fire department equipment \$2000; value of buildings occupied \$10,000; bell and whistle alarm. Chief engineer, W. A. Hart.

WATER SUPPLY—Source, Potomac River; system, direct pumping; Holly-Gaskill pumping engines, dy cap 2,000,000 gals; 800 hydrants, Holly; pipe 80 miles, 8 to 12 in dia; Eddy valves; pressure, domestic 35 to 90, fire 110 to 180 pounds; cost to construct \$150,000; ann expenses \$7000; int on bonds 5 per cent. Supt, Asa Wilson; city clerk, D. L. Blanchard.

Easton, Talbot Co., population 5000. Fire department—1 steam fire engine, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 50 ft, rubber good 800 ft, linen good 50 ft, leather good 500 ft; total membership 60, all volunteers. Chief engineer, E. Roberts.

WATER SUPPLY—Source, 6 artesian wells; system, pumping to standpipe; 1 reservoir, cap 8700 gals; standpipe 100 ft, high, 12 ft in dia; Holly pumping engines, dy cap 500,000 gals; 40 hydrants, Union Hydraulic Works; pipe 6½ miles, 4 to 8 in dia, McNeal Pipe & Foundry Co.; 60 valves; quality of water good; pressure, domestic 45, fire 150 pounds, works owned by company; cost to construct \$40,000; ann expenses \$1500. Pres or chairman of com, Joseph H. White; supt and sec, N. A. Shanahan; mayor, C. R. Leonard; city clerk, D. R. Cox.

Elkton, Cecil Co., population 2000; wooden roofs permitted. Fire department—2 hand engines, 1 chemical extinguisher; hose leather, good 600 ft. Chief engineer, R. Thomas.

WATER SUPPLY—Source and system not described; pumps. Town clerk, J. L. Wells.

Emmitsburgh, Frederick Co., population 1000. Fire department—1 hook and ladder truck, 2 hose carriages; hose leather, good 1500 ft; 80 members. Chief engineer, G. T. Eyster.

WATER SUPPLY—Source and system not stated; 1 reservoir.

Fort McHenry, Baltimore Co., government post; buildings, brick and wood, 1½ stories. Fire department—4 hook and ladder trucks, 2 hose carriages; hose cotton, good 1100 ft, rubber good 450 ft; trumpet alarm.

WATER SUPPLY—Water-works at Baltimore, whence the supply is obtained.

Frederick, Frederick Co., population 10,000. Fire department—3 steam fire engines, 4 chemical extinguish-

ers, 9 hook and ladder trucks, 10 hose carriages; hose rubber, good 2000 ft, leather good 800 ft; total membership 700, all volunteers.

WATER SUPPLY—Source, river and springs; system, gravity; reservoir cap 1,900,000 gals; 10 miles pipe, 2 to 10 in dia; 85 gates; 1 meter; pressure, 15 to 25 pounds; cost to construct \$125,000; ann expenses \$1700. Supt, C. N. Halm; mayor, Lewis H. Dole.

Frostburg, Alleghany Co., population 6000; mercantile buildings, brick, 1 to 3 stories; private, wood, 1 to 3 stories; tin and sheet-iron roofs; fireworks ordinance. Fire department—2 hook and ladder trucks, 2 hose carriages; hose rubber, good 600 ft, inferior 150 ft; value of fire department equipment \$1700; value of buildings occupied \$5000; total membership 70, volunteers; bell alarm. Chief engineer, Frank Spates.

WATER SUPPLY—Source, springs and artesian wells; system, gravity; reservoir cap 200,000 gals; 85 hydrants; 6 miles pipe, 2 to 8 in dia; 15 valves; pressure 90 to 120 pounds; water-works owned by company; cost to construct \$40,000. Pres of com, W. D. Sprigg; supt, D. G. Williams; mayor, Wm. Thomas; city clerk, L. P. Smith.

Govanstown, Baltimore Co., fire area 8 acres; buildings, private, brick, and wood, 2, 3 and 4 stories; wooden roofs permitted. Fire department—4 chemical engines on wheels, 8 chemical extinguishers, 1 hook and ladder truck; hose rubber, good 1000 ft; 7 horses, value \$1800; value of fire department equipment \$7000; value of buildings occupied \$1800; total ann expenses of department \$7900; members paid full time 12, paid part time 2, no of volunteer members 16; electric alarm; 27 street boxes. Chief engineer, Geo. W. Morgan.

Hagerstown, Washington Co., population *10,000; mercantile buildings, brick, 3 stories; private, wood and brick 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 3 hand engines, 1 hook and ladder truck, 11 hose carriage; siamese couplings used; hose cotton, good 2500 ft, leather good 1500 ft; value of fire department equipment \$12,500; value of buildings occupied \$80,000; total ann expenses of department \$1000; total membership 900, paid full time 5; bell alarm.

WATER SUPPLY—Source, springs and artesian wells; system, gravity; reservoir cap 20,000,000 gals; Cameron pumping engines, dy cap 500,000 gals; 65 hydrants, Matthews; 19 miles pipe, 4 to 12 in dia, McNeal and others; 60 valves, Ines and Kennedy; 30 meters, National Meter Company; quality of water clear and soft; pressure 80 to 100 pounds; water-works owned by company; cost to construct \$150,000; ann expenses \$1500; int on bonds 4 per cent. Pres of com, H. H. Keedy; supt, C. F. Manning; mayor, R. J. Halm.

Havre de Grace, Harford Co., population 3800; mercantile buildings, wood and brick, 2½ stories; private, wood, 2½ stories; wooden roofs permitted. Fire department—2 hose carriages; hose rubber, good 2000 ft; value of buildings occupied \$300; total ann expenses of department \$600. Chief engineer, S. T. Mitchell.

WATER SUPPLY—Source, river; system, pumping to reservoir; reservoir cap 4,000,000 gals; pipe 7 miles, supplied by pumps from river; 40 fire plugs; pressure 120 pounds; water-works owned by company; cost \$30,000; int on bonds 6 per cent. Pres, A. P. McCombs; supt, J. W. Maslin.

Lonaconing, Allegany Co., population 6000; fire area 250 acres; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 3 stories; wooden roofs permitted. Fire department—1 hand engine; 1 hose carriage; hose cotton, inferior 200 ft, rubber good 500 ft; value of fire department equipment \$2000. Chief engineer, J. Frank Barnes.

WATER SUPPLY—Source, creeks and streams.

Mechanicstown, Frederick Co., population 1160; fire area 1½ miles; mercantile buildings, wood and brick, 2 and 3 stories; private, wood and brick, 2 and 3 stories; fireworks ordinance. Fire department—2 hose carriages; hose cotton, good 1000 ft; value of fire department equipment \$1100; 80 members. Foreman, J. F. D. Miller; chairman of fire and water com, V. B. Osler.

WATER SUPPLY—Source, mountain stream; system, gravity; reservoir cap 50,000 gals; 18 hydrants; pipe 2 miles; pressure 90 pounds. Supt, S. Binley; town clerk, H. Coret.

Pocomoke City, Worcester Co., population 2000; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hose carriage; hose cotton, good 1000 ft; value of fire department equipment \$5000; total membership 80, all volunteers. Chief engineer, R. M. Stevenson.

WATER SUPPLY—Source, river and private wells. Town clerk, E. Schofield.

Port Deposit, Cecil Co., population 2600; mercantile buildings, granite, wood and brick, three stories; private, wood; 2½ stories; fireworks ordinance. Fire department—2 steam fire engines, 1 hook and ladder truck, 2 hose carriages, 6 buckets; hose cotton, good 1700 ft, inferior 800 ft, rubber good 800 ft, inferior 200 ft; horses hired; total membership 80, 1 paid part time; bell and whistle alarm; 2 fire companies. Chief engineer, G. A. Einwachter chairman of fire and water com, R. C. Hopkins.

WATER SUPPLY—Source, river and springs. Town clerk, J. F. Mohrlein.

Saint Michael's, Talbot Co., population 1176. Fire department—1 hand engine, buckets and ladders. Chief engineer, S. F. Lewis.

WATER SUPPLY—Source, wells, 1 artesian well. Town clerk, H. C. Dodson.

Salisbury, Wicomico Co., population 8000; mercantile buildings, wood and brick, 2 and 3 stories; private, wood and brick, 2, 2½ and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 1000 ft, inferior 800 ft; 2 horses, value \$450; value of fire department equipment \$6500; value of buildings occupied \$500; total ann expenses of department \$300; total membership 125, paid part time 2; bell alarm. Chief engineer, Fred A. Grier; fire and water commissioners, S. Smith, Thos. Williams.

WATER SUPPLY—Source, river and artesian well; system, pumping to standpipe and direct; Hughes' pumping engines, dy cap 700,000 gals; 2 hydrants; pipe 5 miles, 8 to 8 in dia; 40 gates; pressure 40 to 185 pounds; cost to construct \$21,000. Pres of com, S. P. Dennis; supt, L. S. Bell; city clerk, Thos. H. Williams.

Snow Hill, Worcester Co., population 1276; build-

ings, wood, 2 stories. Fire department—1 hook and ladder truck; bell and whistle alarm.

WATER SUPPLY—Source, river and wells; system not stated; pumps. Town clerk, S. E. Boehm.

Union Bridge, Carroll Co., population 1000; buildings, brick and wood, 2 and 3 stories. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose 1000 ft; total membership 87, volunteers; bell alarm. Chief engineer, W. H. Marshall.

WATER SUPPLY—Source, wells; system, pumping to reservoir; reservoir cap 800,000 gals; Worthington pumping engines, dy cap 250,000 gals; 80 hydrants, Mathews; pipe 2½ miles, 4 to 8 in dia; 29 gates, Feet; pressure 80 pounds; water-works owned by company; cost to construct \$17,000; ann expenses \$300. Pres of com, M. C. McKinstry; supt, J. Hollenberger; town clerk, John S. Lepp.

Westminster, Carroll Co., population 3000; mercantile buildings, brick, 3 stories; private, brick, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 400 ft, leather 1100 ft; value of fire department equipment \$2500; value of buildings occupied \$5000; total ann expenses of department \$150; total membership 50, volunteers. Chief engineer, F. K. Herr.

WATER SUPPLY—Source, springs; system, pumping to reservoir and direct; reservoir cap 1,000,000 gals; Worthington pumping engines, dy cap 118,000 gals; 40 hydrants, Ives; pipe 5 miles, 4 to 8 in dia, Ives; 8 meters; quality of water soft; pressure, domestic 55, fire 100 pounds; water-works owned by company; cost to construct \$35,000; ann expenses \$1000; int on bonds 6 per cent. Pres of com, Wm. A. McKillip; supt, W. W. Taylor; town clerk, C. H. Bangham.

The following places have no fire protection: Barton, Allegany Co., population 1800. Oakland, Garrett Co., population 1200. Princess Anne, Somerset Co., population 1000.

MASSACHUSETTS.

Abington, Plymouth Co., population 4000; mercantile buildings, wood, 3 to 4 stories; private, wood, 1½ to 2½ stories; wooden roofs permitted; State fireworks ordinance. Fire department—private chemical extinguishers, 2 hook and ladder trucks, 4 hose carriages; hose cotton, good 8000 ft; 6 horses, hired; value of fire department equipment \$4000; value of buildings occupied \$5000; total ann expenses of department \$3400 (1889); total membership 88; bells and whistle alarm; 2 hook and ladder companies, 2 hose companies. Chief engineer, A. H. Wright.

WATER SUPPLY—Source, Big Sandy Pond; system, pumping to standpipe; standpipe cap 387,000 gals; Worthington pumping engines, dy cap 2,000,000 gals; 127 hydrants, Coffin; pipe 18 miles, 4 to 12 in dia, Warren; 65 valves, Coffin; 85 meters, National; quality of water soft and clear; pressure, 65 to 75 pounds; water-works owned by town jointly with Rockland; cost to construct \$150,000; int on bonds 4 per cent. Supt, A. H. Wright; town clerk, J. W. Sproul.

Acton, Middlesex Co., population 1797. Fire department—hooks, ladders and pails.

WATER SUPPLY—Source, river.

Adams, Berkshire Co., population 10,000; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 6 hose carriages; hose linen, good 1700 ft, inferior 250 ft, rubber good 850 ft, inferior 100 ft; value of buildings occupied \$5000; total membership 50, volunteers; whistle alarm; 1 hose company. Chief engineer, R. N. Richmond.

WATER SUPPLY—Source, springs; system, gravity; 2 reservoirs, cap 8,000,000 gals; 110 hydrants, Wood, Ludlow, Chapman; pipe 10 miles, 8 to 12 in dia, R. D. Wood & Co.; 20 valves, Chapman, Ludlow; 14 meters, Crown; quality of water soft; pressure 110 to 130 pounds; water-works owned by fire district; cost to construct \$150,000; ann expenses \$12,716; int on bonds 5 per cent. Pres of com, David Upton; supt, C. A. Waters.

Agawam, Hampden Co., population 2216.

WATER SUPPLY—Source, springs; system, gravity; pipe 5 miles; pressure, domestic 45 pounds; water-works owned by C. L. Goodhue; cost to construct \$6000.

Amesbury, Essex Co., population 12,000. Fire department—2 hand engines, 1 hook and ladder truck, 3 hose carriages, 3 hose reels; hose good 8000 ft; total membership 125, volunteers. Chief engineer, J. S. Poyen.

WATER SUPPLY—Source, springs and driven wells; system, pumping to reservoirs and direct 1 reservoir, cap

2,000,000 gals and 1 3,000,000; 2 Worthington pumping engines, dy cap 1,000,000 gals each; 120 hydrants, Ludlow; pipe 8 to 9 miles, 4 to 12 in dia, Gloucester; valves, Chapman & Ludlow; 60 meters, National & Union; quality of water soft and clear; pressure, domestic 60, fire 100 pounds; water-works owned by company; cost to construct \$100,000; int on bonds 5 per cent. Pres of com, Richard F. Briggs; city clerk, N. E. Collins.

Amherst, Hampshire Co., population 4190; fire area whole town; mercantile buildings, brick and stone 3 stories; private, wood, 3 stories; wooden roofs permitted. Fire department—1 hand engine, 8 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages, canvas chute and jumping net; hose cotton, good 1800 ft, leather good 500 ft; value of fire department equipment \$2670; value of buildings occupied \$700; total ann expenses of department \$800; total membership 88; bell alarm; 1 hook and ladder company; 2 hose companies. Chief engineer, W. H. H. Morgan.

WATER SUPPLY—Source, Amethyst brook; system, gravity; storage reservoir cap 1,000,000 gals; 25 hydrants, Hol-yoke; pipe 7 miles; valves, Chapman; pressure 100 pounds; water-works owned by company; cost to construct \$80,000; int on bonds 5 per cent. Pres of com, W. A. Dickinson; supt, P. E. Irish; town clerk, W. A. Hunt.

Andover, Essex Co., population 15711. Fire department—2 steam fire engines, 1 hook and ladder truck, 2 hose carriages; total membership 40; electric alarm. Chief engineer, J. L. Smith.

WATER SUPPLY—Source, Haggetts pond; system, pumping to reservoir; reservoir cap 1,250,000 gals; Blake pumping engines, dy cap 1,850,000 gals; 167 hydrants, Ludlow; pipe 23 miles, 6 to 12 in dia, R. D. Wood & Co.; 190 valves, Ludlow; Crown and Metropolitan meters; quality of water soft, fine; pressure, domestic 75 pounds, fire direct pressure from pumps; water-works owned by city; cost to construct \$180,000; ann expenses \$3500; int on bonds 4 per cent. Water commissioners F. G. Haynes, J. H. Flint; J. P. Butterfield; supt, John E. Smith; mayor, Peter D. Smith; town clerk, Geo. A. Putnam.

Arlington, Middlesex Co., population 5000. Fire department—1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose linen, good 8000 ft; 2 horses; total membership 55, volunteers. Chief engineer, Chas. Gott.

WATER SUPPLY—Source, Lexington Great Meadows and North brook; system, gravity; storage reservoir cap 77,000,000 gals; 98 hydrants; pipe 12 miles; quality of

MASSACHUSETTS—Continued.

water filter gallery; pressure 50 pounds; water-works owned by town; cost to construct \$488,686; ann expenses \$2597; int on bonds 5 and 6 per cent. Supt, Thos. Roden; city clerk, B. D. Lock.

Ashburnham, Worcester Co., population 12068; buildings, wood, 2 stories. Fire department—2 hand engines, 3 hose carriages, all kinds; hose cotton, good 300 ft, rubber good 600 ft, leather good 600 ft; value of fire department equipment \$3000; value of 3 buildings occupied \$9800; total ann expenses of department \$976; total membership 107, volunteers; bell alarm. Chief engineer, L. B. Adams.

WATER SUPPLY—Source, springs; system, gravity; impounding reservoir cap 1,000,000 gals; 6 hydrants, Whittier; pipe 1 mile; pressure 100 pounds; water-works owned by company; cost to construct \$10,000; ann expenses \$50. Pres of com, I. W. Adams; town clerk, W. B. Whitney.

Ashby, Middlesex Co., population 1621; buildings, wood, 2 stories. Fire department—1 chemical engine on wheels; value of fire department equipment \$1100; total ann expenses of department \$26 (1888); total membership 30, volunteers; bell alarm. Chief engineer, Chas. O. Green.

WATER SUPPLY—Source, wells. Town clerk, J. W. Sheldon.

Ashland, Middlesex Co., population 2633; fire area 7972 acres; mercantile buildings, wood and brick, 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine; 1 hook and ladder truck (extension), 2 hose carriages; siamese couplings used; hose cotton; good 2650 ft; 4 horses, hired; value of fire department equipment \$7700; value of building occupied \$3000; total ann expenses of department \$1411; total membership 40; bell alarm. Chief engineer, J. H. Balcon.

WATER SUPPLY—Source, river, brooks and ponds. Town clerk, E. T. Billings.

Athol, Worcester Co., population 6500; fire area 1000 acres; mercantile buildings, wood and brick, 3 stories; private, wood and brick, 2 stories; wooden roofs permitted. Fire department—2 steam fire engines, 1 hand engine unused, 2 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; hose cotton, good 6500 ft, rubber inferior 300 to 400 ft, leather inferior 300 to 400 ft; value of fire department equipment \$10,000; value of buildings occupied \$1500; total ann expenses of department \$2100; total membership 56, paid part time; bell and whistle alarm. Chief engineer, C. Grey.

WATER SUPPLY—Source, brooks; system, gravity; 3 reservoirs; 62 hydrants, Ludlow; pipe 10 miles, 4 to 12 in dia; Ludlow and Chapman valves; 12 meters; filtration sand and charcoal; pressure 40 to 140 pounds; water-works owned by company; cost to construct \$140,000; ann expenses \$2500; int on bonds 6 per cent. Pres of com, S. L. Wiley; supt, Alex. McDonald; town clerk, John D. Holbrook.

Attleborough, Bristol Co., population 97500; fire area 2700 acres; mercantile buildings, wood, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 3 hose carriages; hose cotton, good 2000 ft, leather good 1800 ft; value of fire department equipment \$6000; value of 2 buildings occupied \$10,000; total ann expenses of department \$2100; total membership 41, paid part time; telegraph alarm. Chief engineer, R. B. Nye.

WATER SUPPLY—Source, springs, driven wells and Ten Mile River; system, pumping to tank and direct; tank cap 215,000 gals; Worthington & Blake pumping engines, dy cap 3,000,000 gals; 115 hydrants; pipe 17 miles, 4 to 12 in dia, R. D. Wood & Co.; 375 meters, Crown, Union, Hersey and others; quality of water good; pressure, domestic 35, fire 76 pounds; water-works owned by town; cost to construct \$68,742, ann expenses \$4040; int on bonds 7 per cent. Pres of com, T. W. Stone; supt, G. B. Fitts.

Ayer, Middlesex Co., population 2231; mercantile buildings, wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 3 hose carriages, all kinds; hose cotton, rubber lined, good 1000 ft, inferior 700 ft, leather good 500 ft; value of fire department equipment \$3000; value of buildings occupied \$800; total ann expenses of department \$1800; total membership 60, paid full time 58, paid part time 2; bell and whistle alarm; 1 hook and ladder company, 2 hose companies. Chief engineer, H. C. Sherwin.

WATER SUPPLY—Source, collecting well; system, pumping to reservoir; reservoir cap 100,000 gals; Holly pump-

ing engines, dy cap 450,000 gals; 48 hydrants, Ludlow; pipe 4½ miles, R. D. Wood & Co.; Ludlow valves; 2 meters; pressure 65 pounds; water-works owned by town; cost to construct \$68,000; int on bonds 4 per cent. Supt, H. W. Whitney; town clerk, A. Fenner.

Barre, Worcester Co., population 2300; fire area 7 miles square; mercantile buildings, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 hand engines, 1 chemical engine on wheels, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1550 ft, rubber good 465 ft; value of fire department equipment \$3927; value of buildings occupied \$600; total membership 22, paid part time; bell alarm. Chief engineer, B. F. Brooks.

WATER SUPPLY—Source, stream; large reservoirs. Town clerk, J. C. Bartholomew.

Bedford, population 1000; fire area 8147 acres; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose linen, good 550 ft, inferior 550 ft; value of fire department equipment \$200; value of buildings occupied \$400; total ann expenses of department \$325; total membership 37, paid full time 23, paid part time 13; bell alarm. Chief engineer, Jonas Melvin.

WATER SUPPLY—Source, cisterns.

Bellevue, Hampshire Co., population 2807; buildings, wood, 2 and 3 stories; wooden roofs permitted. Fire department—2 chemical extinguishers, 1 hook and ladder truck; value of fire department equipment \$400; total membership 15, volunteers. Chief engineer, R. E. Fairchild.

WATER SUPPLY—Source, wells. Town clerk, W. B. Glover.

Belmont, Middlesex Co., population 11630; buildings, wood, 2 stories; wooden roofs permitted. Fire department—3 hand engines, 1 chemical engine on wheels, 2 hose carts, 3 hose wagons, hand grenades; hose cotton, good 3800 ft, inferior 2000 ft; value of fire department equipment \$3000; value of buildings occupied \$5000; total ann expenses of department \$1000; total membership 50, paid part time. Chief engineer, David Cheney.

WATER SUPPLY—Source, brooks; cap 35,000 gals dy; 3 reservoirs; 60 hydrants. Supt, W. J. Underwood; town clerk, W. L. Cheney.

Beverly, Essex Co., population 19186; fire area 800 acres; buildings, wood, 2 to 4 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 2 hook and ladder trucks, 6 hose carriages; siamese couplings used; hose good, 9000 ft; 4 horses; value of fire department equipment \$35,000; total ann expenses of department \$7000; total membership 307, volunteers; telegraph alarm. Chief engineer, Levi K. Goodhue.

WATER SUPPLY—Source, Wenham Lake; system, pumping to reservoir and direct; reservoir cap 3,200,000 gals; Holly pumping engines, dy cap 4,000,000 gals; 170 hydrants; pipe 3½ miles, 4 to 18 in dia; 31½ valves, Coffin; 23 meters, Worthington; quality of water best; pressure 75 pounds; water-works owned by town; cost to construct \$300,000. Pres of com, Peter E. Clark; supt, Chas. Pickett; city clerk, W. H. Lovett.

Billerica, Middlesex Co., population 3000 (includes North Billerica). Fire department—1 hand engine, 12 chemical extinguishers, 1 hook and ladder truck; hose linen, good 800 ft, rubber good 300 ft; auxiliary apparatus covering the village; 4 rotary force pumps, 360 ft linen and rubber lined hose, and 3 carriages and hose company 10 men, connected with mills; total ann expenses of department \$400; total membership 50, paid part time. Chief engineer, Ed. B. Haskell.

WATER SUPPLY—Source, river, wells and cisterns. Town clerk, Dudley Foster.

Blackinton, Berkshire Co., population 900; buildings, wood, 2 to 4 stories; wooden roofs permitted. Fire department—1 hose carriage; 500 hand grenades; hose cotton, good 2000 ft, leather good 50 ft; value of fire department equipment \$1000; automatic alarm.

WATER SUPPLY—Source, river and mountain springs; system, gravity and direct; reservoir cap 250,000 gals; 3 force pumps; 30 hydrants; pressure 180 pounds. Town clerk, Daniel Eadie.

Blackstone, Worcester Co., population 15435. Fire department—1 steam fire engine, 1 hose carriage; hose cotton, good 1500 ft; 2 horses; total membership 30, volunteers. Chief engineer, J. J. Dorsey; town clerk, M. Carroll.

Bolton, Worcester Co., population 1876; buildings, brick and wood, 1½ and 2 stories; wooden roofs permitted.

Fire department—1 hook and ladder truck, buckets and force pump; value of fire department equipment \$300; total membership 20, volunteers; bell alarm. Chief engineer, Marshall Smith.

WATER SUPPLY—Source, brook and wells. Town clerk, A. S. Haynes.

Boston, Suffolk Co., population 400,000; fire area 22,922 acres; mercantile buildings, brick, 5 to 10 stories; private, brick, 3 to 8 stories; fireworks ordinance. Fire department—84 steam fire engines, 10 chemical engines on wheels, 12 hook and ladder trucks, 8 aerial trucks, 42 hose carriages, 28 supply wagons, 1 fire boat, 1 water tower. In reserve: 7 engines, 2 chemical, 6 hose carts, 8 hook and ladder trucks, 18,000 ft hose; siamese couplings used; hose cotton 48,897 ft, suction 917 ft, rubber 5196 ft, hand 2284 ft, linen 600 ft, chemical 2148 ft; 190 horses; value of fire department equipment \$500,000; 64 buildings occupied; total ann expenses of department \$513,198; total membership 698, paid full time 428, paid part time 200. Fire patrol incorporated and supported by Board of Underwriter at ann expense of \$38,534; 80 men; telegraph alarm; 501 street boxes. Chief engineer, L. P. Webber.

WATER SUPPLY—Source, Sudbury River, lakes Cochituate and Mystic; system, gravity and pumping to reservoir; 8 reservoirs, cap 2,169,144 gals; Worthington & Holly pumping engines, dy cap 84,000,000 gals; 6284 hydrants, Boston Water-works; pipe 680 miles, 4 to 48 in dia; 6000 valves; 3842 meters, Crown, Worthington, Tremont, B. W. W. and others; pressure 80 to 80 pounds; water-works owned by city; cost to construct \$21,187,122; ann expenses \$465,088; int on bonds 8½ to 6 per cent. Supts, D. Fitzgerald, D. Brackett; mayor, T. N. Hart; city clerk, F. M. Curtis.

Bradford, Essex Co., population 4000; fire area 5 by 2 miles; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hose wagon; hose cotton, good 2500 ft, inferior 500 ft; 3 horses, value \$350; value of fire department equipment \$5800; value of buildings occupied \$2500; total ann expenses of department \$2400; total membership 17, paid full time 1, part time 1; Gamewell alarm. Chief engineer, J. Frank Mills.

WATER SUPPLY—Source, wells; system, pumping to reservoir; reservoir cap 50,000 gals; Worthington pumping engines, dy cap 1,000,000 gals; 60 hydrants, Chapman; pipe 7 miles, 4 to 12 in dia, Goodhue & Birnie; 54 valves, Chapman; quality of water good; pressure, domestic 70, fire 105 pounds; water-works owned by company. Pres of com, C. L. Goodhue.

Braintree, Norfolk Co., population 14040; mercantile buildings, wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 hand engines, 1 hook and ladder truck, 8 hose carriages; siamese couplings used; hose, rubber lined cotton, 2000 ft, rubber 650 ft, inferior 800 ft, leather 850 ft; factories have force pumps and hose; 7 horses; value of fire department equipment \$3225; value of 8 buildings occupied \$4200; total ann expenses of department \$3000; total membership 58; bell alarm. Chief engineer, E. O. Pierson.

WATER SUPPLY—Source, Little Pond; system, pumping to standpipe; standpipe cap 525,000 gals; Blake pumping engines, dy cap 1,125,000 gals average; 100 hydrants, Coffin; pipe 12 miles, 4 to 12 in dia, Warren; 90 valves, Coffin; 15 meters, Crown; quality of water first-class; filter gallery; pressure 75 to 110 pounds; water-works owned by company; town has voted to buy the works; cost to construct \$175,000; int on bonds 5 per cent. Pres of com, Elisha Thayer; supt, Melvin C. French; town clerk, Sam'l A. Bates.

Bridgewater, Plymouth Co., population 13887; buildings wood. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose good, 2000 ft; value of fire department equipment \$3000; value of building occupied \$1500; electric bell alarm. Chief engineer, Darius C. Ford.

WATER SUPPLY—Source, 8 wells (1 driven); system, pumping to standpipe; standpipe cap 275,000 gals; 3 Worthington pumping engines, dy cap 1,000,000 gals each; 60 hydrants, Ludlow; pipe 23 miles, 4 to 10 in dia; 40 valves, Ludlow; 9 meters; quality of water excellent; pressure, domestic 90, fire, if necessary, 250 pounds; water-works owned by company; cost to construct \$140,000; ann expenses \$3000; int on bonds 5 per cent. Pres of com, Hon. B. W. Harris; supt, Henry H. Thorndike.

Brimfield, population 1137; fire area about 2 acres; mercantile buildings, wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—hook and extension ladder, 2 dozen pails; value of fire department equipment \$30.

WATER SUPPLY—Source, wells and private aqueducts.

Brockton, Plymouth Co., population 30,000. Fire department—4 steam fire engines, 1 hand engine, 2 chemical engines on wheels, 2 hook and ladder trucks, 1 aerial truck, 8 hose carriages; hose cotton, rubber lined, good 10,000 ft; 16 horses; total membership 118; telegraph alarm; 38 street boxes. Chief engineer, Chas. Eaton.

WATER SUPPLY—Source, Salisbury Brook; system, gravity; impounding reservoir, cap 380,000,000 gals; 480 hydrants, Ludlow; pipe 45 miles; valves, Ludlow; 1200 meters; pressure 45 pounds; water-works owned by town; cost to construct \$40,000; ann expenses \$3000; int on bonds 4½ per cent. Chairman of com, E. H. Reynolds; supt, W. F. Clearland; city clerk, D. W. C. Packard.

Brookfield, Worcester Co., population 8000; buildings, wood, 2 stories; wooden roofs permitted. Fire department—2 hand engines, 2 hose carriages; hose cotton, good 8000 ft, leather inferior 150 ft; total ann expenses of department \$1851; total membership 100, volunteers; bell and whistle alarm; 2 fire companies. Chief engineer, Geo. N. Hill.

WATER SUPPLY—Source, springs; system, gravity; 8 reservoirs; 10 hydrants; pipe 2 miles, 6 to 12 in dia; 6 gates, Chapman; pressure, 60 pounds; water-works owned by town; cost to construct \$14,000; int on bonds 4½ per cent. Supt, C. P. Carpenter; Town clerk, H. P. Gerald.

Brookline, Norfolk Co., population 12,000; fire area 4000 acres; mercantile buildings, wood and brick, 3 stories; private, wood and stone, 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 chemical engine on wheels, 4 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 5000 ft, inferior 800 ft; 10 horses, value \$2800; value of fire department equipment \$10,000; total ann expenses of department \$15,300; total membership 66, paid full time 6, paid part time 50; Gamewell alarm; 26 street boxes; 3 engine companies, 1 hook and ladder company, 8 hose companies. Chief engineer, John H. Allen; chairman of fire and water com, W. H. Bowker.

WATER SUPPLY—Source, filtering galleries on banks of Charles River; system, direct pumping, surplus to reservoir; reservoir cap 6,000,000 gals; standpipe cap 450,000 gals; 2 Worthington, 1 Blake, pumping engines, dy cap 5,000,000 gals; 388 hydrants, Boston M. Co., Chapman; pipe 44½ miles, 6 to 16 in dia, Starr, Wood, Warren, McNeal; valves, Boston, Chapman; 600 meters, Crown, Worthington, Hersey, Thomaon, Union; quality of water good; pressure 40 to 100 pounds; water-works owned by town; cost to construct \$518,758; ann expenses \$15,000; int on bonds 8½ to 7 per cent. Chairman of com, Wm. K. Melcher; supt, Fayette F. Forbes; town clerk, B. F. Baker.

Buckland, Franklin Co. (see Shelburne Falls).

Cambridge, Middlesex Co., population 68,000; fire area 4315 acres; mercantile buildings, brick, 3 to 6 stories; private; wood and brick, 2 to 4 stories; wooden roofs permitted; fireworks ordinance. Fire department—6 steam fire engines, 1 chemical engine on wheels, 7 chemical extinguishers, 2 hook and ladder trucks, 5 hose carriages, 4 fuel wagons; hose cotton, good 10,500 ft, rubber good 800 ft; 24 horses, value \$4300; value of fire department equipment \$73,500; value of buildings occupied \$194,000; total ann expenses of department \$55,500; total membership 99, paid full time 22, paid part time 78; Gamewell and bell alarm; 78 street boxes, private 2. Chief engineer, Thos. J. Casey; chairman of fire and water com, James F. Ayward.

WATER SUPPLY—Source, Stony Brook and Fresh Pond; system, pumping to reservoir and standpipe; reservoir and standpipe cap 5,000,000 gals; 8 Worthington pumping engines, dy cap 21,000,000; 648 hydrants, Boston, Wood, Chapman, Potter and Perkins; pipe 120 miles, 2 to 36 in dia, Wood, McNeal, Warren; 1100 valves, various; 321 meters, all kinds, quality of water good; pressure 25 to 45 pounds; water-works owned by city; cost to construct \$2,808,780; ann expenses \$85,000; int on bonds 8½ to 6 per cent. Pres of com, Chester W. Kingsley; supt, Hiram Nevins; mayor, Henry H. Gilmore; city clerk, Walter W. Pike.

Campello, Plymouth Co. (see Brockton).

Canton, Norfolk Co., population 14800; fire area 1200 acres; buildings, wood and brick, 2 stories; causes of fire investigated. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 8 hose carriages; siamese couplings used; hose cotton, rubber-lined, good 800 ft, cotton good 8000 ft; value of fire department equipment \$10,000; 4 buildings occupied; new engine house cost \$3000; total ann expenses of department \$3200; total membership 70, volunteers. Chief engineer, John Williams.

WATER SUPPLY—Source, river, wells and springs; sys.

MASSACHUSETTS—Continued.

tem, pumping to standpipe; new water-works completed; 110 hydrants; pipe 18½ miles; pressure 48 to 98 pounds; water-works owned by town; cost to construct \$125,000 to \$150,000; int on bonds 4 per cent. Chairman of com, F. M. Ames; town clerk, Gerald Healy.

Chelmsford, Middlesex Co., population 12804. Fire department—ladders, buckets, hooks, etc.; value of fire department equipment \$300.

Chelsea, Suffolk Co., population 80,000; fire area 2400 acres; mercantile buildings, brick, 4 stories; private, wood and brick, 3 and 4 stories; wooden and slate roofs; fire-works ordinance; causes of fire investigated. Fire department—8 steam fire engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; hose cotton, good 8100 ft, rubber good 200 ft; 12 horses; value of fire department equipment \$52,000; value of 5 buildings occupied \$78,250; total ann expenses of department \$27,000; total membership 78, paid full time 12, paid part time 66; Gamewell alarm; 87 street boxes. Chief engineer, H. A. Spencer; chairmen of fire and water com, Geo. E. Dyke, E. S. Lombard.

WATER SUPPLY—Source, 4 wells (Mystic water-works); system, gravity; 17 reservoirs, cap 800,000 gals dy; 166 hydrants; pipe 82 miles, 4 to 16 in dia; pressure, domestic 45 pounds; water-works owned by city of Boston; ann expenses \$17,845.

Cheshire, Berkshire Co., population 11600; buildings, wood, 2 stories.

WATER SUPPLY—Source, brooks; system, gravity; 1 reservoir; 125 hydrants; pipe 4 miles, 8 to 8 in dia, R. D. Wood & Co.; filtration gravel and charcoal; pressure 125 to 150 pounds; water-works owned by company; cost to construct \$17,000; ann expenses \$100. Supt, H. A. Northrop; town clerk, J. G. Northrop.

Chicopee, Hampden Co., population 18,000; fire area 640 acres; mercantile buildings, brick, 3 and 4 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fire-works ordinance. Fire department—1 steam fire engine, 2 chemical engines on wheels, 6 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose cotton, rubber lined, good 3000 ft, leather inferior 900 ft; 2 horses hired; value of fire department equipment \$22,780; value of 2 buildings occupied \$4500; total ann expenses of department \$8000; total membership 108, paid full time 2, paid part time 106; bell alarm; 6 fire companies. Chief engineer, P. M. Judd; chairman of fire com, Thos. McDonnell.

WATER SUPPLY—Source, ponds and springs; system, gravity and pumping to tank from reservoir; impounding reservoir, cap 5,250,000 gals; Deane pumping engines, dy cap 490,000 gals; 88 hydrants; pipe 12 miles, 4 to 8 in dia; 11 gates, Chapman; 8 meters; pressure 40 to 85 pounds; water-works owned by company; cost to construct \$81,500; ann expenses \$1500. Pres of com, Emerson Gaylord; supt, E. R. Stickney; town clerk, John D. White.

Chicopee Falls, Hampden Co., population 5000; buildings, wood and brick, 4 stories; private, wood, 3 stories; wooden roofs permitted; fire-works ordinance. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 1400 ft, leather good 800; value of fire department equipment \$6000; total ann expenses of department \$700; total membership 72; Gamewell alarm; 8 street boxes; 1 hook and ladder company; 2 hose companies. Chief engineer, O. K. Batchelder; chairman of fire and water com, N. R. Wood.

WATER SUPPLY—Source, Chicopee River; system, pumping to reservoir; 1 reservoir; 4 force pumps; 48 hydrants; pipe 5 miles; 2 meters; pressure 55 to 100 pounds; water-works owned by town and Chicopee Mfg. Co. jointly; cost to construct \$20,000; ann expenses \$500; int on bonds 4½ per cent. Town clerk, H. J. Boyd.

Clinton, Worcester Co., population 11,000; mercantile buildings, wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 6 hose carriages; hose cotton, rubber lined, 600 ft, rubber 500 ft, leather 500 ft; 2 horses; 4 buildings occupied; total ann expenses of department \$5000; total membership 80, 1 paid full time, 68 paid part time; steam gong alarm. Chief engineer, C. C. Stone.

WATER SUPPLY—Source, streams; system, gravity; reservoir cap 20,000,000 gals, 1 impounding, 2 storage and 1 distributing, dy cap 6,000,000 gals; 135 hydrants, Chapman, and 55 private; pipe 25 miles, 4 to 16 in dia; gates, Chapman; 87 meters, Crown, Union, Desper; pressure, domestic 80, fire 100 pounds; water-works owned by city; cost to construct \$270,000; ann expenses \$5800; int on

bonds 4 per cent. Pres of board, James E. Howe; supt, H. H. Howe; city clerk, J. H. Philbin.

Cochituate, Middlesex Co., population 2000; mercantile buildings, wood, 2½ stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft, leather good 500, value of fire department equipment \$3500; value of buildings occupied \$1500; total ann expenses of department \$500; total membership 48, volunteers; Stevens' alarm; 8 street boxes; 1 hook and ladder company; 1 hose company. Chief engineer, Ralph Bent.

WATER SUPPLY—Source, Snake Brook; system, gravity and direct pumping for fires; impounding reservoir, cap 16,000,000 gals; Amoskeag rotary pump; 32 hydrants, Mathews; pipe 5½ miles; Chapman valves; filter gallery; pressure, domestic 80, fire 88 pounds; water-works owned by town; cost to construct \$20,000; ann expenses \$400; int on bonds 4 and 5 per cent. Chairman of com, A. H. Bryant; Supt, R. Burt.

Cohasset, Norfolk Co., population 2220. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; total membership 60, volunteers.

WATER SUPPLY—Source, driven wells; system, pumping to reservoir; reservoir cap 1,500,000 gals; Blake pumping engines, dy cap 750,000 gals; 85 hydrants; pipe 7 miles, 4 to 12 in dia; gates Chapman; pressure 60 pounds; water-works owned by company. Pres of com, Chas. A. Welch; supt, D. N. Tower; town clerk, N. B. Tower.

Concord, Middlesex Co., population 8727; fire area 50,000 acres; mercantile buildings, wood, 2 to 4 stories; private, wood, 2 to 3 stories; wooden roofs permitted; causes of fire investigated. Fire department—2 hand engines, 2 hook and ladder trucks, 3 hose carriages; hose cotton, rubber lined, good 2100 ft, inferior 800 ft, linen good 1190 ft; horses hired; value of fire department equipment \$5000; value of buildings occupied \$2200; total ann expenses of department \$1000; total membership 77, paid full time; bell alarm; 2 engine companies, 1 hook and ladder company, 1 hose company. Chief engineer, Densmore B. Hosmer; water com, Sam'l Hoar.

WATER SUPPLY—Source, Sandy Pond; system, gravity; reservoir cap 2,500,000 gals; 110 hydrants, Boston, Chapman, Coffin; pipe 28¼ miles, 2 to 12 in dia, Ferris & Halliday; 101 valves, Coffin; 6 meters, National; quality of water first-class; pressure 40 pounds; water-works owned by town; cost to construct \$150,510; ann expenses \$900; int on bonds 4 to 6 per cent. Chairman of com, Sam'l Hoar; supt, John O. Haskell; chairman of selectmen, Geo. E. Wolcott; town clerk, Geo. Heywood.

Conway, Franklin Co., population 1000. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 400 ft, linen good 200 ft, leather good 200 ft, inferior 500 ft; total membership 30, all volunteers. Chief engineer, C. A. Smith.

WATER SUPPLY—Source, river. Town clerk, H. W. Billings.

Cottage City, Dukes Co., population 4500; buildings, wood, 2½ to 4 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 chemical engines on wheels, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 2000 ft, inferior 50 ft; value of fire department equipment \$30,000; total ann expenses of department \$1500; total membership 80, paid part time 2, remainder volunteers; electric alarm; 7 street boxes. Chief engineer, Geo. W. Smith.

WATER SUPPLY—Source, Lake Anthony; system, direct pumping; cap of lake 10 acres; Knowles pumping engines, dy cap 500,000 gals; 9 hydrants, Holyoke; pipe 1 mile; pressure 100 to 180 pounds; cost to construct \$5500; ann expenses \$500. Supt, R. H. Chase; town clerk, H. H. Davis.

Dalton, Berkshire Co., population 2600; buildings, brick and wood, 3 stories. Fire department—6 hose carriages, all kinds; mills have hose companies with from 500 to 1000 ft of hose each; hose rubber lined, good 1000 ft; whistle and bell alarm. Chief engineer, C. Glennon.

WATER SUPPLY—Source, brook; system, gravity; 1 reservoir, cap 8,350,000 gals; 51 hydrants; pipe 6 miles; pressure 137 to 150 pounds; water-works owned by town; cost to construct \$28,000; ann expenses \$400; int on bonds 4 per cent. Supt, A. E. Chamberlain; town clerk, Home Bicknell.

Danvers, Essex Co., population 7000; buildings, wood, 2 to 4 stories; wooden roofs permitted; fire-works ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 9 hose carriages, all kinds; hose cotton, good 2000 ft, rubber good 1000 ft, linen inferior 500 ft, leather good 1000 ft; value of fire department equipment \$3000; value of buildings occupied \$5000; total ann expenses of

department \$5880; total membership 106; bell and whistle alarm. Chief engineer, D. W. Wheelwright.

WATER SUPPLY—Source, pond; system, pumping to reservoir; reservoir cap 5,000,000 gals; Worthington pumping engines, dy cap 5,000,000 gals; 207 hydrants, Ludlow and Newport; pipe 88 miles, 4 to 12 in dia, Pat. Water & G. P. Co.; 40 meters, Worthington and Weir; quality of water good, no filtration; pressure, domestic 80 pounds, fire same; water-works owned by town; cost to construct about \$237,500; ann expenses \$5629; int on bonds 4 and 5 per cent; water board chosen annually. H. Newhall, registrar.

Dedham, Norfolk Co., population *6800; 'mercantile buildings, mostly frame, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 5 hand engines, 4 chemical extinguishers, 1 hook and ladder truck, 7 hose carriages, all kinds; siamese couplings; hose cotton rubber lined, good 4850 ft, rubber inferior 2800 ft; value of fire department equipment about \$8000; value of buildings occupied \$15,000; total ann expenses of department \$3000; total membership 110, all volunteers; bell alarm. Chief engineer, Geo. A. Guild. 2 more hose carriages asked for by citizens.

WATER SUPPLY—Source, wells and cisterns; system, gravity and pumping to standpipe; 2 standpipes, cap 750,000 gals; Knowles' pumping engines, dy cap 3,000,000 gals; 123 hydrants; pipe 20 miles, 4 to 10 in dia; 150 valves. Ludlow and Chapman; 8 meters, Crown; filtration natural; pressure 40 to 60 pounds; water-works owned by company; cost to construct \$165,000. Pres of com, W. Warren; supt, W. F. Hill; city clerk, D. G. Hill.

Deerfield, Franklin Co., population 3049; fire area 2 miles; mercantile buildings, wood, 2½ stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ordinance. Fire department—hooks, ladders, extinguishers, pumps, pails, etc.; value of fire department equipment \$150. Foreman, Harry Wells; asst foreman, S. S. Graham; sec and treas, A. W. Ball.

WATER SUPPLY—Source, driven wells. Town clerk, H. S. Childs.

Douglass, Worcester Co., population 2905. Fire department—1 engine; volunteer company.

WATER SUPPLY—Source, wells and cisterns. Town clerk, Thomas Meek.

Draut, Middlesex Co., population 11927; buildings, wood, 2 stories. Fire department—1 hose carriage; hose linen, good 1200 ft; owned by mills. Chief engineer, Geo. S. Dunn.

WATER SUPPLY—Source, brooks.

Dudley, Worcester Co., population 2743 (see Webster).

East Bridgewater, Plymouth Co., population 3500; buildings, wood, 1½ and 2 stories; wooden roofs permitted. Fire department—2 hook and ladder trucks, 4 hand hose reels; value of fire department equipment \$2800; total membership 80, all volunteers; bell alarm. Chief engineer, Minot S. Curtis.

WATER SUPPLY—Source, wells; system, pumping to standpipe and direct; standpipe cap 450,000 gals; Worthington pumping engines, dy cap 500,000 gals; 80 hydrants; pipe in B. & E. B. 21 miles, 8 to 10 in dia; quality of water soft, not filtered; pressure 85 pounds; cost to construct \$140,000 (estimated); ann expenses \$3000. Pres of com, B. W. Harris; supt, H. H. Thorndike; city clerk, Frank Smith.

East Stoughton, Norfolk Co., population 1600; mercantile buildings, wood, 2 to 4 stories; private, wood, 1½ to 2½ stories; shingle roofs. Fire department—1 steam fire engine, 1 hose reel, 1 hose wagon; hose cotton, good 3000 ft; 3 hoses, valued \$300; value of fire department equipment \$5000; value of buildings occupied \$1500; total ann expenses of department \$475; total membership 15, paid full time; bell alarm. Chief engineer, Alva M. Butler.

WATER SUPPLY—Source and system not given; 8 reservoirs. Town clerk, H. C. Kimball.

East Weymouth, Norfolk Co. (See Weymouth.)

Easthampton, Hampshire Co., population 14991. Fire department—1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 1700 ft; value of buildings occupied \$5000; total ann expenses of department \$1816; total membership 68, all volunteers; bell alarm; 1 engine company, 1 hook and ladder company, 2 hose companies. Chief engineer, G. S. Buckner.

WATER SUPPLY—Source, surface water; system, direct pumping; pumping engines owned and operated by Rubber Thread Co., dy cap 300,000 gals; 56 hydrants; pipe 5

miles; pressure, domestic 75, fire 110 pounds; ann expenses \$1100. Supt, Geo. L. Manchester.

East n, Bristol Co., population 4000; mercantile buildings, wood and stone, 2 stories; private, wood and stone, 2 stories; wooden roofs permitted. No organized fire department—1 hand engine, 10 or 15 chemical extinguishers, 2 hose carriages; hose linen, good 2000 ft, rubber good 1000 ft; bell alarm.

WATER SUPPLY—Source, well; 2 Worthington pumps.

Edgartown, Dukes Co., population 1185; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 chemical engine, 1 hook and ladder truck, hose cotton, 500 ft, leather good 500 ft; value of building occupied \$800; total ann expenses of department \$150; total membership 80, all paid; bell alarm. Chief engineer, R. E. Morton.

WATER SUPPLY—Source, bay; 8 wells of 50 barrels cap each. Town clerk, J. A. Baylies.

Enfield, Hampshire Co., population, 1010. Fire department—1 hand engine, 1 hose carriage; hose rubber; good 260 ft.

WATER SUPPLY—Source, river. Town clerk, Charles Richards.

Essex, Essex Co., population 1785; area 7889 acres; buildings, wood, 2 stories; shingle roofs. Fire department—3 hand engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose cotton, good 1100 ft; value of fire department equipment \$4500; value of buildings occupied \$3000; total ann expenses of department \$800; total membership 80, paid full time; bell alarm. Chief engineer, Jacob Quimby.

WATER SUPPLY—Source, rivers and wells. Town clerk, N. Burnham.

Everett, Middlesex Co., population *9000; area 2800 acres; buildings, wood, 2 stories. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1800 ft, inferior 700 ft; 9 hoses; value of fire department equipment \$7000; value of buildings occupied \$2500; total ann expenses of department \$5700; total membership, 85, 1 paid full time, 24 paid part time; telegraph and bell alarm. Chief chosen by engineers, Joseph Swan.

WATER SUPPLY—See Boston.

Fairhaven, Bristol Co., population 2880; fire area 6000 acres; mercantile buildings, wood, brick and stone, 3 and 4 stories; private, wood, 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine not in use, 4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1000 ft, inferior 1200 ft; value of fire department equipment \$3000; value of buildings occupied \$1000; total ann expenses of department \$750; total membership 27, all paid full time; bell alarm. Chief engineer, Benj. F. Drew.

WATER SUPPLY—Source, springs; 8 reservoirs. City clerk, F. De P. Tappan.

Fall River, Bristol Co., population 70,000; mercantile buildings, brick and stone, 5 and 6 stories; private, wood, 2 and 2½ stories; wooden roofs permitted; fireworks ordinance. Fire department—7 steam fire engines, 10 chemical extinguishers, 4 hook and ladder trucks, 10 hose carriages; siamese couplings used; hose cotton, good 15,000 ft; 38 hoses; value of fire department equipment \$67,500; value of buildings occupied with land \$302,700; total ann expenses of department \$54,000; total membership 155, paid full time 25, paid part time 130, telegraph alarm; 58 street boxes and 48 private boxes. Chief elected by council. W. C. Davol, Jr.

WATER SUPPLY—Source, Watuppa Lake; system, pumping to standpipe and tank; cap of lake 10,000,000 gals; Worthington and Davidson pumping engines, dy cap 18,000,000 gals; 613 hydrants; pipe 80 miles, 6 to 24 in dia, 617 valves; 2041 meters; Crown, Union and Gem; pressure 80 pounds; cost to construct \$1,754,441; ann expenses \$25,044; int on bonds 5 and 7 per cent. Pres. of com, Weaver Osborne; supt, Patrick Kiernan.

Fitchburg, Worcester Co., population 28,000; fire area 550 acres; mercantile buildings, brick, 4 stories; private, wood, 2 stories; slate roofs; fireworks ordinance. Fire department—3 steam fire engines, 5 chemical extinguishers, 2 hook and ladder trucks, 4 hose carriages, 2 hose wagons; 1 hose sleigh; 1 supply wagon; hose cotton, good 9000 ft, inferior 700 ft, linen good 200 ft, inferior 1800 ft, leather inferior 250 ft; 9 hoses, value \$2000; value of fire department equipment \$23,269; value of buildings occupied \$18,000; expenses in 1889 \$14,217; total membership 71, paid full time 4, paid part time 67; electric alarm; 38 street boxes; 1 engine company,

MASSACHUSETTS—Continued.

1 hook and ladder company, 2 hose companies. Chief engineer, Geo. H. Kendall; chairman of fire and water com., H. F. Rockwell.

WATER SUPPLY—Source, surface water; system, gravity; 8 reservoirs, combined cap 280,000,000 gals; 281 hydrants, Matthews and Chapman; pipe 41.6 miles, 4 to 16 in dia; 289 valves; 798 meters; quality of water good; pressure 80 to 160 pounds; cost to construct \$645,000; ann expenses \$8775; int on bonds \$27,980. Pres of com., S. D. Sheldon; supt, Thomas C. Lovell; mayor, Chas. S. Heydon; city clerk, Walter Davis.

Florence, Hampshire Co., population 8000; fire area 1½ miles square; mercantile buildings, wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fire-works ordinance. Fire department—1 steam fire engine, 1 chemical engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft, rubber good 1000 ft; value of fire department equipment \$6000; value of buildings occupied \$4500; total ann expenses of department \$6590; total membership 24, paid by year; bell alarm; 1 engine company, 2 hose companies. Asst engineer, J. W. Bird; W. A. Bailey, chief, Northampton.

WATER SUPPLY—Source not stated; system, gravity; water mains through all principal streets, 4 to 16 in dia; pressure 65 pounds. Supt, J. M. Clark; city clerk, E. I. Clapp.

Foxborough, Norfolk Co., population 3500; mercantile buildings, wood, 1 to 4 or 5 stories; private, wood, 1 or 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages, supply wagon; life saving apparatus; hose cotton, good 2400 ft, inferior 400 ft, leather good 800 ft, inferior 200 ft; value of fire department equipment \$10,000; value of buildings occupied \$2500; total ann expenses of department \$1732; total membership 27, paid part time; electric alarm; 9 street boxes. Chief, Robt. W. Carpenter.

WATER SUPPLY—Source, cisterns, inexhaustible wells; water-works erected last year; 4 hydrants. Town clerk, L. E. Gray.

Frammingham, Middlesex Co., population 10,000; buildings, brick and wood, 2 stories. Fire department—2 steam fire engines, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1 hose wagon; hose cotton, good 8000 ft, linen good 500 ft; value of fire department equipment \$20,000; value of buildings occupied \$4500; expenses in 1898 \$4500; total membership 180; 60 paid part time; telegraph alarm; 18 street boxes. Chief engineer, W. C. Wright.

WATER SUPPLY—Source not stated; system, pumping to reservoirs; 12 reservoirs; Holly pumping engines; 76 hydrants; pipe 15 miles; pressure 80 pounds. Supt, E. A. Martin; clerk, F. E. Hemenway.

Franklin, Norfolk Co., population 18988; mercantile buildings, wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 hand engines, 2 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 2500 ft; value of fire department equipment \$7000; value of buildings occupied \$3000; total ann expenses of department \$3000; total membership 148, paid part time; bell alarm; 2 engine companies, 1 hook and ladder company, 2 hose companies. Chief engineer, G. E. Emerson.

WATER SUPPLY—Source, wells; system, pumping to tank; cap of tank 760,000 gals; Knowles' pumping engines, dy cap 2,000,000 gals; 97 hydrants; pipe 8½ miles, 4 to 12 in dia; 6 meters. Worthington and Crown; quality of water soft and good; pressure 30 to 100 pounds; water-works owned by company; cost to construct \$180,000; int on bonds 5 per cent. Pres of com., J. G. Ray; supt, Wm. E. Mason; town clerk, H. E. Ruggles.

Free-town, Bristol Co., population 1547; buildings, wood, 2 stories. Fire department—1 hand engine, 1 hand chemical engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 600 ft; value of fire department equipment \$350; total membership 40, volunteers; bell alarm.

WATER SUPPLY—Source, river and wells.

Gardner, Worcester Co., population 78500; fire area 18,000 acres; mercantile buildings, wood, 2½ stories; private, wood, 1½ stories; wooden roofs permitted. Fire department—4 hand engines, 2 hook and ladder trucks, 8 hose carriages; hose cotton, good 4000 ft, leather good 200 ft; value of fire department equipment \$12,000; value of buildings occupied \$10,000 to \$15,000; total ann expenses of department \$4600; total membership 126, volunteers; 1 hook and ladder company, 2 hose companies. Chief engineer, C. N. Edgell.

WATER SUPPLY—Source, Crystal Lake; system, pump-

ing to reservoir and direct; reservoir cap 5,000,000 gals; 2 Deane pumping engines, dy cap 4,000,000 gals; 75 hydrants, Holyoke; pipe 16 miles, 4 to 16 in dia, R. D. Wood & Co.; 46 valves, Ludlow; 24 meters; quality of water good; pressure 40 to 125 pounds; water-works owned by company. Pres of com., C. H. Green; supt, H. W. Conant; city clerk, C. W. Bush.

Georgetown, Essex Co., population 2220. Fire department—1 steam fire engine, 3 hand engines, 6 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose linen, good 1000 ft, rubber good 400 ft, leather good 600 ft, inferior 800 ft; total membership 200, volunteers. Chief engineer, G. L. Mighill.

WATER SUPPLY—Source, 6 cisterns, 16 tanks. Town clerk, H. N. Harriman.

Gloucester, Essex Co., population 23,000. Fire department—4 steam fire engines, 3 hand engines, 2 chemical engines on wheels, 2 hook and ladder trucks, 4 hose carriages, 1 supply wagon; 1 fire boat; hose good 12,000 ft; 12 horses; value of fire department equipment \$48,000; total ann expenses of department \$38,000 (in 1898); total membership 197, paid 17, call men 180; telegraph alarm. Chief engineer, Ed. L. Lane.

WATER SUPPLY—Source, Wallace's and Dyke's ponds; system, pumping to reservoir; reservoir cap 10,000,000 gals; 160 hydrants, Chapman; pipe 28 miles; 30 meters; gals; Knowles' pumping engines, dy cap 5,000,000 gals; pressure 70 pounds; int on bonds 6 per cent. Supt, John E. McCusker; mayor, Wm. W. French; city clerk, John J. Somes.

Grafton, Worcester Co., population 14500; fire area 3000 acres; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 hand engines, 8 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 1750 ft, linen good 800 ft, leather good 1000 ft; value of fire department equipment \$6000; value of 3 buildings occupied \$3000; total ann expenses of department \$1567; total membership 128, full paid; bell alarm. Chief engineer, Alden M. Bigelow.

WATER SUPPLY—Source, springs; system, pumping to standpipe; storage reservoir; standpipe cap 100,000 gals; 2 Worthington pumping engines, dy cap 1,780,000 gals; hydrants 28, Ludlow; pipe 10 miles, 4 to 10 in dia, Dumond; 51 valves; quality of water first-class; pressure, domestic 75, fire 160 pounds; water-works owned by company; cost to construct \$98,000; ann expenses \$3500; int on bonds 5 per cent. Pres of com., J. W. Parmelee; supt, Solon F. Smith; city clerk, A. A. Howe.

Great Barrington, Berkshire Co., population 14273. Fire department—1 steam fire engine, 1 hand engine, 4 hose carriages; hose linen, good 8000 ft; total membership 80, volunteers. Chief engineer, Parley A. Russell.

WATER SUPPLY—Source, mountain stream; system, gravity; reservoir; 20 hydrants; pipe 4½ miles; filtration stone, gravel and charcoal; pressure 65 pounds; water-works owned by company; cost to construct \$38,000. Pres of com., J. S. Dodge.

Greenfield, Franklin Co., population 5800; fire area about 640 acres; mercantile buildings, brick, 3 and 4 stories; private, wood, 2 stories; wooden roofs permitted, but not much used; fireworks ordinance. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; canvas chute, jumping net, etc.; hose cotton, good 8800 ft, leather inferior 800 ft; buildings occupied owned by town; total ann expenses of department \$1800; total membership 70, paid full time 5, call men 65, paid by hour; electric connection between engine house and steam gong; 1 hook and ladder company, 3 hose companies. Chief engineer, Chas. L. Smith; chairman of fire and water com., Anson Withey.

WATER SUPPLY—Source, Glen Brook; system, gravity; reservoir cap 10,000,000 gals; hydrants 70, Wood, Chapman-Ludlow; pipe 30 miles, 8 to 14 in dia, Wood, Warren; 38 valves, Ludlow-Chapman; 3 meters, National; quality of water A1; pressure 100 pounds; water-works owned by fire district; ann expenses \$1800; int on bonds 4 per cent. Supt, James Parker; town clerk, F. L. Green.

Groton, Middlesex Co., population 2150; buildings, private, wood, 2 stories; State fireworks ordinance. Fire department—3 hand engines, 1 hook and ladder truck; 1 hose carriage; hose cotton rubber lined, fair 300 ft, good 50 ft, leather fair 250, inferior 100 ft; total ann expenses of department \$750; total membership 63, paid full time; bell alarm; 2 engine companies, 1 hook and ladder company. Chief engineer, Chas. Woolley.

WATER SUPPLY—Source, 7 cisterns, cap 30,000 gals. Town clerk, Geo. D. Brigham.

Groveland, Essex Co., population 2500; buildings, wood, 2 stories; wooden roofs permitted. Fire depart-

ment—2 hand engines, jumping net, arrow gun, ladders and fire escape; hose cotton, good 1600 ft. leather inferior 100 ft; 2 horses, value \$300; value of fire department equipment \$2000; value of buildings occupied \$3000; total membership 53, paid part time. Chief engineer, John W. Libby.

WATER SUPPLY—Source, pond and creek; 1 reservoir at South Groveland; 20 hydrants; pipe $2\frac{1}{2}$ miles; 20 gates. Town clerk, J. P. Ladd.

Haverhill Essex Co., population 25,000; fire area 24 sq miles; mercantile buildings, brick and stone, 3 to 5 stories; private, wood, 2 and 3 stories; wooden roofs permitted. Fire department—4 steam fire engines, 2 hand engines, 1 chemical engine on wheels, 2 chemical extinguishers, 1 hook and ladder truck, 1 aerial truck, 5 hose carriages, 8 hose wagons, 8 hose sleighs; 1 combined chemical and protection wagon; hose cotton, good 12,180 ft. rubber good 400 ft; 18 horses, value \$4500; value of fire department equipment \$3600; value of 9 buildings occupied \$35,000; total ann expenses of department \$38,000; total membership 160, paid full time 9; Gamewell alarm; 38 street boxes. Chief engineer, John B. Gordon; chairman of fire com, F. A. Cheney.

WATER SUPPLY—Source, springs and ponds; system, gravity and pumping to standpipe; 2 Worthington pumping engines, dy cap 2,000,000 gals each; 180 hydrants, mostly Chapman; pipe 40 miles; valves, mostly Chapman; meters, Worthington; pressure 80 pounds; water-works owned by company; int on bonds $4\frac{1}{2}$ and 5 per cent. Supt, C. W. Morse; mayor, Thos. E. Burnham; city clerk, D. B. Tenney.

Hingham, Plymouth Co., population 14,375; fire area 23,040 acres; buildings, $2\frac{1}{2}$ stories; wooden roofs permitted; causes of fire investigated. Fire department—3 hand engines, 1 hook and ladder truck, 5 hose carriages; hose cotton, 3000 ft, rubber 1100 ft; value of fire department equipment \$6000; value of 5 buildings occupied \$7500; total ann expenses of department \$1500; total membership 115, volunteers; Gamewell alarm. Chief engineer, Geo. Cushing.

WATER SUPPLY—Source, Accord and Fulling Mill ponds; system, gravity and pumping to standpipe and direct; standpipe cap 885,000 gals; Deane pumping engines, dy cap 1,000,000 gals; hydrants 180, Chapman; pipe 41 miles, 4 to 16 in dia, Goodhue & Birnie; 125 valves, Chapman; 2 meters, Union; quality of water fine; pressure 60 pounds; water-works owned by company; cost to construct \$360,000; ann expenses \$5000; int on bonds 5 per cent. Pres of com, E. L. Ripley; supt, C. W. S. Seymour; town clerk, Chas. N. Marsh.

Hinsdale, population 1700; mercantile buildings, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted. Fire department—5 hose carriages; hose linen, good 500 ft. Chairman of com, G. T. Plunkett.

Holyoke, Hampden Co., population 180,000; mercantile buildings, brick, 4 stories; private, wood and brick, 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—5 steam fire engines, 2 hook and ladder trucks, 7 hose carriages, 5 hose wagons; siamese couplings used; hose cotton, good 15,000 ft, inferior 2000 ft; 13 horses; value of fire department equipment \$40,000; value of 6 buildings occupied \$68,000; total ann expenses of department \$40,000; total membership 143, paid full time 9; telegraph alarm; 43 street boxes. Chief engineer, John L. Lynch.

WATER SUPPLY—Source, Wright's and Ashley's ponds and brooks; system, gravity; storage reservoir being constructed; 801 hydrants public, and over 100 private, Mathews, Holyoke; pipe $46\frac{1}{2}$ miles, 4 to 20 in dia, Wood, Starr, Warren; 368 valves, Chapman, Ludlow, Eddy; 145 meters, various; quality of water good; pressure 24 to 109 pounds; water-works owned by city; cost to construct \$576,730; ann expenses \$3200; int on bonds 6 per cent. Chairman of com, Maurice Lynch; supt, J. D. Hardy; city clerk, M. J. Griffin.

Hopkinton, Middlesex Co., population 4000; buildings, wood, $1\frac{1}{2}$ to 3 stories; wooden roofs permitted. Fire department—8 hand engines, 1 chemical engine on wheels, 1 chemical extinguisher, 1 hook and ladder truck, 4 hose carriages; hose cotton 4500 ft, rubber 300 ft, leather good 700 ft, inferior 500 ft; value of fire department equipment \$5565; total ann expenses of department \$1960 (in 1898); total membership 140; bell and whistle alarm. Chief engineer, R. J. Fraill.

WATER SUPPLY—Source, 3 artesian wells; system, pumping to tank; cap of tank 250,000 gals; Deane pumping engines, dy cap 35,000 gals; 28 hydrants; pipe 4 miles; 7 meters; pressure 80 pounds; water-works owned by town; cost to construct \$35,000; ann expenses \$1000; int on bonds 4 per cent. Town clerk, Chas. Wonderley.

Hubbardston, Worcester Co., population 11803; buildings, wood, 1 and 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 hand engine, 1 hose carriage; siamese couplings used; hose rubber, good 400 ft, leather inferior 125 ft; value of fire department equipment \$800; value of building occupied \$400; total ann expenses of department \$500; total membership 45; volunteers; bell and whistle alarm.

WATER SUPPLY—Source, wells. Town clerk, L. Woodward.

Hudson, Middlesex Co., population 9898; mercantile buildings, wood and brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 3 chemical extinguishers, 2 hook and ladder trucks, 3 hose carriages; hose cotton rubber lined, good 3400 ft; value of fire department equipment \$7000; value of 8 buildings occupied \$6500; total ann expenses of department \$1800; total membership 185, paid full time; bell alarm. Chief engineer, F. W. Trowbridge.

WATER SUPPLY—Source, ponds; system, gravity; 90 hydrants, Chapman, Holyoke; pipe 12 8-10 miles, 4 to 16 in dia, McNeal; 150 valves, Chapman; 1 meter, Crown; quality of water good; pressure 25 to 55 pounds; water-works owned by town; cost to construct \$38,725; ann expenses \$500; int on bonds 4 per cent. Chairman of com, E. M. Stone; supt, D. W. Stratton; town clerk, D. W. Stratton.

Hull, Plymouth Co., population 650; fire area 7 miles; buildings, wood, 2 stories; wooden roofs permitted; general fireworks ordinance. Fire department—4 hose carriages, all kinds; 8 ladders and hooks; hose cotton, good 2000 ft, inferior 2000 ft; value of fire department equipment \$3000; value of buildings occupied \$2000; total ann expenses of department \$500; total membership 40; bell alarm. Chief engineer, Alonzo Mitchell.

WATER SUPPLY—Hingham Water Co., see Hingham; hydrants 45; pipe 8 miles; pressure 65 pounds. Town clerk, Fred W. Burr.

Hyde Park, Norfolk Co., population 9000; fire area 2560 acres; mercantile buildings, wood, 3 stories; private, wood, $2\frac{1}{2}$ stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 1 chemical engine on wheels, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1700 ft, inferior 3000 ft; 10 horses, hired; value of fire department equipment \$12,450; value of buildings occupied \$3000; total ann expenses of department \$4000; total membership 48, paid full time 1, paid part time 40, volunteers 7; Stevens alarm; 10 street boxes; 1 engine company; 1 hook and ladder company; 8 hose companies. Chief engineer, W. W. Hilton.

WATER SUPPLY—Source, driven wells, surface water; system, pumping to reservoir; reservoir cap 1,500,000 gals; Blake pumping engines, dy cap 2,500,000 gals; hydrants 104, Chapman; pipe, Wood, $2\frac{1}{2}$ miles, 4 to 14 in dia; valves, Chapman; 80 meters; pressure 80 pounds; water-works owned by company; cost to construct \$150,000. Pres of com, Robert Bleakie; supt, Albert S. Adams; town clerk, A. B. Terry.

Ipswich, Essex Co., population 5000; mercantile buildings, wood with slate roofs, 3 stories; private, wood, 3 stories. Fire department—3 hand engines, 1 hook and ladder truck, 5 hose carriages; hose cotton, good 1000 ft, leather good 1500 ft; value of fire department equipment \$5500; value of buildings occupied \$5000; total ann expenses of department \$1800; total membership 175; bell alarm; 8 engine companies; 1 hook and ladder company. Chief engineer, S. F. Canney.

WATER SUPPLY—Source, river; 5 reservoirs.

Kingston, Plymouth Co., population 1570; fire area whole line of pipe; buildings, wood, $2\frac{1}{2}$ stories; wooden roofs permitted. Fire department—3 hose carriages; hose cotton, good 1500 ft, rubber good 300 ft; value of buildings occupied \$2000; total membership 43, paid part time 23, volunteers 19; bell alarm; 3 hose companies. Chief engineer, J. Delano, Jr.

WATER SUPPLY—Source, well; system, direct pumping, surplus to reservoir; reservoir cap 235,000 gals; Blake pump, dy cap 328,380 gals; hydrants 50, Coffin; pipe 8 miles, McNeal; gates Coffin; pressure, domestic 65, fire 90 pounds; water-works owned by town; cost to construct \$40,000; int on bonds 4 per cent. Chairman of com, Green Evans; supt, Melvin C. French; town clerk, Wm. H. Burgen.

Lancaster, Worcester Co., population 2250; buildings, wood and brick, $1\frac{1}{2}$ and 2 stories; wooden roofs permitted. Fire department—1 chemical engine on wheels, 3 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 2400 ft; value of buildings occupied \$3000; total ann expenses of department \$1900; total

MASSACHUSETTS—Continued.

membership 85, paid full time; 1 hook and ladder company; 8 hose companies. Chief engineer, Henry H. Harley.

WATER SUPPLY—Town supplied by Clinton Water-works; hydrants 36; Chapman; pipe 7 miles; Chapman valves; 10 meters, Crown; pressure 100 pounds; cost to construct \$40,000; int on bonds 6 per cent. Pres of com, E. V. R. Thayer; supts, J. F. Philbin, W. W. Clinton; treas, J. T. Langford; town clerk, H. M. Nash.

Lawrence, Essex Co., population 168,845; area 4185 acres; mercantile buildings, brick, 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—7 steam fire engines, 1 chemical engine, 8 hook and ladder trucks, 8 hose carriages; 1 chemical engine and protective wagon combined, siamese couplings used; hose cotton, good 1200 ft, inferior 500 ft; 17 horses; value of fire department equipment \$34,175; value of buildings occupied \$55,787; total ann expenses of department \$34,708; total membership 73, paid full time; telegraph alarm; street boxes 61. Chief elected by board of engineers, Z. T. Merrill.

WATER SUPPLY—Source, Merrimack River; system, pumping to reservoir; reservoir cap 40,000,000 gals; Morris pumping engines, dy cap 10,000,000 gals; hydrants 505, Lowry, Chapman, Boston; pipe 56 miles, 6 to 80 in dia; 678 valves, Newport, Boston Machine Co., Chapman; 1260 meters; quality of water good; pressure 70 pounds; water-works owned by city; cost to construct \$1,800,000; ann expenses \$18,000; int on bonds \$78,000. Pres of com, Jesse Moulton; supt, A. H. Salisbury; mayor, J. W. Crawford; city clerk, Wm. T. Kimball.

Lee, Berkshire Co., population 4874; fire area 6000 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—2 steam fire engines, 2 hand engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; hose cotton, good 200 ft, inferior 200 ft; rubber good 1800 ft, leather good 800 ft; inferior 500 ft; value of fire department equipment \$6000; value of buildings occupied \$3000; total ann expenses of department \$800; total membership 150 all volunteers; bell alarm. Chief engineer, F. M. Pease.

WATER SUPPLY—Source, mountain stream; system, gravity; 2 reservoirs, cap 21,500,000 gals; 22 hydrants, Holyoke; pipe 8 miles, 10 and 4 in dia; pressure, domestic 80, fire 90 pounds; cost to construct \$40,000; ann expenses \$400; int on bonds \$1000. Pres of com, C. L. Goodhue; supt, F. C. Chaffee; city clerk, C. N. Foote.

Leicester, Worcester Co., population 3923; fire area 15,000 acres; buildings, private, wood, 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—2 steam fire engines, 1 hand engine, 2 chemical engines on wheels, 2 chemical extinguishers, 4 hose carriages; life-saving apparatus; hose rubber, good 2150 ft, leather 1000 ft; total membership 63, paid part time; bell, whistle and telephone alarm; 4 fire companies. Chief elected by engineers, Amos A. Gould.

WATER SUPPLY—Source, 10 large wells. Chairman of com, H. O. Smith; clerk, H. L. Watson; treas, F. T. Denny; town clerk, L. D. Thurston.

Lenox, Berkshire Co., population 2154. Fire department—hose linen, 300 ft.

WATER SUPPLY—Source, springs and river; system, pumping to reservoir and gravity; 3 reservoirs, cap 705,500 gals; Cameron pumping engines; 8 hydrants; pipe 6 miles; filtration stone and gravel; pressure 50 pounds; cost to construct \$28,000. Pres of com, J. Rockwell; com, C. R. Bond; treas, Wm. Curtis; town clerk, J. J. Newton.

Leominster, Worcester Co., population 15297. Fire department—1 steam fire engine, 6 chemical extinguishers, 2 hook and ladder trucks, 5 hose carriages; hose cotton, good 550 ft, inferior 150 ft, leather good 2600 ft, inferior 300 ft; total membership 72, all volunteers. Chief engineer, W. H. Spaulding.

WATER SUPPLY—Source, Morse Brook; system, gravity; 3 reservoirs, cap 150,000,000 gals; 155 hydrants, R. D. Wood & Co.; pipe 25 miles, 2 to 12 in dia; 150 valves, Ludlow and Chapman; quality of water good; filtration filter dam; pressure 80 pounds; water-works owned by town; cost to construct \$160,000; int on bonds 4 to 7 per cent. Pres of com, Hamilton May; supt, J. G. Tenney; selectmen, M. H. Bosworth, A. L. Clark, J. G. Tenney; town clerk, C. A. Joslin.

Lexington, Middlesex Co., population 2737; area 11,180 acres; buildings, wood, 2 and 3 stories; shingle roofs. Fire department—2 chemical engines, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 2100 ft; 3 horses; value of fire department equipment \$3000;

value of 2 buildings occupied \$8000; total membership 40; bell alarm; 4 fire companies. Chief engineer, Wm. E. Foster.

WATER SUPPLY—Source, wells; system, pumping to tank; Blake duplex pump, dy cap 800,000 gals; 40 hydrants, Ludlow; pipe 7 miles, 4 to 8 in dia; Ludlow valves; 1 meter; pressure, domestic 60, fire 80 pounds. Pres of com, Moses Joy, Jr.; supt and treas, E. L. Wires; town clerk, Leonard A. Saville.

Lowell, Middlesex Co., population 70,000; fire area 125 acres; mercantile buildings, brick and wood; 4 and 5 stories; private, wood, 1½ to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 2 chemical engines, 2 hook and ladder trucks, 1 aerial hook and ladder truck, 11 hose carriages; siamese couplings in use; hose cotton, good 15,500 ft; 25 horses, value \$3750; value of fire department equipment \$95,000; 11 buildings owned, value \$187,000; total ann expenses of department \$95,000; total membership 121, paid full time 47, paid part time 32; telegraph alarm; 7 street boxes. Chief nominated by mayor, confirmed by aldermen, E. S. Hosmer; W. A. Dickinson, chairman; fire patrol supported by city, 4 permanent members.

WATER SUPPLY—Source, Merrimack River; system, pumping to reservoir; reservoir cap 22,000,000 gals; Worthington and Morris pumping engines, dy cap 11,000,000 gals; 800 hydrants, Chapman, Boston Mfg. Co.; pipe cast-iron, 90 miles, 4 to 80 in dia; 750 valves, Boston Mfg. Co., Chapman; 1850 meters, various; quality of water good, filtration gravel; pressure 60 pounds; water-works owned by city; cost to construct \$2,337,684; ann expenses \$193,585. Pres of com, John Sturt; supt, Wm. F. Wright; mayor, C. D. Palmer; city clerk, G. N. Dadman.

Lincoln, Middlesex Co., population 1901; mercantile buildings, wood, 2 and 3 stories; wooden roofs permitted. No fire department.

WATER SUPPLY—Source, pond; system, pumping to reservoir; Worthington duplex pump, dy cap 100,000 gals; 11 hydrants, Newport; pipe 25 miles; cost to construct \$35,000; ann expenses \$300; int on bonds 6 per cent. Supt, G. L. Chapin; town clerk, J. L. Chapin.

Ludlow, Hampden Co., population 11642. No fire department.

WATER SUPPLY—Town supplied by Springfield Water-Works.

Lyman, Essex Co., population 50,000; mercantile buildings, brick, 2 to 3 stories; private, wood, 2 to 4 stories; fireworks ordinance; causes of fire investigated. Fire department—5 steam fire engines, 2 chemical engines, 5 chemical extinguishers, 5 hose carriages; siamese couplings used; hose cotton, good 12,000 ft, fair 3000 ft, poor 3500 ft; 25 horses; value of fire department equipment \$65,500; 6 buildings with land \$60,500; total ann expenses of department \$38,800; total membership 120, paid full time 25, paid part time 38; telegraph alarm; 60 street boxes. Chief elected by city council, A. C. Moody.

WATER SUPPLY—Source, ponds and brooks; combined storage cap 540,000,000 gals; system, pumping to reservoir; reservoir cap 20,000,000 gals; Morris pumping engines, dy cap 5,000,000 gals; 550 hydrants, White Machine Works; pipe 81 miles; valves, White Machine Co.; 236 meters; cost to construct \$1,372,471; ann expenses \$33,929; int on bonds 4 and 6 per cent. Pres of com, D. H. Sweetser; supt, John O. Haskell; city clerk, Chas. E. Parsons.

Malden, Middlesex Co., population 20,000; fire area 2600 acres; mercantile buildings, wood, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—2 steam fire engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings in use; 10 horses; 3 buildings owned value \$50,000; total ann expenses of department \$15,300; total membership 43, 10 permanent, 38 call men; telegraph alarm; 37 street boxes. Chief appointed by aldermen and mayor, T. W. Hough.

WATER SUPPLY—Source, pond; system, pumping to standpipe; Blake pump, dy cap 1,000,000 gals; 230 hydrants, Chapman; pipe 51 miles, 4 to 12 in dia; valves Chapman; 61 meters; pressure, domestic 55, fire 65 pounds; cost to construct \$422,371; ann expenses \$36,222; int on bonds 3¼, 4, 5 and 6 per cent. Supt, Solon M. Allis.

Manchester, Essex Co., population 1688; mercantile buildings, wood, 2½ stories; private, wood, 2½ stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 8 hose carriages; hose linen, good 1200 ft, leather good 400 ft, inferior 600 ft; value of fire department equipment \$10,000; total ann expenses of department \$1859; total membership 94, all volunteers; bell alarm. Chief engineer, Chas. H. Stone.

WATER SUPPLY—Source and system not stated; 2 reservoirs. Town clerk, A. S. Jewett.

Mansfield, Bristol Co., population 8000; fire area 1500 acres; mercantile buildings, wood, 8 stories; private, wood, $2\frac{1}{4}$ stories; wooden roofs permitted. Fire department—3 hose carriages; hose cotton, good 1850 ft, inferior 250 ft; value of fire department equipment \$1800; value of buildings occupied \$3000; total membership 41; 1 hook and ladder company, 1 hose company. Chief engineer, W. H. Angell; Prudential com, E. M. Reed, A. V. Rogerson, D. E. Harding.

WATER SUPPLY—Source, springs; system, pumping direct and to standpipe; Blake duplex pumps, dy cap 600,000 gals; 46 hydrants; pipe 6 miles; 80 Ludlow gates; 22 meters, various; pressure 60 to 70 pounds; cost to construct \$68,000; ann expenses \$5000. Com'rs, D. S. Spaulding, A. B. Day, W. B. Royerson, town clerk, A. V. Royerson.

Marblehead, Essex Co., population 47518. Fire department—2 steam fire engines, 2 hand engines, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 7000 ft, rubber good 450 ft, 315 volunteers, paid full time 2. Chief engineer, I. Atkins.

WATER SUPPLY—Source, wells; system, pumping to standpipe; 2 Deane pumps, dy cap 1,000,000 gals each; 70 hydrants, Chapman; pipe $7\frac{1}{2}$ miles; Chapman valves; pressure 60 pounds; cost to construct \$75,000. Pres com, Thomas Appleton; supt, Kendall Pollard; town clerk, S. Felton.

Marlborough, Middlesex Co., population 13,000; fire area 12,845 acres; mercantile buildings, wood, 8 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 7400 ft, rubber good 250 ft, leather inferior 1000 ft; value of fire department equipment \$7000; value of 5 buildings owned \$5500; total ann expenses of department \$8450; total membership 96, all volunteers; electric alarm. Chief elected by board of engineers, John C. Rock.

WATER SUPPLY—Source, Lake Williams; system, pumping to reservoir and direct; reservoir cap 5,500,000 gals; Blake pumping engines, dy cap 2,500,000 gals; 253 hydrants, Chapman; pipe 26 miles, 4 to 14 in dia, R. D. Wood, Warren Foundry; 258 valves, Chapman; 150 meters, various; quality of water first-class, not filtered; pressure 28 to 130 pounds; cost to construct \$250,000; ann expenses \$4500; int on bonds 4 per cent. Pres of com, R. D. S. Mortimer; supt, Geo. A. Stacy; selectman, J. T. Murphy; town clerk, P. B. Murphy.

Mattapan, Suffolk Co. (see Boston).

WATER SUPPLY—(See Boston.)

Mattapoisett, Plymouth Co., population 1215; buildings, wood, 2 stories; wooden roofs permitted. Fire department—3 hand engines, 8 chemical extinguishers, 8 hook and ladder trucks, 2 hose carriages; hose linen, 900 ft, leather good 412 ft.

WATER SUPPLY—Source, ocean, wells and spring, 2 cisterns. A new reservoir to be built this year.

Maynard, Middlesex Co., population 12708; mercantile buildings, brick, 4 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—hose linen, good 4000 ft; bell alarm.

WATER SUPPLY—Source, White Pond; system, pumping to reservoir; cost to construct \$75,000. Chairman of com, Wm. Ellis.

Medfield, Norfolk Co., population 1594; mercantile buildings, wood and brick, 2 or 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 8 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1800 ft; value of fire department equipment \$5000; total ann expenses of department \$1200; total membership 60, paid part time; bell and whistle alarm; 1 engine company, 1 hook and ladder company. Chief engineer, J. W. Page.

WATER SUPPLY—Source, brooks and wells. Town clerk, Stillman J. Spear.

Medford, Middlesex Co., population 11,000; mercantile buildings, brick and wood, 8 and 4 stories; private, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 chemical engine, 5 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages, all kinds, 1 supply wagon, 4 hose pumps; hose cotton, good 5000 ft; 8 horses, value \$2400; value of fire department equipment \$18,000; value of buildings occupied \$20,000; total ann expenses of department \$10,000; total membership 45, paid full time 5, paid part time 40; electric alarm; 26 street boxes. Chief engineer, Arthur C. Symmes.

WATER SUPPLY—Source, Spot Pond; system, gravity;

200 hydrants, various; pipe 40 miles, 2 to 12 in dia; 317 valves, Chapman and Boston Machine Co.; 10 meters, Crown and Hersey; quality of water good; pressure 55 pounds; cost to construct \$280,000; ann expenses \$4000; int on bonds 6 per cent. Chairman of com, D. A. Gleason; supt, R. M. Gow.

Medway, Norfolk Co., population 8000. Fire department—2 hand engines; hose good 2500 ft; total membership 150, all volunteers. Chief engineer, Wm. Colvin.

WATER SUPPLY—Source, river, 7 cisterns; mains; 10 hydrants. Town clerk, H. E. Mason.

Melrose, Middlesex Co., population 8000; fire area 2700 acres; mercantile buildings, wood, 2 and 3 stories; private, wood, 1, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 4500 ft, leather good 400 ft; value of fire department equipment \$5800; value of buildings occupied \$5000; total ann expenses of department \$6800; total membership 59, paid part time; electric alarm; 18 street boxes; 1 hook and ladder company, 3 hose companies. Chief engineer, A. Wilbur Lynde.

WATER SUPPLY—Source, Spot Pond; system, gravity and pumping to reservoir; Knowles pumping engines; 123 hydrants; pipe 25.4 miles, 2 to 16 in dia; 2 meters; pressure 35 to 80 pounds; cost to construct \$252,948; ann expenses \$8000; int on bonds 6 per cent. Supt, Parker Merrill; town clerk, John Larraby.

Merrimac, Essex Co., population 8000; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 4 hose carriages, 1 hose wagon; hose cotton, good 2000 ft, inferior 500 ft, leather good 1200 ft, inferior 400 ft; value of fire department equipment \$11,300; expenses for 1889 \$1711; total membership 86, all volunteers; electric alarm; 4 fire companies. Chief engineer, E. H. Sargent.

WATER SUPPLY—Source, brook and Merrimac River; reservoirs. Town clerk, Bailey Sargent.

Methuen, Essex Co., population 4500; mercantile buildings, wood, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 chemical extinguishers, 8 hose carriages; hose rubber lined, good 8000 ft; 2 horses; total ann expenses of department \$3000; total membership 85; paid part time; Gamewell alarm. Chief engineer, N. D. Leach.

WATER SUPPLY—Source not given; system, direct pumping; 8 pumps; hydrants 95; 1 mile main; pressure 300 pounds; cost to construct \$6000. Built for fire protection only.

Middleboro, Plymouth Co., population 6500; fire area 3500 acres; mercantile buildings, wood and brick, 2 to 4 stories; private, wood, 1 to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 chemical engine, 1 hook and ladder truck, 4 hose carriages, all kinds; 1 hose wagon; hose cotton, good 8400 ft, linen inferior 400 ft; value of fire department equipment \$6000; value of buildings occupied \$7500; total ann expenses of department \$1700; total membership 110, paid part time; electric alarm; 10 street boxes; 7 fire companies; 1 hook and ladder company; 5 hose companies. Chief engineer, Eugene P. LeBaron; chairman of fire and water com, Geo. L. Soule.

WATER SUPPLY—Source, large well; system, pumping direct and to standpipe; standpipe cap 225,000 gals; 2 Deane pumping engines, dy cap 864,000 gals each; 80 hydrants, Ludlow; pipe 10 $\frac{1}{2}$ miles, 4 to 12 in dia, Warren Foundry; 95 valves, Ludlow; 108 meters, various; quality of water superior; pressure, domestic 40 to 70, fire 100 pounds; water-works owned by fire district; cost to construct \$24,008; ann expenses \$2450; int on bonds \$2980 in 1890. Chairman of com, E. P. LeBaron; supt, Joseph E. Beals; city clerk, Chas. T. Thatcher; fire district clerk, A. M. Wood.

Middleton, Essex Co., population 1000; buildings, wood, $1\frac{1}{2}$ and 2 stories; wooden roofs permitted. Fire department—1 hose carriage; other apparatus, set of hooks and ladders; hose rubber, good 800 ft; value of fire department equipment \$1100; value of buildings occupied \$75; total ann expenses of department \$35; total membership 12; bell alarm. Chief engineer, B. F. McLaughlin.

WATER SUPPLY—Source, pond; town supplied from Danvers Water-works; system, direct pumping; 5 hydrants; pipe 8 miles, $1\frac{1}{2}$ in dia; pressure 75 pounds. Town clerk, J. A. Batchelder.

Millbury, Worcester Co., population 4555; buildings, wood and brick, $1\frac{1}{2}$ and 2 stories; wooden roofs permitted. Fire department—2 steam fire engines; 1 hand engine, 1 hook and ladder truck, 8 hose carriages; hose rubber, good 2300 ft; value of fire department equipment \$10 000;

MASSACHUSETTS—Continued.

expenses in 1888 \$1600; total membership 78, paid part time; electric fire alarm system. Chief engineer, John Gegenheimer.

WATER SUPPLY—Source, wells; private reservoirs. Town clerk, Ira N. Goddard.

Millford, Worcester Co., population 19648; fire area 12,160 acres; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 1 hook and ladder truck, 8 hose carriages; 2 jumpers; siamese couplings used; hose rubber, good 300 ft, leather good 5250 ft, inferior 800 ft; 6 horses; value of fire department equipment \$28,000; total annual expenses of department \$5158; total membership 84; bell alarm. Chief engineer, P. H. Baxter.

WATER SUPPLY—Source, wells and Charles River; system, direct pumping; Holly and Knowles' pumping engines, dy cap 8,000,000 gals; 90 hydrants; pipe 20 miles, 4 to 14 in dia; 107 gates, Chapman, Ludlow; 56 meters, various; pressure 40 to 85 pounds; water-works owned by private company; cost to construct \$370,000; ann expenses \$8300; int on bond 5 and 5½ per cent. Pres of com, C. W. Shippee; supt, W. H. Bomey; city clerk, J. T. McLoughlin.

Millis, Norfolk Co., population 700; mercantile buildings, wood, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—2 hand engines, 2 hose carriages; hose cotton, good 700 ft, linen good 500 ft, inferior 500 ft; total ann expenses of department \$250; total membership 50. Chief engineer, Oliver A. Clark.

Millville, Worcester Co., population 1500; buildings, brick and wood, 2 to 4 stories. Fire department—3 hose carriages; hose cotton, good 9000 ft, linen good 3000 ft; total membership 80, all volunteers; bell and steam whistle alarm. Chief engineer, W. J. Bowes.

WATER SUPPLY—No report; rotary and steam pumps in factories. Town clerk, M. Carroll.

Milton, Norfolk Co., population 16555. Fire department—1 hand engine, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 250 ft, linen good 800 ft, leather good 900 ft; 5 paid men, 75 volunteers; Gamewell alarm.

WATER SUPPLY—Town obtains supply from Hyde Park Water Co.; system, pumping to reservoir; reservoir cap 5,000,000 gals; 46 hydrants, Ludlow; pipe 6 miles, 6 to 12 in dia, R. D. Wood & Co.; 32 valves, Ludlow; quality of water good; pressure 20 to 90 pounds; water-works owned by company; cost to construct \$41,000; int on bonds 5 per cent. Pres of com, E. P. Whitney; supt, M. T. Lemmon; mayor, J. Walter Beadlee; town clerk, H. B. Martin.

Monson, Hampden Co., population 8956; buildings, wood, 2 stories. Fire department—2 chemical engines, 1 hook and ladder truck; 5 force pumps in factories; hose rubber, good 200 ft; value of fire department equipment \$3000; total membership 48; whistle and bell alarm. Chief engineer, A. A. Gage.

WATER SUPPLY—Source, wells. Town clerk, C. M. Gage.

Montague, Franklin Co., population 5238; buildings, brick and wood; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 900 ft, rubber good 500 ft; 82 paid members; bell alarm. Chief engineer, Warren Burnham.

WATER SUPPLY—Source not given; system, gravity; reservoir cap 1,250,000 gals; 50 hydrants; pipe 5 miles; pressure 100 pounds. District clerk, W. M. Cassidy.

Nantucket, Nantucket Co., population 3143; fire area 640 acres; mercantile buildings, wood, 2½ stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—5 hand engines, 2 hook and ladder trucks, 2 hose carriages; 1 hose cart; hose cotton, good 2500 ft, leather good 500 ft; value of fire department equipment \$11,000; value of buildings occupied \$5000; total ann expenses of department \$5400; total membership 225, paid full time; telegraph alarm; fire patrol supported by town, 4 members. Chief engineer, B. S. Coffin.

WATER SUPPLY—Source, Wannaconnet Pond; system, pumping to tank and direct; reservoir cap 50,000 gals; Worthington and Blake pumping engines, dy cap 1,500,000 gals; 47 hydrants, Ludlow, Chapman, Matthews; pipe 8 miles, 8 to 4 in dia, Warren Foundry and R. D. Wood; 41 valves, Ludlow, Chapman; quality of water best; pressure, domestic 80 to 87, fire 80 pounds; water-works owned by company; int on bonds 6 per cent. Pres of com, R. Gardner Chase; supt, Wm. F. Codd; town clerk, Laureston Banker.

Natick, Middlesex Co., population 7000; fire area 2 miles each way from center of town; mercantile buildings, brick and wood, 2½ and 3 stories; private, wood, 1½ to 2½ stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 4 chemical extinguishers, 2 hook and ladder trucks; 5 hose carriages; hose cotton good 8650 ft, inferior 500 ft; 6 horses, value \$1700; value of fire department equipment \$30,000; value of buildings occupied \$23,000; total ann expenses of department \$7000; total membership 67, paid part time; Gamewell alarm; 9 street boxes; 4 fire companies. Chief engineer, J. W. Morse.

WATER SUPPLY—Source, pond; system, pumping to reservoir and direct; reservoir cap 8,500,000 gals; Worthington and Blake pumping engines, dy cap 1,500,000 gals; 146 hydrants, various; pipe 27 miles, 3 to 12 in dia, Goodhue, Norman; 180 valves, Newport and Chapman; 77 meters, various; quality of water good; pressure 60 to 90 pounds; water-works owned by town; cost to construct \$226,000; ann expenses \$7150; int on bonds 7 per cent. Pres of com, F. Bigilon; supt, J. W. Morse; town clerk, James McManus.

Needham, Norfolk Co., population 12553. Fire department—2 hand engines, 1 hook and ladder truck; hose 500 ft; volunteer department. Chief engineer, Geo. Adams.

WATER SUPPLY—Source, wells and cisterns. Town clerk, C. C. Greenwood.

New Bedford, Bristol Co., population 45,000; fire area 1980 acres; mercantile buildings, brick, 3 stories; private, brick and wood, 2½ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—6 steam fire engines, 1 hand engine, 2 hook and ladder trucks; hose cotton, good 11,000 ft; 25 horses; 8 buildings occupied by department; total ann expenses of department \$95,000; total membership 150, paid full time 16, part time 137; telegraph alarm; 43 street boxes, 16 private; 2 hose companies. Chief elected by city council, Fred Macy.

WATER SUPPLY—Source, river; system, gravity and pumping to reservoir and standpipe; reservoir cap 15,000,000 gals; 8 pumping engines, dy cap 20,000,000 gals, Quaintard Iron Works, Worthington; 400 hydrants, Chapman; pipe 61 1-10 miles, 4 to 30 in dia, various; 708 valves, Chapman, Coffin; 120 meters, Union, National, Hersey; quality of water good, not filtered; pressure 4 to 65 pounds; water-works owned by city; cost to construct \$1,206,000; ann expenses \$37,000; int on bonds 5 18.25 per cent. Pres of com, Walter Clifford; supt, Robert C. P. Coggeshall; mayor, Walter Clifford; city clerk, Daniel B. Leonard.

Newbury, Essex Co., population 11590; buildings, wood, 2½ stories; wooden roofs permitted. No fire department.

WATER SUPPLY—Source, wells, cisterns and rivers. F. L. Ferguson.

Newburyport, Essex Co., population 15,000. Fire department—8 steam fire engines, 1 hook and ladder truck, 4 hose carriages, 2 hose wagons, 1 supply wagon; hose cotton, good 5000 ft, fair 6150 ft; 9 horses; value of fire department equipment \$34,000; total membership 95, paid part time; telegraph alarm. Chief engineer, E. S. Dole.

WATER SUPPLY—Source, spring; system, pumping to tank; cap of tank 300,000 gals; 2 pumping engines, dy cap 4,000,000 gals; 165 hydrants, Chapman and Holyoke; pipe 27 miles, 4 to 12 in dia; 20 meters; pressure 55 pounds. Pres of com, H. B. Little; supt, John E. McCusker; city clerk, Geo. H. Stevens.

Newton, Middlesex Co., population 28,000; fire area 11,600 acres; mercantile buildings, brick and wood, 3 stories; private; wood, 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—3 steam fire engines, 1 chemical engine, 1 hook and ladder truck, 7 hose carriages; hose cotton, good 11,000 ft; 17 horses; value of fire department equipment \$52,000; value of buildings occupied (with land) \$36,000; total ann expenses of department \$24,000; total membership 70, paid full time 15, part time 51; telegraph alarm; 68 street boxes. Chief engineer, H. L. Bixby.

WATER SUPPLY—Source, Charles River; system, pumping to reservoir and direct into mains; reservoir cap 15,000,000 gals; H. R. Worthington pumping engines, dy cap 6,000,000 gals; 165 hydrants, various; pipe 63 miles, 4 to 24 in dia, Warren Foundry; valves, Boston Machine, Chapman; 2800 meters, Crown, Hersey, Union, Worthington; quality of water fine, filtration intercepted springs; pressure 55 pounds; cost to construct \$1,500,000; ann expenses \$15,000; int on bonds \$68,000. Pres of com, E. W. Cate; supt, H. N. Hyde, Jr.; mayor, Herman M. Burr; city clerk, I. F. Kingsbury.

North Adams, Berkshire Co., population 15,500; fire area 8000 acres; mercantile buildings, brick, 2 to 4 stories; private, wood, $1\frac{1}{2}$ to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 5 hose carriages; hose cotton rubber lined, good 3000 ft, inferior 600 ft; value of fire department equipment \$4000; value of buildings occupied \$24,000; total ann expenses of department \$5000; total membership 10, paid part time; bell and steam whistle alarm; 22 street boxes; 1 hook and ladder company; 3 hose companies. Chief engineer, R. B. Harvie; chairman of fire and water com, A. W. Puertan.

WATER SUPPLY—Source, springs and brooks; system, gravity; reservoir cap 3,000,000 gals; 130 hydrants, Ludlow; pipe 14 miles, 4 to 24 in dia, R. D. Wood & Co.; Ludlow valves; 20 meters, Crown and Union; quality of water pure, soft, not filtered; pressure 85 to 115 pounds; works owned by city; ann expenses \$22,000. Supt, J. J. Maret; city clerk, J. I. Lee Roy.

North Andover, Essex Co., population 3973; buildings, brick and wood, $2\frac{1}{2}$ to 5 stories. Fire department—1 steam fire engine, 1 hose carriage, 1 hose wagon; 1 hose reel; hose linen, good 2700 ft, rubber good 50 ft; 3 horses; value of fire department equipment \$12,000; expenses in 1899, \$9750; total membership 61, paid full time 1; bell alarm. Chief engineer, P. P. Dau.

WATER SUPPLY—Source, ponds and rivers; 10 tanks. Town clerk, Isaac F. Osgood.

North Attleborough, Bristol Co., population 7000; fire area 2100 acres; mercantile buildings, wood, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck; 1 hose wagon; 2 hose reels; siamese couplings; hose fabric, good 8000 ft, cotton inferior 1250 ft; 4 horses, hired; value of fire department equipment \$6000; value of buildings occupied \$3000; total membership 83, paid part time; electric alarm; swinging harness. Chief elected by district, C. W. H. Day.

WATER SUPPLY—Source, well; system, direct pumping; reservoir cap 555,000 gals; Davidson pumping engines, dy cap 1,000,000 gals; 103 hydrants, Lowry, Matthews & Ludlow; pipe 12 miles 6 to 16 in dia, Warren Foundry; Peet valves; 320 meters, various; quality of water A no 1; pressure 70 to 85 pounds; water-works owned by fire district No. 1; cost to construct \$142,047; ann expenses \$3455; int on bonds 4 per cent; amount of bonds \$125,000. Pres of com, O. M. Bester; supt, W. P. Whitman; city clerk, C. T. Guild.

North Brookfield, Worcester Co., population 4200; mercantile buildings, wood, $1\frac{1}{2}$ to 3 stories; private, wood, $1\frac{1}{2}$ to 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 chemical engine, 20 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose linen good 1500 ft, leather good 1000 ft; value of fire department equipment \$5500; value of buildings occupied \$3000; total ann expenses of department \$1008; total membership 50, paid full time; steam whistle alarm; 4 fire companies. Chief engineer, John Rask.

WATER SUPPLY—Source, springs; system, direct pumping; 15 tanks; 3 steam pumps; 8 hydrants; 200 ft pipe, 6 in dia; pressure 150 pounds; also 1 artesian well, 185 ft. Town clerk, Geo. R. Hamant.

North Easton, Bristol Co., population 2500; buildings, stone and wood, 2 stories. Fire department—1 hand engine, 1 hose carriage; hose linen, good 3000 ft; bell alarm.

WATER SUPPLY—Source and system not described; 75 hydrants; 6 miles pipe; pressure 60 to 180 pounds; cost to construct \$80,000. Supt, Horace Jones; city clerk, G. G. Withington.

Northampton, Hampshire Co., population 14,000; fire area water limits; mercantile buildings, brick and wood, 3 stories; private, wood; 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 2 hand engines, 1 chemical engine, 2 hook and ladder trucks, 8 hose carriages, life saving apparatus; hose 5000 ft; 5 hoses, value \$1000; value of fire department equipment \$20,337; value of buildings occupied \$12,000; total ann expenses of department \$8000; total membership 96, paid part time; electric alarm; 19 street boxes and 8 telephones. Chief engineer, W. Bailey; chairman of fire and water com, C. E. Childs.

WATER SUPPLY—Source, brook; system, gravity; reservoir cap 20,500,000 gals; 202 hydrants, 37 miles pipe, 4 to 16 in dia; 147 gates, Ludlow and Chapman; 155 valves, Ludlow and Chapman; 13 meters, Crown; quality of water excellent; pressure 80 to 90 pounds; cost to construct \$273,062; ann expenses \$2200; int on bonds $3\frac{1}{4}$, 4 and 6 per cent. Pres or chairman of com, D. W. Bond; supt,

Jonas M. Clark; mayor, J. Brown; city clerk, E. I. Clapp.

Northborough, Worcester Co., population 11853. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose good 1000 ft, fair 500 ft; expenses in 1898 \$400; total membership 30.

WATER SUPPLY—Source, Cold Harbor Brook; system, gravity; reservoir cap 80,000,000 gals; 54 hydrants, Chapman; pipe $8\frac{1}{2}$ miles; pressure 85 pounds; cost to construct \$70,000; ann expenses \$3600; int on bonds 4 per cent. Pres of com, S. Small; supt, R. R. Yates; city clerk, G. B. Howe.

Norwood, Norfolk Co., population 12921; fire area 400 acres; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 hand engines, 2 Babcock extinguishers, 1 hook and ladder truck, 2 hose carriages, 1 hose wagon; hose cotton, good 3000 ft; inferior 800 ft; value of fire department equipment \$3800; value of buildings occupied \$7000; total ann expenses of department \$1700; total membership 45, paid full time; bell and whistle alarm. Chief engineer, J. F. Boyden.

WATER SUPPLY—Source, pond; system, pumping to reservoir; reservoir cap 15,000,000 gals; Davidson pump, dy cap 1,000,000 gals; 70 hydrants, Chapman; pipe 13 miles, Warren Foundry & Machine Co.; Chapman valves; 70 meters; pressure, domestic 50, fire 55 pounds; cost to construct \$105,000; ann expenses \$25,000; int on bonds 4 per cent. Supt, Geo. A. F. Buckram; town clerk, Francis Tinker.

Orange, Franklin Co., population 3650; buildings, wood, 2 stories; slate roofs. Fire department—2 steam fire engines, 1 hand engine, 1 hook and ladder truck, 100 Eddison extinguishers, 8 hose carriages; siamese couplings used; hose cotton, good 4000 ft, leather good 1000 ft; value of fire department equipment \$12,800; value of buildings occupied \$3000; total ann expenses of department \$2000; total membership 180, paid part time; bell and whistle alarm. Chief appointed by selectmen, W. H. Conor.

WATER SUPPLY—Source, river. Town clerk, E. C. Fowler.

Oxford, Worcester Co., population 2700. Fire department—1 steam fire engine, 1 hand engine; 2 hose carriages; hose leather, good 2700 ft, inferior 500 ft; total membership 65, paid part time. Chief engineer, P. Foster.

WATER SUPPLY—Source, 7 cisterns, total cap 95 gals. Town clerk, Edward S. Pease.

Palmer, Hampden Co., population 15823; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton rubber lined, good 2050 ft; total membership 30; bell alarm. Chief engineer, W. H. Hi.

WATER SUPPLY—Source, springs; system, gravity; 40 hydrants, Chapman; pipe 5 miles, 4 to 10 in dia; Chapman valves; pressure 70 pounds; cost to construct \$40,000; ann expenses \$1200; int on bonds 5 per cent. Pres or chairman of com, C. L. Goodhue, Springfield; treas and supt, John H. Gamwell; town clerk, J. B. Shaw.

Peabody, Essex Co., population 19530; fire area 10,000 acres; buildings, wood, 2 stories; wooden roofs permitted. Fire department—2 steam fire engines, 1 hook and ladder truck, 4 hose carriages, 1 hose wagon, 1 supply wagon, 5 hose pumps; siamese couplings used; hose cotton, good 10,600 ft, leather good 150 ft; 7 horses; value of fire department equipment \$68,500; 5 buildings occupied, value \$41,200; total ann expenses of department \$7720; total membership 102, paid full time 5, paid part time 97; electric alarm; 17 street boxes; 1 whistle; 2 strikers. Chief appointed by engineers, Daniel B. Lord.

WATER SUPPLY—Source, surface water; system, gravity and pumping to reservoir; reservoir cap 1,500,000 gals; Worthington pump, dy cap 2,000,000 gals; 177 hydrants; pipe 35 miles, 3 to 16 in dia; pressure 75 pounds; ann expenses \$5235. Supt, M. M. Quint; city clerk, Nathan N. Pears.

Petersham, Worcester Co., population 11082. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck; hose good 800 ft. Chief engineer, J. F. Barner.

WATER SUPPLY—Source, wells. Town clerk, S. B. Cook.

Pittsfield, Berkshire Co., population 17,000; fire area 640 acres; mercantile buildings, brick and wood, 3 and 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—3 steam fire engines, 2 hand engines, 4 chemi-

MASSACHUSETTS—Continued.

cal extinguishers, 2 hook and ladder trucks, 7 hose carriages; hose cotton, good 6000 ft; leather good 1000 ft; 12 horses; value of fire department equipment \$30,000; value of buildings occupied \$10,000; total ann expenses of department \$7500; total membership 174, paid part time 22; telegraph alarm; 24 street boxes. Chief elected by district, Geo. W. Branch.

WATER SUPPLY—Source, Ashley Lake; system, gravity; 8 reservoirs combined cap 600,000 gals; 98 hydrants, R. D. Wood & Co.; pipe 26 miles, 20 to 2 in dia; 18 meters; quality of water good; pressure 50 to 70 pounds; works owned by city; cost to construct \$25,000; ann expenses \$4000; int on bonds 4 per cent. Chairman of com, W. R. Plummer; supt, John M. Hatch; town clerk, Fred Pringle.

Plainville, Norfolk Co., population included in Wrentham. Fire department—1 hand engine, 1 hose carriage; hose leather good 800 ft; total membership 50, all volunteers.

WATER SUPPLY—Source not given; system, gravity; 1 reservoir, Knowles pump; 5 hydrants.

Plymouth, Plymouth Co., population 7500; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—3 steam fire engines, 1 hand engine, 1 chemical engine, 1 hook and ladder truck, 7 hose carriages; hose cotton rubber lined, good 1500 ft, rubber good 100 ft, 400 ft linen; 2 horses; total ann expenses of department \$4000; total membership 184; electric alarm. Chief engineer, H. P. Bailey.

WATER SUPPLY—Source, South Pond; system, gravity and pumping to reservoir; reservoir cap 2,970,000 gals; Worthington pumping engines, dy cap 1,440,000 gals; 88 hydrants, Chapman; pipe 23 miles, 16 to 2 in dia; 258 valves, Chapman; quality of water A no 1; pressure 50 to 108 pounds; water-works owned by town; cost to construct \$236,708; ann expenses \$4198; int on bonds \$6818. Chairman of com, C. S. Davis; supt, R. W. Bagwell; mayor, Wm. H. Nelson; town clerk, Curtis Davis.

Provincetown, Barnstable Co., population 4480; fire area 8000 acres; mercantile buildings, wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—5 steam fire engines, 6 hand engines, 1 chemical engine, 1 hook and ladder truck, 7 hose carriages, 1 hose wagon, 4 hand engines; siamese couplings used; hose cotton, good 4150 ft, linen good 500 ft, inferior 800 ft; value of fire department equipment \$28,300; value of buildings occupied \$7400; total ann expenses of department \$2100; total membership 237, all volunteers; bell alarm. Chief elected by board of engineers, J. D. Hillard.

WATER SUPPLY—Source, 42 cisterns. Town clerk, Seth Smith. Water-works contemplated.

Quincy, Norfolk Co., population 112,144; buildings, wood, 1½ stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 6000 ft, inferior 600 ft; value of fire department equipment \$9000; total ann expenses of department \$6250; total membership 66, paid full time 2, paid part time 64; telegraph alarm; 21 street boxes. Chief engineer, John W. Hall.

WATER SUPPLY—Source, wells; system, direct and pumping to standpipe; reservoir cap 180,000,000 gals; standpipe cap 481,797 gals; Deane pumping engines, dy cap 4,000,000 gals; 108 hydrants, Chapman; pipe 80 miles, 4 to 20 in dia, National Tube Works; 200 valves, Chapman; 45 meters, various; quality of water good; pressure 80 to 85 pounds. Pres or chairman of com, J. A. Gordon; supt, F. E. Hall; mayor, Chas. H. Porter; town clerk, C. A. Spear.

Randolph, Norfolk Co., population 18907. Fire department—2 steam fire engines, 1 chemical extinguisher, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 2260 ft, leather fair 1100 ft; 6 horses; total membership 70, paid part time. Chief engineer, R. A. Wales.

WATER SUPPLY—Source, lake; system, pumping to standpipes; 2 standpipes, cap 1,000,000 gals; Holly pumping engines, dy cap 2,500,000 gals; 115 hydrants, Chapman; pipe 20 miles, 4 to 14 in dia, Warren; 85 valves, Chapman; pressure 73 to 87 pounds; water-works owned by towns of Randolph and Holbrook; cost to construct \$110,000; ann expenses \$3000; int on bonds 4 per cent. Pres of com, J. W. Belcher; supt, E. J. Chadbourn.

Reading, Middlesex Co., population 5000; fire area 5 ½ miles; mercantile buildings, wood, 2 stories; private, wood 2½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, rubber lined good 2100 ft, leather fair 2200 ft;

value of fire department equipment \$12,000; value of buildings occupied \$9000; total ann expenses of department \$3850; total membership 95, paid full time 95, volunteers 15; Stevens alarm; 18 street boxes; 4 fire companies. Chief engineer, Edward C. Nichols.

WATER SUPPLY—Source, cisterns and wells; town voted March 28th, 1890, to construct at once system of water-works with 18½ miles pipe and 77 hydrants; system to be pumping to standpipe. Chairman of com, L. M. Bancroft; chairman of selectmen, S. M. Pratt; town clerk, James Reid.

Revere, Suffolk Co., population 5680; fire area 2500 acres; buildings, private, wood, 2½ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck, 3 hose carriages; hose cotton, good 3600 ft, inferior 400 ft; 5 horses, not owned; value of fire department equipment \$5000; value of buildings occupied \$5000; total ann expenses of department \$800; total membership 54, paid \$30 per year; Stevens alarm; 17 street boxes; 1 hook and ladder company; 8 hose companies. Chief engineer, Albert H. Kimball.

WATER SUPPLY—Source, tubular wells; system, pumping to reservoir and direct; reservoir cap 1,500,000 gals; Knowles and Deane pumping engines, dy cap 2,500,000 gals; 64 hydrants, Chapman; pipe 2 to 14 in dia, Goodhue & Birnie; 77 valves, Chapman; quality of water good; pressure 75 pounds; water-works owned by company; ann expenses \$5000. Pres of com, Andrew Burnham; supt, Albert S. Burnham; town clerk, Albert H. Kimball.

Rockland, Plymouth Co., population 8500; fire area 6440 acres; mercantile buildings, wood, 2½ stories; private, wood, 1½ stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 aerial truck, 2 hose carriages; hose cotton, good 1700 ft; horses hired; value of fire department equipment \$4500; value of buildings occupied \$3000; total ann expenses of department \$1300; total membership 85, volunteers; Gamewell alarm; 6 street boxes, 1 engine company, 1 hook and ladder company, 1 hose company. Chief engineer, G. H. Gardner.

WATER SUPPLY—Source, pond; system, direct pumping (see Abington); 100 hydrants, Coffin; valves, Coffin; 30 meters; water-works owned by towns of Rockland and Abington; int on bonds 4 per cent. Chairman of com, G. W. Kelley; supt, W. R. Rose; town clerk, E. Stedley.

Rockport, Essex Co., population 8500; fire area 4260 acres; mercantile buildings, wood, 2 and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 1 hook and ladder truck, 1 hose carriage, 1 supply wagon; hose cotton 2850 ft, rubber 750 ft; value of fire department equipment \$7500; value of 4 buildings occupied \$4000; total ann expenses of department \$1600; total membership 55, paid full time; bell alarm. Chief engineer, John Parsons, Jr.

WATER SUPPLY—Source, river and 11 cisterns, cap of cisterns 30,000 gals. Town clerk, C. W. Pool.

Royalston, Worcester Co., population 11153; buildings, wood. Fire department—1 hand engine, fire pumps; hose 1000 ft. Chief engineer, A. A. Hyatt.

WATER SUPPLY—Source, river. Town clerk, Geo. W. Blandin.

Salem, Essex Co., population nearly 30,000; fire area 1000 acres; mercantile buildings, brick and wood, 3 to 4 stories; private, brick and wood, 2½ and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 5 pony chemical extinguishers, 1 hook and ladder truck, 5 hose wagons; hose cotton, good 17,100 ft; 16 horses; value of fire department equipment \$30,000; value of buildings occupied \$33,000; total ann expenses of department \$27,000 (app for 1890); total membership 106, paid full time 14, paid part time 91. Pearce & Jones alarm; 57 street boxes; 8 engine companies, 1 hook and ladder company, 5 hose companies. Chief engineer, Wm. O. Arnold; chairman of fire and water com, Arthur S. Palfrey.

WATER SUPPLY—Source, Wenham Lake; system, pumping to reservoir and direct; reservoir cap 30,000,000 gals; 2 Worthington pumping engines, dy cap 10,000,000 gals; 353 hydrants, Whittier Machine Co.; pipe 44 miles, 4 to 30 in dia, R. D. Wood & Co. and others; valves, Chapman and others; 127 meters, various; pressure 50 pounds; water-works owned by city; cost to construct \$1,700,000; ann expenses \$32,000; int on bonds 5 and 6 per cent. Pres of com, Paul B. Fatten; supt, Henry Rogers; mayor, Robt. Rantoul; city clerk, Henry M. Meek.

Salisbury, Essex Co., population 1100; the portion of

town having fire protection and water supply has been annexed to Amesbury. Town clerk, G. W. Merrill.

Sandwich, Barnstable Co., population 42194; mercantile buildings, wood, 1 and 1½ stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck; bell alarm. Chief engineer, F. H. Burgess.

WATER SUPPLY—Source, wells, supplied by springs. Town clerk, F. N. Burgess.

Saugus, Essex Co., population 8600; buildings, wood, 2 and 8 stories. Fire department—8 hose carriages, ladders and equipments; hose good 2400 ft; total membership 105. Chief engineer, Chas. I. Hitchings.

WATER SUPPLY—Source, supplied by Lynn water-works (see Lynn); 80 hydrants, Chapman and Holyoke; pipe, cement 9 miles, 4 to 10 in dia; Chapman valves; pressure 70 pounds. Chairman of com, Wilbur F. Newhall; town clerk, Wm. H. Newhall.

Saxtonville, Middlesex Co., population 2000; fire area 11 acres; mercantile buildings, wood, 8 stories; private, wood, 2 and 2½ stories; wooden roofs permitted. Fire department—1 steam fire engine; hose linen, good 2000 ft, inferior 100 ft; value of fire department equipment \$5000; total membership 15, paid volunteers; Gamewell-Stevens alarm; 4 street boxes; 1 engine company. Chief engineer, Wm. Burke.

WATER SUPPLY—Source, river; system, direct; 1 pump; 4 hydrants; pipe 1 mile; pressure 80 pounds. Town clerk, F. E. Hemingway.

Sharon, Norfolk Co., population 1500; mercantile buildings, wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—3 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; hose cotton rubber lined, good 1500 ft; 1 horse hired; value of fire department equipment \$1200; value of buildings occupied \$1000; total ann expenses of department \$324; total membership 54, paid \$2 per year and 80c. per hour for fires; bell alarm; 1 hook and ladder company, 8 hose companies. Chief engineer, Walter H. Delano.

WATER SUPPLY—Source, spring; system, pumping to tank and direct; tank cap 1500 gals; Blake pumping engine, dy cap 720,000 gals; 26 hydrants, Chapman; pipe 6 miles; Chapman valves; 8 meters; pressure 4 to 78 pounds; water-works owned by company; cost to construct \$40,000; int on bonds 6 per cent. Pres of com, J. P. Farley; supt, E. E. Farnham; town clerk, J. P. Hewins.

Shelburne Falls, Franklin Co., population 2500; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1800 ft, rubber 100 ft, leather inferior 250 ft; total ann expenses of department \$600 (in 1898); total membership 70; bell and whistle alarm. Chief engineer, G. D. Eldridge.

WATER SUPPLY—Source, springs; system, gravity; 8 hydrants; 8 fire plugs; pipe 2 1-10 miles; pressure, domestic 90 pounds; water-works owned by company; cost to construct \$6000; ann expenses \$30. Supt, L. T. Covell; town clerk, Geo. Mirrick.

Shirley, Middlesex Co., population 1800; fire area 9319 acres; mercantile buildings, wood and brick, 2½ stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 8 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 150 ft, rubber good 900 ft, linen good 900 ft; 1 horse, value \$150; value of fire department equipment \$300; value of buildings occupied \$200; total ann expenses of department \$250; total membership 50, paid full time 85, paid part time 15. Chief engineer, J. H. Logue; chairman of fire and water com, J. F. Hazen.

WATER SUPPLY—Source, springs; 2 reservoirs. Town clerk, J. Longley.

Shrewsbury, Worcester Co., population 1450; buildings, wood. Fire department—2 hand engines, 2 chemical extinguishers; buckets.

WATER SUPPLY—Source, wells and cisterns. Town clerk, G. E. Stone.

Somerset, Bristol Co., population 2475; buildings, wood, 2½ stories. Fire department—1 steam fire engine, 1 hook and ladder truck; life saving apparatus; total ann expenses of department \$387; total membership 71. Chief engineer, A. O. Hillard.

WATER SUPPLY—Source, river. Town clerk, Elisha ilade.

Somerville, Middlesex Co., population 40,000; fire area 2250 acres; mercantile buildings, wood and brick, 4 and 5 stories; private, wood, 8 stories; wooden roofs permitted; fireworks ordinance; State law permits fire in-

quest. Fire department—2 steam fire engines, 1 chemical engine on wheels, 2 hook and ladder truck, 3 hose reels, 4 hose wagons; siamese couplings used; hose cotton 8000 ft; 18 horses; value of fire department equipment \$31,250; value of 6 buildings occupied \$75,500; total ann expenses of department \$32,000; total membership 73, paid full time 11, paid part time 62; telegraph alarm; 45 street boxes. Chief engineer, James R. Hopkins.

WATER SUPPLY—Source, Mystic system (see Boston); system, pumping to reservoir and standpipe; 7 cisterns; 1 reservoir, cap 25,244,000 gals; 1 standpipe, cap 2,000,000 gals dy; Worthington pumping engines, dy cap 18,000,000 gals; 1 Worthington pump for high service; 401 hydrants, 59 miles pipe, 4 to 30 in dia; pressure 40 to 85 pounds. Supt, Nathaniel Dennett; city clerk, Geo. I. Vincent.

South Abington, Plymouth Co., population 4000. Fire department—See Whitman.

WATER SUPPLY—Source, Hobart Pond; system, pumping to standpipe; Worthington pumping engine, dy cap 1,200,000 gals; 85 hydrants, Ludlow; pipe 10 miles; Ludlow valves; 180 meters; pressure 65 pounds; water-works owned by town; cost to construct \$78,000; ann expenses \$3745; int on bonds 4 per cent. Supt, J. C. Gilbert.

Southbridge, Worcester Co., population 16501; mercantile buildings, brick, 3 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines; 1 hand engine, 4 chemical extinguishers, 2 hook and ladder trucks, 3 hose carriages; portable fire escape; siamese couplings; hose linen rubber lined, good 500 ft, rubber good 500 ft, inferior 200 ft, leather, good 2500 ft; 18 horses; value of fire department equipment \$3300; value of 2 buildings occupied \$2500; total ann expenses of department \$2750; total membership 55, volunteers. Chief engineer, J. J. Bowen.

WATER SUPPLY—Source, springs; system, gravity; 4 tanks, dy cap 40,000 gals; 80 hydrants, Mathews; pipe 2½ miles, 8 to 12 in dia; Chapman valves; pressure 50 pounds; water-works owned by company; cost to construct \$25,000; ann expenses \$125. Supt, F. W. Eaton; town clerk, E. D. Phillips.

South Framingham, Middlesex Co., population 2000. Fire department, see Framingham.

WATER SUPPLY—Source, Farm Pond and Sudbury River; system, direct pumping; Deane and Davidson pumping engines, dy cap 3,000,000 gals; 75 hydrants, Coffin; pipe 12 miles, 2 to 16 in dia, Warren; 90 meters, National; quality of water good, filtration sand and filter gallery; pressure, domestic 80, fire 80 to 120 pounds; water-works owned by company. Pres of com, Willis M. Ranney; supt, Alfred E. Martin.

South Hadley Falls, Hampshire Co., population 12949; fire area 2500 acres; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance, causes of fire investigated. Fire department—1 hand engine (not in use); 1 hook and ladder truck, 8 hose carriages, siamese couplings used; hose cotton, good 2000 ft, leather good 250 ft, cotton rubber lined, good 500 ft; total ann expenses of department \$400; total membership 30, paid part time; bell alarm. Chief engineer, F. E. White.

WATER SUPPLY—Source, springs; system, gravity; 60 hydrants, Holyoke; pipe 18 miles, 4 to 16 in dia; 85 valves, Chapman; 1 meter, Worthington; quality of water good; pressure 70 pounds; water-works owned by village; cost to construct \$60,000; ann expenses \$1000; int on bonds 7 per cent. Pres of com, H. P. Street; supt, M. L. Barnes; town clerk, Joseph Allen.

South Weymouth, Norfolk Co. (see Weymouth).

Spencer, Worcester Co., population 17450. Fire department—1 steam fire engine, 1 chemical engine on wheels, 1 hook and ladder truck, 8 hose carriages; hose good 4300 ft; volunteer members. Chief engineer, E. E. Stone.

WATER SUPPLY—Source, Shaw's Pond, 3 cisterns, 10 tanks, cap of tanks 54,000 gals; system, gravity; 88 hydrants, Holyoke; pipe 18 miles, 2 to 14 in dia; gates Chapman; pressure 75 pounds; cost to construct \$240,079; ann expenses \$388; int on bonds 4 per cent. Supt Dexter Bullard; town clerk, A. W. Curtis.

Springfield, Hampden Co., population 140,000; fire area 1890 acres; mercantile buildings, brick, 5 stories; fireworks ordinance; causes of fire investigated. Fire department—5 steam fire engines, 12 chemical extinguishers, 8 hook and ladder trucks, 9 hose carriages; siamese couplings used; hose cotton 15,000 ft, cotton 1 in 1600 ft, leather good 1500 ft; 25 horses; value of fire department equipment \$31,611; value of buildings occupied \$110,000; total ann expenses of department \$59,321; total membership 143, paid full time 22; telegraph alarm, 48 street boxes. Chief engineer, A. F. Leshure.

MASSACHUSETTS—Continued.

WATER SUPPLY—Source, streams; system, gravity; impounding reservoir, cap 2,000,000 gals; distributing reservoir cap 110,000,000 gals, 672 hydrants, Chapman; pipe 91.1 miles, 2 to 24 in dia; 678 valves, Chapman; 751 meters, Crown & Hersey; quality of water fair, filtration "Excel-sior;" pressure, domestic 35, fire 127 pounds; water-works owned by city; cost to construct \$1,406,968; ann expenses \$18,463; int on bonds 6 and 7 per cent. Chairman of board H. Q. Sanderson; supt J. C. Hancock, mayor, Edward S. Bradford; city clerk, E. A. Newell.

Sterling, Worcester Co., population 11881; buildings, wood, 1½ and 2 stories. Fire department—2 hand engines, 2 hose carriages; hose cotton, 1000 ft, linen good, 200 ft; value of fire department equipment \$2000; total ann expenses of department \$50 (in 1887); total membership 25, volunteers; bell alarm.

WATER SUPPLY—Source, wells; 2 reservoirs. Town clerk, E. P. Bartlett.

Stoneham, Middlesex Co., population 15682. Fire department—1 steam fire engine, 1 hook and ladder truck, 8 hose carriages; hose rubber, good 2000 ft, leather 2260 ft; total membership 63, paid part time.

WATER SUPPLY—Source, Wakefield Water Co. (see Wakefield); 2 cisterns, 19 tanks, 4 pumps; 54 hydrants; 17 meters. Town clerk, B. B. Burbank.

Stoughton, Norfolk Co., population 15188; mercantile buildings, wood, 2 stories; fireworks ordinance. Fire department—3 steam fire engines, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; hose cotton, good 9000 ft, leather good 510 ft; value of fire department equipment \$7000; value of 3 buildings occupied \$2000; total ann expenses of department \$2100; total membership 55, paid full time; bell alarm.

WATER SUPPLY—Source, wells; system, pumping to standpipe; standpipe cap 818,000 gals; Worthington pumping engine, dy cap 600,000 gals; 20 hydrants; pipe 6 miles, 8 to 10 in dia; 26 meters, Hersey & Worthington; quality of water pure; pressure 65 pounds; water-works owned by company; cost to construct \$90,000. Pres of com, Chas. W. Lunn; supt, Frank F. Phinney; town clerk, H. C. Kimball.

Starbridge, Worcester Co., population 1980; mercantile buildings, wood, 2 stories; wooden roofs permitted. Fire department—2 chemical extinguishers; bell alarm.

WATER SUPPLY—Source, wells; system, gravity. Town clerk, A. B. Chamberlain.

Sunderland, Franklin Co., population 700; mercantile buildings, wood, 2 stories. Fire department—hand pumps; hose rubber; bell alarm.

WATER SUPPLY—Source, springs; system, gravity; 1 reservoir; pipe 8 miles; pressure 80 ft head; water-works owned by company; cost to construct \$2100. Pres of com, Joel Burt; town clerk, J. M. Smith.

Swampscott, Essex Co., population 12500. Fire department—1 steam fire engine; 1 hook and ladder truck; 1 hose carriage; 1 supply wagon; hose cotton, good 2000 ft; horses from R. R. when needed; total membership 19; paid full time; telegraph alarm; 7 street boxes. Chief engineer, I. Emmons.

WATER SUPPLY—Source, Marblehead Water Co. (see Marblehead); 65 hydrants, Chapman and Holyoke; pipe 8 miles, 4 to 10 in dia; 3 meters; pressure 60 pounds; water-works owned by company; cost to construct \$75,000. Pres of com, Thos Appleton; supt, Kendall Pollard; town clerk, Geo. F. Till.

Tapleville, Essex Co., population 8000, buildings, wood and brick, 2 and 3 stories; wooden roofs permitted. Fire department—1 hook and ladder truck; 1 aerial truck, 9 hose carriages; hose cotton, inferior 2000 ft, rubber inferior 400 ft, leather inferior 1100 ft, linen inferior 200 ft; value of fire department equipment \$2000; total membership 110, paid part time; bell and whistles alarm; 1 hook and ladder company, 9 hose companies. Chief engineer, C. H. Giles.

WATER SUPPLY—Danvers system (see Danvers); reservoir cap 3,000,000 gals; 307 hydrants; pipe 26 ½ miles; pressure, domestic 70 to 85 pounds. Supt, D. F. Harrigan; town clerk, Julius Peall.

Taunton, Bristol Co., population 28,000; fire area 25,000 acres; mercantile buildings, brick and wood, 2 to 4 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 12 chemical extinguishers, 2 hook and ladder trucks, 9 hose carriages; hose cotton, good 12,000 ft; 14 hoses, value \$3750; value of fire department equipment \$62,000; value of buildings occupied \$80,000; total ann expenses of department \$17,500; total membership 128,

paid full time 8, paid part time 84, volunteers 36; Game-well alarm; 43 street boxes; 8 engine companies, 2 hook and ladder companies, 5 hose companies. Chief engineer, Abner Coleman; chairman of fire com, Albert M. Clark.

WATER SUPPLY—Source, ground water and Taunton River for emergency; system, direct pumping; Holly pumping engine, dy cap 4,000,000 gals; 514 hydrants, Chapman, Ludlow, Wood; pipe 69 2-10 miles, 4 to 20 in dia, Wood, Warren, Gloucester; 378 valves, Chapman; 988 meters, Union, National, Hersey, Water Waste Pre.; quality of water good, filter gallery 100 ft from river, pressure, domestic 55, fire 100 pounds; water-works owned by city; cost to construct \$571,955; ann expenses \$15,000; int on bonds 4 to 6 per cent. Pres of com, Farley I. Perrin; supt, Geo. F. Chase; mayor, Arthur M. Alger; city clerk, Edwin A. Felton.

Templeton, Worcester Co., population 2769; Fire department—4 hand engines, 4 hose carriages; hose good, 2000 ft; total membership 240, volunteers. Chief engineer, O. D. Miles; town clerk, Chas. Parkhurst.

Townsend, Middlesex Co., population 11946; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 2 hose carriages; hose cotton, good 1600 ft; total ann expenses of department \$400; total membership 70, volunteers; bell alarm. Chief engineer, A. L. Fessenden.

WATER SUPPLY—Source, river and creek. Town clerk, E. A. Blood.

Turner's Falls, Franklin Co., population 6628 (includes Montague). Fire department—1 steam fire engine (not in use), 1 hook and ladder truck, 4 hose carriages; hose cotton, good 1500 ft, rubber good 500 ft; total membership 22, paid part time. Chief engineer, Daniel McCarthy.

WATER SUPPLY—Source, Lake Pleasant; system, pumping to reservoir; reservoir cap 1,270,000 gals; Deane pumping engine, dy cap 1,200,000 gals; 57 hydrants, Ludlow; pipe 7½ miles, main 14 in dia, Warren; 59 valves, Peet; 3 meters, National, Crown; quality of water first-class; pressure 100 pounds; water-works owned by fire district; cost to construct \$104,942; ann expenses \$7600; int on bonds 4 per cent; Supt, H. D. Bardwell; town clerk, W. S. Dana.

Upton, Worcester Co., population 12265; buildings, wood, 2 stories; wooden roofs permitted; fire works ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, 500 ft, leather good 300 ft; value of fire department equipment \$500; value of buildings occupied \$800; total membership 65, paid part time 60; bell alarm.

WATER SUPPLY—Source, river and wells; ann expenses \$650.

Uxbridge, Worcester Co., population 2048. Fire department—2 hand engines, 2 hose carriages; hose linen good 800 ft, leather good 400 ft; total membership 10, paid part time.

WATER SUPPLY—Source, springs; system, gravity; 1 reservoir; 25 hydrants, Chapman; pipe 3 miles; Chapman valves; 12 meters; pressure 62 pounds; water-works owned by company; cost to construct \$24,000; ann expenses \$100; int on bonds 5 per cent. Pres of com, A. W. Bennett; supt, C. A. Taft; town clerk, A. W. Bennett.

Vineyard Haven, Dukes Co., population 1000; fire area 180 acres; mercantile buildings, wood, 2 stories, private, wood 1 and 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1500 ft; value of fire department equipment \$1500; total membership 58, volunteers; church bells alarm; 1 hook and ladder company; 2 hose companies. Chief engineer, Gilbert L. Smith.

WATER SUPPLY—Source, Tashmoo springs; system, pumping to standpipe and direct; Blake pumping engine, dy cap 1,000,000 gals; 1 hydrant, Ludlow; 27-10 miles pipe, Gloucester, Warren; 4 meters; pressure, 78 pounds; water-works owned by company; cost to construct \$50,000; ann expenses \$600; int on bonds 6 per cent. Pres of com, C. C. Jackson; supt, O. G. Stanley.

Wakefield, Middlesex Co., population 27800. Fire department—1 steam fire engine, 3 hand engines, 1 chemical engine on wheels, 1 portable extinguisher, 1 hook and ladder truck, 3 hose carriages, hose cotton, good 3050 ft, leather good 2700 ft; total membership 45, paid; 1 independent company; bells, whistles and Stevens alarm; 1 street boxes. Chief engineer, Owen Corcoran.

WATER SUPPLY—Source, Crystal Lakes; system, pumping to standpipe and direct; standpipe cap 555,000 gals; Knowles pumping engine, dy cap 2,000,000 gals; 88 double hydrants; pressure 80 pounds; water-works owned by com-

pany. Pres of com, D. H. Darling; supt, G. W. Harrington; city clerk, Chas. F. Hartshome.

Wales, Hampden Co., population 1688; buildings, wood, 8 and 4 stories; wooden roofs permitted. Fire department—2 hand engines, 5 chemical extinguishers, 2 hose carriages; hose linen, good 1000 ft; value of fire department equipment \$1000; total ann expenses of department \$300; total membership 80, paid full time; bell alarm. Chief engineer, E. A. Clark.

WATER SUPPLY—Source, stream; system, gravity. Town clerk, A. H. Hubbard.

Walpole, Norfolk Co., population 12448; buildings, wood. Fire department—1 hook and ladder truck, 1 hose carriage; hose cotton, good 800 ft; value of fire department equipment \$1000; bell and whistle alarm. Chief engineer, Chas. Fales.

WATER SUPPLY—Source, streams. Town clerk, Geo. P. Morey.

Waltham, Middlesex Co., population 18,000; fire area 7064 acres; mercantile buildings, wood and brick, 2 to 5 stories; private, wood, 2 to 3 stories, wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical engine on wheels, 1 chemical extinguisher, 1 hook and ladder truck, 8 hose carriages, 1 hose wagon, 1 supply wagon; hose cotton, good 8000 ft, linen good 200 ft, leather inferior 1000 ft; 8 hoses, value \$3060; value of fire department equipment \$36,000; value of buildings occupied \$30,000; total ann expenses of department \$14,000; total membership 74, paid full time 4, paid part time 70; Gamewell alarm; 78 street boxes; 2 engine companies, 1 hook and ladder company, 4 hose companies. Chief engineer, C. H. Parks; chairman of fire com, C. H. Moulton.

WATER SUPPLY—Source, ground water; system pumping to reservoir; reservoir cap 6,000,000 gals; 2 Worthington pumping engines, dy cap 8,000,000 gals; 200 hydrants, Boston, Chapman; pipe 88 miles, 2 to 24 in dia; 373 valves, Chapman; 38 meters; filter basin near Charles River; pressure 55 pounds; water-works owned by town; cost to construct \$417,000; ann expenses 12,000. Pres of com, John Harris; supt, Geo. E. Winslow; mayor, Henry N. Fisher; city clerk, Luman N. Hall.

Ware, Hampshire Co., population 8000 (includes Gilbertville); mercantile buildings, brick, 2 and 3 stories; private, wood, 1½ stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine in reserve, 4 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 2800 ft; mills have private hose; value of fire department equipment \$14,000; value of building occupied \$6000; total ann expenses of department \$4000; total membership 44, paid 8; bell alarm. Chief engineer, T. C. Gleason.

WATER SUPPLY—Source, collecting wells; system, pumping to reservoir; reservoir cap 1,567,068 gals; Deane pumping engines, dy cap 1,500,000 gals; 50 hydrants, Chapman; pipe 8½ miles, 4 to 12 in dia, McNeal, Warren; 78 valves, Chapman; 178 meters, Crown, Hersey; quality of water good; pressure 15 to 100 pounds; water-works owned by town; cost to construct \$87,664; ann expenses \$5600; int on bonds 2½ and 4 per cent. Chairman of com, C. C. Hitchcock; supt, Fred A. Volk; chairman of selectmen, D. W. Miner; town clerk, A. F. Richardson.

Warren, Worcester Co., population 14081; mercantile buildings, wood, 2 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 2 hook and ladder trucks, 5 hose carriages; siamese couplings used; hose cotton, good 1000 ft, linen good 2000 ft, leather inferior 800 ft; value of fire department equipment \$9000; value of buildings occupied \$2000; total ann expenses of department \$1600; total membership 85, volunteers; bell and whistle alarm. Chief engineer, E. F. Strickland.

WATER SUPPLY—Source, ponds, river and brooks; system, direct pumping; 1 reservoir; 24 hydrants; pipe 4 to 6 in dia; pressure 100 pounds; ann expenses \$1600. Town clerk, S. E. Blair.

Watertown, Middlesex Co., population 16228; fire area 9051 acres; mercantile buildings, wood and brick, 2½ and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 4 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 2 private steam pumps; hose good 4800 ft; 5 hoses; value of fire department equipment \$7000; value of buildings occupied \$28,500; total ann expenses of department \$5100; total membership 81, paid full time 3, paid part time 37; telegraph alarm; 10 street boxes. Chief engineer, J. A. Yolk.

WATER SUPPLY—Source, surface water; system, pump-

ing to tank and direct; tank cap 800,000 gals; Deane pumping engines; 174 hydrants, Ludlow and Chapman; pipe 30 miles, 6 to 12 in dia; filter galleries near Charles River; pressure 300 pounds; water-works owned by company; ann expenses \$700 (in 1895). Pres of com, A. O. Davidson; supt, J. H. Perkins; town clerk, W. H. Ingraham.

Wayland (village of Cochituate), Middlesex Co., population 11948; buildings, wood, 2 and 4 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 1 hose carriage; hose cotton 1000 ft, leather good 500 ft; value of fire department equipment \$3500; value of buildings occupied \$1600; total ann expenses of department \$300; total membership 40, volunteers; bell alarm. Chief engineer, Ralph Bent.

WATER SUPPLY—Source not stated; system, gravity and direct pumping; 83 hydrants; pipe 5 miles, 4 to 10 in dia; 12 gates; pressure 88 pounds; cost to construct \$30,000; ann expenses \$300. Supt, Ralph Bent; town clerk, R. J. Lombard.

Webster, Worcester Co., population *7000; mercantile buildings, wood and brick, 2 to 4 stories; private, wood, 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1400 ft, leather good 1400 ft; value of fire department equipment \$5500; value of buildings occupied \$10,000; total ann expenses of department \$3000; total membership 60, volunteers; bell alarm. Chief engineer, L. E. Pattison.

WATER SUPPLY—Source, Lake Chaubunagungamaug; system, pumping to reservoir and direct; Crocker pumping engine, dy cap 423,000 gals; 37 hydrants, Chapman; pipe 5 miles, 4 to 6 in dia; Chapman valves; 6 meters; pressure, domestic 40, fire 125 pounds; water-works owned by H. N. Slater, Jr.; ann expenses \$1000. Supt, Thos. K. Bates; town clerk, E. P. Carter.

Wellesley, Norfolk Co., population *8118; buildings, wood, 3 stories; wooden roofs permitted. Fire department—4 hose carriages; hose cotton 2000 ft, leather good 400 ft; value of fire department equipment \$3400; total ann expenses of department \$500 (in 1898); total membership 33; bell and whistle alarm. Chief engineer, Freeman Phillips.

WATER SUPPLY—Source, filter basin near brook; system, pumping direct and to reservoir; reservoir cap 1,151,000 gals; Blake pumping engines, dy cap 1,000,000 gals; 126 hydrants, Ludlow, Chapman; pipe 19¼ miles, McNeal; 118 gates, Ludlow, Chapman; 66 meters, Hersey, Worthington, Crown; pressure 40 to 119 pounds; water-works owned by town; cost to construct \$175,000; ann expenses \$3500; int on bonds 4 per cent. Supt, W. H. Vaughn; town clerk, Fred Kingsbury.

Wellfleet, Barnstable Co., population 11687. No organized fire department—1 hook and ladder truck.

Wenham, Essex Co., population 871; buildings, wood, 1 to 3 stories; wooden roofs permitted. Fire department—1 hand engine, hooks and ladders, 1 hose carriage; hose linen, good 150 ft, rubber good 300 ft; value of fire department equipment \$900; total membership 40, volunteers; bell alarm. Chief engineer, Simeon Dodge, Jr.

WATER SUPPLY—Source, wells, cisterns and ponds. Town clerk, W. Pool.

West Boylston, population 3000; mercantile buildings, wood, 2 stories; private, wood, 1 and 2 stories. Fire department—2 hook and ladder trucks; value of buildings occupied \$200.

Westborough, Worcester Co., population 14880; fire area, 12,187 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 2800 ft; value of fire department equipment \$5000; value of building occupied \$18,000; total ann expenses of department \$3000; total membership 88; electric, bell and whistle alarm. Chief engineer, H. L. Chase.

WATER SUPPLY—Source, Sandra Pond; system, gravity; reservoir cap 120,000,000 gals; 77 hydrants, Wood, Chapman; pipe 11 9-10 miles, 4 to 16 in dia, Wood; 80 valves, Wood, Chapman; 86 meters, Union, Hersey; quality of water good, filtration through gravel; pressure 55 pounds; water-works owned by town; cost to construct \$195,068. Pres of com, M. G. McCarty; town clerk, H. L. Chase.

West Brookfield, Worcester Co., population 1747; mercantile buildings, wood, 2 to 4 stories; private, wood, 2 stories; shingle and slate roofs; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose cotton rubber lined 1800 ft, leather inferior 800 ft; value of fire department equipment

MASSACHUSETTS—Continued.

\$6500; value of building occupied \$1000; total ann expenses of department \$800; total membership 86, volunteers; bell alarm. Chief engineer, John G. Shackley.

WATER SUPPLY—Source, stream; system, gravity; 8 tanks; 4 hydrants, Chapman; pipe $\frac{3}{4}$ miles; gates, Chapman; pressure 40 pounds; water-works owned by town; cost to construct \$3500. Supt, Wm. Dane; town clerk, Horace W. Bush.

Westfield, Hampden Co., population 16961; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 chemical engines on wheels, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; 6 horses; 2 buildings owned; total ann expenses of department \$4800; total membership 65, paid; Gamewell alarm; 9 street boxes. Chief engineer, H. T. Snow.

WATER SUPPLY—Source, Moose meadow; system, gravity; storage reservoir cap 184,000,000 gals; distributing reservoir cap 4580 gals; 136 hydrants, Ludlow; pipe 27 miles, 4 to 14 in dia, Warren; valves, Ludlow; pressure 127 pounds; water-works owned by town; cost to construct \$261,000; ann expenses \$2073; int on bonds 4 to 6 per cent. Chairman of com, C. H. Whipple; supt, C. H. Diele; town clerk, C. N. Oakes.

Westminster, Westmoreland Co., population 1556. Fire department—2 hand engines, 2 hose carriages; hose rubber, good 200 ft, leather good 300 ft, inferior 150 ft; total membership 70, paid full time.

WATER SUPPLY—Source, 20 cisterns.

West Newbury, Essex Co., population 11890; buildings, wood, 2 stories. Fire department—1 steam fire engine, 1 hose carriage; hand pumps; hose cotton, good 1600 ft; value of fire department equipment \$7000; total ann expenses of department \$400; total membership 17, volunteers; bell and whistle alarm. Chief engineer, Gilman W. Brown.

WATER SUPPLY—Source, river and wells; 4 reservoirs, cap 15,000 gals each. Town clerk, E. P. Stanwood.

West Springfield, Hampden Co., population 4480; buildings, wood, 2 stories. Fire department—2 hose carriages; hose linen, good 450 ft, rubber good 800 ft; leather good 150 ft; total membership 18; bell alarm. Chief engineer, John Emerson.

WATER SUPPLY—Source, Darby Brook; system, gravity; impounding reservoirs; 34 hydrants; 11 miles pipe; water-works owned by company; cost to construct \$75,000. Supt, M. L. Tourtelotte; town clerk, J. M. Harmon.

West Stockbridge, Berkshire Co., population 11648; buildings, wood, 2 stories. No fire department.

WATER SUPPLY—Source not stated; system, gravity; 3 miles pipe; pressure, domestic 140 pounds. Town clerk, J. S. Moore.

Weymouth, Norfolk Co., population 11,000; fire area 9000 acres; mercantile buildings, wood, 2 and 3 stories; private, wood $1\frac{1}{4}$ and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 1 hand engine, chemical engine on wheels, 4 hook and ladder trucks, 7 hose carriages; hose cotton good 7000 ft, rubber good 500 ft, inferior 300 ft; value of fire department equipment \$9000; value of buildings occupied \$10,000; total annual expenses of department \$4506; total membership 167, volunteers, paid \$10 per annum; bell alarm. Chief engineer, F. D. Thayer.

WATER SUPPLY—Source, Weymouth Great Pond; system, gravity and pumping to standpipe and direct; standpipe cap 705,880 gals; Blake & Deane pumping engines, dy cap 3,000,000 gals; 323 hydrants, Chapman; pipe; 48 $\frac{1}{2}$ miles, 1 to 20 in dia, McNeal; 360 valves, Chapman; 3 meters, Crown; quality of water good; pressure, domestic 90 to 60, fire 70 to 100 pounds; water-works owned by town; cost to construct \$278,263; ann expenses \$20,680; int on bonds 4 per cent. Chairman of com, A. J. Richards; supt, Geo. J. Ries.

Whitman, Plymouth Co., buildings, wood, 1 to 3 stories. Fire department—1 hook and ladder truck, 4 hose carriages; hose cotton, good 2300 ft; value of fire department equipment \$9780; total ann expenses of department \$1800; total membership 75, paid part time; bell and whistle alarm. Chief engineer, I. T. Churchill.

WATER SUPPLY—Source, Hobart Pond; system, pumping to standpipe; Worthington pumping engine, dy cap 1,000,000 gals; 92 hydrants, Ludlow; pipe 10 miles, Davis & Farnum; Ludlow valves; 126 meters, Crown, Union; pressure 75 pounds; water-works owned by town; cost to construct \$78,880; ann expenses \$5000; int on bonds 4 per cent. Supt, J. C. Gilbert; town clerk, Geo. N. Pearson.

Whittinsville, Worcester Co., population 2240. No

fire department; factories protected by tanks and force pumps.

WATER SUPPLY—Source and system not stated; 1 reservoir. Supt, G. E. Taft; town clerk, D. B. Bostwick.

Wilbraham, Hampden Co., population 11724; buildings, wood 2 stories. Fire department—1 hook and ladder truck; total membership 24, volunteers; bell alarm. Chief engineer, C. G. Robbins.

WATER SUPPLY—Source, wells. Town clerk, W. C. Stone.

Williamsburgh, Hampshire Co., population 12044; fire area 1000 acres; buildings, wood, 2 stories; wooden roofs permitted. Fire department—2 hand engines, 2 hose carriages; hose cotton 200 ft, rubber 300 ft, leather 100 ft, good 1000 ft; value of fire department equipment \$5000; value of 2 buildings occupied \$3000.

WATER SUPPLY—Source, river and springs. Town clerk, T. M. Carter.

Williamstown, Berkshire Co., population 13529; buildings, wood, stone and brick, 2 to 4 stories; wooden roofs permitted. No fire department; quantity of hose.

WATER SUPPLY—Source, springs; system, gravity; 1 reservoir; 12 hydrants; pipe $7\frac{1}{2}$ miles, 6 in dia; water-works owned by company; cost to construct \$15,000; ann expenses \$100. Supt, Chas G. Sandford; town clerk, E. A. Tallmadge.

Winchendon, Worcester Co., population 4000; mercantile buildings, wood and brick, 2 and 3 stories; private, wood, $1\frac{1}{4}$ and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 hand engines, 3 hose carriages; siamese couplings used; hose cotton, good 1400 ft, leather good 2600 ft, inferior 800 ft; 3 horses; value of fire department equipment \$10,000; value of 2 buildings occupied \$5000; total ann expenses of department \$243; total membership 146, paid part time; telephone, bell and whistle alarm. Chief engineer, E. S. Merrill.

WATER SUPPLY—Source, river, ponds and 10 cisterns. Water-works projected. Town clerk, Geo. M. Whitney.

Winchester, Middlesex Co., population 14290. Fire department—1 steam fire engine, 1 hook and ladder truck, 5 hose carriages; hose cotton, good 6420 ft; total membership 62, paid full time 1, paid part time 62. Chief engineer, C. T. Symmes.

WATER SUPPLY—Source, surface; system, gravity and pumping to high service reservoir; impounding reservoir, cap 280,000,000 gals; high service reservoir cap 100,000 gals; windmill pump; 65 hydrants, Boston, Newport; pipe 23 miles, 2 to 12 in dia, Norman; 96 valves, Boston; quality of water good; pressure 45 pounds; water-works owned by town; cost to construct \$165,000; ann expenses \$3000; int on bonds 6 and 7 per cent. Pres of com, Jas. F. Dwinell; supt, Wm. T. Dotter; town clerk, Geo. W. Spurr.

Winthrop, Suffolk Co., population 4500; fire area 150 acres; buildings, wood, $2\frac{1}{2}$ stories; wooden roofs permitted; fireworks ordinance. Fire department—3 hook and ladder trucks, 2 hose carriages; net and shute; hose cotton, good, 3000 ft; value of buildings occupied \$3000; total ann expenses of department \$800; total membership 53; Stevens alarm; 9 street boxes; 1 hook and ladder company, 3 hose companies. Chief engineer, E. B. Floyd.

WATER SUPPLY—Source, Revere Water Co. (see Revere); 59 hydrants; pressure 80 pounds. Supt, A. S. Burnham; town clerk, S. Floyd.

Woburn, Middlesex Co., population 12,700; fire area 7665 acres; buildings, wood, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 2 hook and ladder trucks, 14 hose carriages; hose cotton 5000 ft, linen good 500 ft, leather inferior 2000 ft; 8 horses (10 in use); value of fire department equipment \$35,000; value of 7 buildings occupied \$11,500; total ann expenses of department \$5600; total membership 97, paid full time 2, paid part time 95; telegraph alarm; 18 street boxes. Chief engineer, Clarence Litchfield.

WATER SUPPLY—Source, filter gallery near Horn Pond; system, pumping to reservoir and direct; reservoir cap 8,000,000 gals; Worthington & Blake pumping engines, dy cap 4,000,000 gals; 307 hydrants, various; pipe 48 $\frac{1}{2}$ miles, 4 to 14 in dia, W. Water-works; 243 valves, Chapman; Pattee & D., Whittier; 32 meters, Hersey, Crown, Worthington; quality of water pure; pressure 45 to 85 pounds; water-works owned by city; cost to construct \$550,553; ann expenses \$11,132; int on bonds 8 $\frac{1}{2}$ to 6 per cent. Chairman of com, E. B. Parkhurst; supt, P. F. Crilly; mayor, E. F. Johnson; city clerk, D. F. Moreland.

Worcester, Worcester Co., population 20,000; mercantile buildings, brick, 5 to 7 stories; private, wood, 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—4 steam

fire engines, 8 hook and ladder trucks, 16 hose carriages; hose cotton, good 15,000 ft, rubber good 800 ft, leather good 1500 ft, linen good 2000 ft; 28 horses; value of fire department equipment \$95,000; value of 16 buildings occupied \$153,000; total ann expenses of department \$65,000; total membership 144, paid full time 88; telegraph alarm; 95 street boxes. Chief engineer, S. E. Combs.

WATER SUPPLY—Source, brooks; system, gravity; impounding reservoirs, cap 1,300,000,000 gals; 968 hydrants, Chapman; pipe 114 miles, 4 to 24 in dia; 1060 valves; 7983 meters, Ball & Fitts, Piston, Rotary, Hersey, Crown, Desper; quality of water good; pressure, domestic 70, fire 180 to 140 pounds; water-works owned by city; cost to construct \$3,279,589; ann expenses \$53,680; int on bonds 8½ and 4 per cent. Supt, John G. Brady; mayor, F. A. Harrington.

Wrentham, Norfolk Co., population 2710. Fire department—1 hand engine; force pump owned by factory; 1 hose company. Town clerk, D. T. Stone.

The following places have no fire protection: Acushnet, Bristol Co., population 1071. Agawam, Hampden Co., population 2916. Berkley, Bristol Co., population 900. Brighton, Suffolk Co., population 1822. Charlton, Worcester Co., population 1822. Cheshire, Berkshire Co., population

*1600. Colerain, Franklin Co., population 1605. Duxbury, Plymouth Co., population *1224. Falmouth, Barnstable Co., population 2500. Hadley, Hampshire Co., population 1747. Hanson, Plymouth Co., population 1237 (1 hydrant taps Abington and Rockland pipe; 135 ft hose). Hardwick, Worcester Co., population 8145 (factories have force pumps and hose). Harvard, Worcester Co., population 1148. Hyannis, Barnstable Co., population 1274. Lanesborough, Berkshire Co., population 1400. Littleton, Middlesex Co., population 1060. Lunenburg, Worcester Co., population 1071. Marion, Plymouth Co., population 800. Marshfield, Plymouth Co., population 1648. New Marlborough, Berkshire Co., population 1661. Orleans, Barnstable Co., population 1200. Pembroke, Plymouth Co., population 1500. Rowley, Essex Co., population 1163. Sandisfield, Berkshire Co., population 900. Sheffield, Berkshire Co., population 2000. Southampton, Hampshire Co., population 1023. Southborough, Worcester Co., population 2100. Southwick, Hampden Co., population 923. Sudbury, Middlesex Co., population 1165. Sunderland, Franklin Co., population 700. Tewksbury, Middlesex Co., population 2223. Westford, Middlesex Co., population 2182. West Stockbridge, Berkshire Co., population *1648. Whitinsville, Worcester Co., population 2340. Wilmington, Middlesex Co., population 921.

MICHIGAN.

Adrian, Lenawee Co., population 19650. Fire department—2 steam fire engines, 1 chemical engine on wheels, 1 hook and ladder truck, 6 hose carriages; hose 400 ft; total membership 32, paid full time 6, paid part time 26. Chief engineer, H. Bowen.

WATER SUPPLY—Source, wells and surface water; system, pumping to reservoir and direct; reservoir cap 8,500,000 gals; Holly & Allis pumping engines, dy cap 4,000,000 gals; 128 hydrants, Holly; pipe, 17 miles, 6 to 18 in dia; valves, Ludlow; 5 meters; quality of water first-class; pressure, domestic 40, fire 80 to 100 pounds; water-works owned by company; ann expenses \$4500; int on bonds 7 per cent. Pres of com, S. L. Wiley; supt, A. F. Haas; mayor, Seth Bean; city clerk, John Mawdsley.

Albion, Calhoun Co., population 5000; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 chemical engine on wheels, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 2000 ft, inferior 500 ft; 2 horses, value \$500; value of fire department equipment \$8000; value of buildings occupied \$4000; total ann expenses of department \$1800; total membership 80, paid full time 1, paid part time 1; volunteers 26; bell alarm. Chief engineer, F. W. Peabody; chairman of fire and water com, W. E. Durkee.

WATER SUPPLY—Source, race, river and wells; system, pumping to standpipe; 2 Hughes pumping engines, dy cap 2,000,000 gals; 64 hydrants. City clerk, W. W. Austin.

Allegan, Allegan Co., population 12640; fire area 26 acres; mercantile buildings, wood and brick, 2 and 3 stories; private, wood, 1½ stories; wooden roofs not permitted on new or repaired buildings in fire limits; fireworks ordinance. Fire department—1 hook and ladder truck, 8 hose carriages; hose cotton, good 2400 ft; rubber good 1200 ft, linen 250 ft; value of fire department equipment \$2500; value of buildings occupied \$500; total ann expenses of department \$400; total membership 60, volunteers; bell alarm. Chief engineer, David Frank.

WATER SUPPLY—Source, river and wells; system, direct pumping; Walker pumping engines, dy cap 1,125,000 gals; 36 hydrants, Holly, Galvin; pipe 6 miles, 4 to 8 in dia; 14 gates, Ludlow, Flower; pressure 100 pounds; water-works owned by village; cost to construct \$40,000; ann expenses \$1280. Supt, M. Dyer; mayor, H. Hart; village clerk, J. Dryden.

Alma, Gratiot Co., population 11198. Fire department—1 hook and ladder truck, 2 hose carriages; hose 1000 ft; total membership 40, volunteers.

WATER SUPPLY—Source, Pine River; system, direct, Walker, Smith and Vaile pumps; 35 hydrants, Holly; pipe 4 miles; gates, Galvin; pressure, domestic 80, fire 90 pounds; water-works owned by village; cost to construct \$10,000; ann expenses \$1000; int on bonds 6 per cent. Supt, J. M. Montegel, Jr.; town clerk, C. L. Delavan.

Almont, Lapeer Co., population 1807. Fire department—2 hand engines, 8 chemical engines on wheels, 1 hook and ladder truck, 1 hose cart; hose rubber, good 600 ft. Chief engineer, A. W. Ferguson.

WATER SUPPLY—Source, creek, well and 8 cisterns. Village clerk, A. H. Patterson.

Alpena, Alpena Co., population *12,000. Fire department—2 steam fire engines, 2 hose carriages; hose good 4150; 4 horses; total membership 24, paid full time 2, paid part time 22; telegraph alarm; 12 street boxes. Chief engineer, A. L. Power.

WATER SUPPLY—Source, Lake Huron; system, direct pumping; Walker pumping engines, dy cap 8,000,000 gals; also a set of Holly pumps run by turbine wheel for additional fire protection; 141 hydrants, Holly-Gaskill; pipe 18 miles, 4 to 16 in dia, Wyckoff pat; Galvin valves; quality of water good; pressure, domestic 30, fire 100 pounds; water-works owned by company; cost to construct \$900,000; ann expenses \$10,000; int on bonds 7 per cent. Pres and supt, W. H. Johnson; mayor, M. O'Brien; town clerk, W. McDonald.

Ann Arbor, Washtenaw Co., population 12,000; fire area 30 acres; mercantile buildings, brick, 3 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 8 hand engines, 2 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages, 1 hose wagon; hose cotton, good 2000 ft, rubber good 1500 ft, inferior 500 ft; 4 horses, value 3 owned by city \$500; value of fire department equipment \$8000; value of buildings occupied \$12,000; total ann expenses of department \$6000; total membership 80, paid full time 4, paid part time 6, volunteers 20; bell alarm. Chief engineer, Fred Siple; chairman of fire com, M. E. Cooley.

WATER SUPPLY—Source, springs and surface water; system, pumping to reservoir; reservoir cap 9,000,000 gals; Gordon & Knowles pumping engines, dy cap 8,500,000 gals; 117 hydrants, Pattee & Perkins; pipe 24 miles, 4 to 16 in dia; 81 gates, Ludlow; 8 meters, Union, Hersey; pressure 65 to 100 pounds; water-works owned by company; cost to construct \$215,000; ann expenses \$3845; int on bonds 6 per cent. Pres and supt, A. W. Hamilton; mayor, S. W. Beakes; city clerk, Jas. Bach.

Au Sable, Iosco Co., population *8500. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft, rubber 800 ft; total membership 20, paid part time. Chief engineer, A. F. McDonald.

WATER SUPPLY—Source, Au Sable River; system, direct pumping; Walker pumping engines, dy cap 1,500,000 gals; 70 hydrants, Holly-Gaskill; pipe 6 miles, 4 to 12 in dia, Michigan; quality of water poor; pressure, domestic 50, fire 160 pounds; water-works owned by town; cost to construct \$35,000; ann expenses \$1800; int on bonds 6 per cent. Pres of com, Justin Rogers; supt, J. S. Duncan; mayor, F. G. Bell; town clerk, John Henry.

Bangor, Van Buren Co., population *1900. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose cart; total membership volunteers. Chief engineer, Fred E. Beers.

WATER SUPPLY—Source, cisterns. Town clerk, W. H. Reynolds.

Battle Creek, Calhoun Co., population *16,000; fire area 70 acres; mercantile buildings, brick and wood, 3 stories; private, wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 8 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose cot-

MICHIGAN—Continued.

ton, good 8500 ft; 8 horses; value of fire department equipment \$12,000; value of 2 buildings occupied \$10,000; total ann expenses of department \$5000; total membership 23, paid full time 2, paid part 24; Gamewell and telephone alarm. Chief engineer, J. G. Bohnett.

WATER SUPPLY—Source, Goquac Lake; system, pumping to standpipe; standpipe cap 142,000 gals; 2 Blake pumping engines, dy cap 8,500,000 gals; 150 hydrants, Mathews, Holly; pipe, 17 miles, 4 to 16 in dia, Long, Wood, Detroit; 118 valves, Eddy, Wood; 38 meters, National; quality of water good; pressure 60 to 85 pounds; water-works owned by city; cost to construct \$151,116; ann expenses \$5047; int on bonds 4½ per cent. Pres of board, E. C. Nichols; supt, W. W. Bridgen; mayor, J. W. Bailey; recorder, C. R. Thompson.

Bay City, Bay Co., population *2500; fire area 180 acres; mercantile buildings, brick and stone, 8 and 4 stories; private, wood, 2 stories; fireworks ordinance. Fire department—2 steam fire engines, 3 chemical extinguishers, 1 hook and ladder truck, 1 fire escape truck, 5 hose carriages; 8 fire boats; hose cotton, good 7000 ft, rubber good 5000 ft; 14 horses; value of fire department equipment \$33,000; value of buildings occupied \$25,000; total ann expenses of department \$17,000; total membership 35, paid full time 7, paid part time 28; telegraph alarm; 40 street boxes. Chief engineer, T. K. Harding.

WATER SUPPLY—Source, Saginaw Bay; system, direct pumping; Holly pumping engines, dy cap 10,500,000 gals; 229 hydrants, Holly, Wood, Galvin; pipe 29½ miles, 3 to 20 in dia, Buffalo, Lake Shore, Michigan, 428 valves, Flower, Galvin; 246 meters, Union, National, Hersey, Worthington; quality of water fair; pressure, domestic 40, fire 80 to 120 pounds; water-works owned by city; cost to construct \$447,584; ann expenses \$10,000; int on bonds 4 to 8 per cent. Pres of com, Andrew Walton; supt, E. L. Dunbar; mayor, O. A. Watrous; city clerk, J. B. Barber.

Benton Harbor, Berrien Co., population *2000; fire area 16 acres; mercantile buildings, brick, 2 and 3 stories; private, wood and brick, 2 stories; causes of fire investigated. Fire department—1 steam fire engine, 2 hose carriages; siamese couplings used; hose rubber, good 1600 ft; 2 horses; value of fire department equipment \$5800; value of 3 buildings occupied \$5300; total membership 20, paid 2; bell alarm. Chief engineer, Daniel Green.

WATER SUPPLY—Source, canal, 8 cisterns; 4 hydrants. Town clerk, J. C. Russell.

Big Rapids, Mecosta Co., population 15917; fire area 40 acres; mercantile buildings, brick, 3 and 4 stories; private, brick and wood, 2 stories. Fire department—2 hook and ladder trucks, 4 hose carriages; siamese couplings used; hose good 2500 ft; value of fire department equipment \$11,600; value of 4 buildings occupied \$2500; total membership 60, paid part time; steam whistle alarm. Chief engineer, S. G. Webster.

WATER SUPPLY—Source, driven wells; system, direct pumping; reservoir cap 30,000 gals; 2 Holly pumping engines, dy cap 8,500,000 gals; 84 hydrants, Ludlow; pipe 10 miles, 4 to 16 in dia; valves, Ludlow; pressure, domestic 65, fire 120 pounds; water-works owned by town; cost to construct est. \$50,000; ann expenses \$5000; int on bonds 4½ per cent. Supt, S. Bronson; town clerk, S. A. Stambaugh.

Blissfield, Lenawee Co., population 11196; fire area 400 acres; mercantile buildings, brick, 2 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 4 chemical extinguishers; 1 hose carriage; hose rubber, good 1100 ft, inferior 500 ft; value of fire department equipment \$3800; value of buildings occupied \$8000; total ann expenses of department \$70, total membership 85; bell alarm. Chief engineer, D. E. Herington.

WATER SUPPLY—Source, river, basin, 5 cisterns, dy cap of cisterns 125,000 gals; 1 hydrant. Village clerk, C. W. Back.

Brighton, Livingston Co., population 1855; mercantile buildings, wood and brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 8 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 900 ft; value of fire department equipment \$3700; part of building occupied; total ann expenses of department \$30; total membership 27, volunteers; bell alarm. Chief engineer, John Becker.

WATER SUPPLY—Source, pond, creek; system, pumping to 12 cisterns. Town clerk, T. F. Lown.

Buchanan, Berrien Co., population 12070. Fire de-

partment—1 steam fire engine, 1 hand engine, 2 hose carriages; hose good, 2000 ft; total membership 52, part paid. Chief engineer, I. L. H. Dodd.

WATER SUPPLY—Source creek; 4 cisterns. Recorder, A. F. Treat.

Cadillac, Wexford Co., population *7000. Fire department—1 hook and ladder truck, 3 hose carriages; hose cotton 8500 ft, rubber good 800 ft, inferior 500 ft; total membership 60, volunteers. Chief engineer, C. C. Dunham.

WATER SUPPLY—Source, Clam Lake; system, direct pumping; Davidson and Holly pumping engines, dy cap 5,000,000 gals; 50 hydrants, Peet, Holly; pipe 6 miles, 4 to 12 in dia, Michigan; 30 valves, Galvin; quality of water A1; pressure, domestic 60, fire 100 to 150 pounds; water-works owned by H. W. Green; cost to construct \$30,000; ann expenses \$8000. Supt, H. W. Green; mayor, E. L. Metheang; town clerk, L. R. Bishop.

Caro, Foscila Co., population 2400; buildings, brick and wood, 1 to 3 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft, rubber good 500 ft, inferior 600 ft; value of fire department equipment \$3000; total ann expenses of department \$300 (in 1897); total membership 27, volunteers; bell alarm. Chief engineer, P. D. Riddle.

WATER SUPPLY—Source, springs; system, pumping to standpipe and direct; standpipe cap 250,000 gals; Deane pumping engines, dy cap 1,000,000 gals; 80 hydrants, Mathews; pipe 8½ miles, Detroit; Eddy valves; 7 meters; pressure, domestic 60, fire 80 pounds; water-works owned by company; cost to construct \$35,000; int on bonds 6 per cent. Pres of com, Geo. W. Phelps; supt, C. O. Thomas; town clerk, A. Moreland.

Carro ton, Saginaw Co., population 1200; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose good 1600 ft; value of fire department equipment \$6000; total membership 45, paid 3; bell alarm. Chief engineer, Jos. Bied.

WATER SUPPLY—Source, river, tanks. Village clerk, Robt. J. Abbs.

Cedar Springs, Kent Co., population 11094; buildings, wood and brick, 1½ and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose linen, good 600 ft; value of buildings occupied \$1200; bell alarm.

WATER SUPPLY—Source, creeks and wells; 5 reservoirs. Town clerk, D. C. Lyle.

Central Mine, Keweenaw Co., population 1200; buildings, wood, 1½ and 2 stories; wooden roofs permitted. No fire department; hose 500 ft; total membership 400, volunteers; whistle alarm.

WATER SUPPLY—Source, creek; system, pumping to reservoir; Gordon & Maxwell pumping engine; 3 hydrants; pipe 800 ft; pressure, 120 pounds; water-works owned by company; cost to construct \$3500. Postmaster, H. C. Burns.

Centreville, St. Joseph Co., population *1000. Fire department—1 hook and ladder truck, good company. Chief engineer, Wm. F. Puck.

WATER SUPPLY—Source, wells. Town clerk, C. F. Findley.

Charlevoix, Charlevoix Co., population 1156; buildings, wood and brick, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 3 hose carriages; value of fire department equipment \$3500; total ann expenses of department \$500; total membership 25, paid 1; telephone alarm.

WATER SUPPLY—Source, lake; 2 tanks, cap 1000 barrels. Town clerk, H. S. Harsha.

Charlotte, Eaton Co., population 4200; mercantile buildings, brick and galvanized iron, 3 stories; private, wood and brick, 1½ and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 3 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages, 1 hose wagon; hose cotton, good 2000 ft, inferior 500 ft; value of fire department equipment \$11,000; value of buildings occupied \$7000; total ann expenses of department \$600; total membership 24, paid full time 2, paid part time 21; bell and telephone alarm. Chief engineer, E. K. Baxter; chairman of fire and water com, Chas. Ellis.

WATER SUPPLY—Source, wells and cisterns; system, direct pumping; Walker pumping engines, dy cap 3,000,000 gals; 66 hydrants, Ludlow; pipe 12 miles, 4 to 12 in dia, Cin. & Newport; Ludlow gates; pressure, domestic 60, fire 80 pounds; water-works owned by town; cost to construct \$80,000; ann expenses \$2100; int on bonds 4 per cent.

Pres of com, E. Shepherd; 1st engineer, W. W. Richardson; city clerk, Scott Shawl.

Cheyboygan, Cheyboygan Co., population *4500; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck; 8 hose carriages; siamese couplings used; hose cotton, good 2000 ft, leather inferior 500 ft; value of fire department equipment \$3000; 1 building occupied; total ann expenses of department \$600; total membership 100, volunteers; whistle alarm. Chief engineer, J. E. Culvey.

WATER SUPPLY—Source, artesian well and Lake Huron; system, direct pumping; 2 Walker pumping engines, dy cap 2,000,000 gals; 22 hydrants, Holly, Ludlow, Bailey; pipe 4 miles; pressure, domestic 40, fire 100 pounds; water-works owned by village; cost to construct \$2400; ann expenses \$3000; int on bonds 5½ per cent. Chairman of com, J. W. McDonald; supt, Chas. Adams; town clerk, Wm. E. Shoemaker.

Clinton, Lenawee Co., population 848. Fire department—1 chemical engine on wheels, 5 chemical extinguishers, 1 hook and ladder truck; 48 buckets.

WATER SUPPLY—Source, cisterns; force pumps. Village clerk, C. D. Cutting.

Coldwater, Branch Co., population 6000; fire area 40 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 2 hose carriages; hose cotton, good 2800 ft; 8 horses; value of fire department equipment \$8500; value of building occupied \$5000; total ann expenses of department \$1600; total membership 18, part paid; bell and telephone alarm. Chief engineer, A. E. Hutchins.

WATER SUPPLY—Source, wells; a system of water-works projected by city. Mayor, E. R. Clarke; city clerk, Elmer J. Allen.

Constantine, St. Joseph Co., population 1500; fire area 100 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted. Fire department—11 chemical extinguishers, 2 hose carriages; hose cotton, good 800 ft, inferior 100 ft; rubber good 600 ft; total ann expenses of department \$300; total membership 20, volunteers; bell alarm; 1 hose company. Chief engineer, M. F. French; chairman of fire and water com, T. H. Ritter.

WATER SUPPLY—Source, Fawn River; system, direct pumping; 48 hydrants, Holly; pipe 4½ miles, 4 to 10 in dia, Michigan; Holly valves; pressure 100 pounds; water-works owned by town; cost to construct \$33,500; ann expenses \$350; int on bonds 5 and 6 per cent. Supt, E. Straub; town clerk, O. E. Wilson.

Corunna, Shiawassee Co., population 1451; buildings, brick and wood, 1 and 2 stories; tin and tar roofs. Fire department—1 steam fire engine, 3 chemical extinguishers; 1 hook and ladder truck; 2 hose carriages; hose cotton, good 1000 ft; 2 horses; total membership 58, paid full time 1; bell alarm. Chief engineer, L. H. Wilcox.

WATER SUPPLY—Source, river and wells; tank. Supt, E. Harrington; town clerk, H. C. Kieme.

Crosswell, Samiac Co., population 1000; fire area 20 acres; mercantile buildings, wood and brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hand grenades in most business buildings; hose rubber, good 800 ft; value of fire department equipment \$9000; total ann expenses of department \$10; total membership 80, volunteers; bell alarm; 1 hose company. Chief engineer, N. P. Houghtalin.

Crystal Falls, Iron Co., population 2600; fire area 30 acres; buildings, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 chemical engines on wheels, 4 chemical extinguishers, 1 hook and ladder truck; 8 hose carts; hose rubber, good 500 ft, inferior 1000 ft; value of fire department equipment \$5000; value of buildings occupied \$4000; total membership 79, volunteers; electric alarm being put in; 1 hook and ladder company, 3 hose companies. Chief engineer, A. L. Flewelling; chairman of fire and water com, J. H. Parks.

WATER SUPPLY—Source and system not given; Holly pumping engines, dy cap 1,000,000 gals.

Decatur, Van Buren Co., population 1937. Fire department—1 hook and ladder truck; total ann expenses of department \$100; total membership 24, volunteers. Chief engineer, Ed. Arnold.

WATER SUPPLY—Source, 3 cisterns. Town clerk, H. Brodrick.

Deerfield, Lenawee Co., population *447. Fire department—1 hand engine.

WATER SUPPLY—Source, river; 6 cisterns.

Detroit, Wayne Co. (report of 1899), population *225,000; fire area 1800 acres; mercantile buildings, brick, 4 stories; private, wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—17 steam fire engines, 4 chemical engines on wheels, 40 chemical extinguishers, 8 hook and ladder trucks, 11 hose carriages, 6 hose wagons; siamese couplings used; hose cotton, good 38,750 ft; 107 horses; value of fire department equipment \$767,496; 23 buildings occupied; total ann expenses of department \$300,000; total membership 267, paid full time; telegraph and watch tower alarm; 200 street boxes. Chief engineer, James Battle.

WATER SUPPLY—Source, Detroit River; system, pumping to standpipe and direct; 1 Detroit Locomotive Works, 2 Riverside Iron Works pumping engines, dy cap 80,000,000 gals; 1818 hydrants, Wood; pipe 243 miles, 4 to 42 in dia, Detroit P. and F. Co.; 410 valves, Mardock, Flower, Galvin; 236 meters (putting on 500 more); Thomson, Crown, Hersey, Worthington; quality of water good; pressure 17 to 20 pounds; water-works owned by city; cost to construct \$4,275,000; ann expenses \$103,597; int on bonds 4 to 7 per cent. Pres of com, J. S. Farland; manager, L. N. Case; mayor, Hasen S. Pingree; city clerk, A. G. Kromberg.

Dowagiac, Cass Co., population *8000. Fire department—1 steam fire engine, 1 hand engine, 1 chemical engine on wheels, 1 hose carriage; hose good 1900 ft, inferior 300 ft. Chief engineer, Thos. Henwood.

WATER SUPPLY—Source, 5 artesian wells; system, direct pumping; storage reservoir cap 65,000 gals; Holly pumping engine, dy cap 2,000,000 gals; 78 hydrants public, 7 private, Galvin, Wood; pipe 9 miles, 4 to 10 in dia, Long, Wood; 80 valves, Galvin; pressure, domestic 40, fire 80 pounds; water-works owned by city; cost to construct \$41,000; ann expenses \$2100; int on bonds 6 per cent. Pres of com, H. H. Porter; supt, Jas. Mann; mayor, Fred E. Lee; city clerk, A. M. Moon.

East Saginaw, Saginaw Co., population *32,000; fire area 1000 acres; mercantile buildings, wood and brick, 1 to 5 stories; private, brick and wood, 1 and 3 stories; wooden roofs not permitted in fire limits. Fire department—1 steam fire engine, 1 hook and ladder truck, 5 hose carriages, 2 fire boats; hose good 6000 ft, inferior 1000 ft; 8 horses; value of fire department equipment \$100,000; value of buildings occupied \$17,000; total ann expenses of department \$20,000; total membership 26, paid full time 15, paid part time 11; telephone alarm. Chief engineer, Geo. W. Wallis.

WATER SUPPLY—Source, Saginaw River; system, direct pumping; Holly pumping engines, dy cap 18,000,000 gals; 276 hydrants, Holly, Mathews; pipe 40 9-10 miles, 3 to 30 in dia; 324 valves, Galvin, Flower; 145 meters, Crown, Union, Worthington; pressure, domestic 40, fire 70 to 90 pounds; water-works owned by city; cost to construct \$517,700; ann expenses \$15,907; int on bonds 4 to 8 per cent. Pres of com, Geo. W. Weadock; inspector, John Weller; mayor, Geo. W. Weadock; city clerk, John C. Mathews.

Eaton Rapids, Eaton Co., population *2700; mercantile buildings, brick, 2 to 4 stories; private, wood and brick, 2 stories; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose cotton, good 1000 ft, rubber good 800 ft, inferior 400 ft; value of fire department equipment \$3000; value of buildings occupied \$3000; total membership 45, paid; bell alarm. Chief engineer, W. F. Sterling.

WATER SUPPLY—Source, river, mill race; system, pumping to 2 cisterns; pumping engines dy cap 60,000 gals. Town clerk, L. W. Toles.

Edmore, Montcalm Co., population 1180; buildings, brick and wood, 2 stories. Fire department—hose cotton, good 1000 ft, inferior 60 ft; value of fire department equipment \$10,000; total ann expenses of department \$1000; total membership 17, volunteers; watchman, bell alarm.

WATER SUPPLY—Source, wells; system, pumping to reservoir and direct; pumping engines dy cap 500,000 gals; 7 hydrants, Flower; pipe ¾ miles, National; valves, Flower; pressure, domestic 10, fire 140 pounds; water-works owned by village; cost to construct \$8500; ann expenses \$600. Supt, C. E. Powell; town clerk, G. D. Tunn.

Escanaba, Delta Co., population 3000; mercantile buildings, wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 4 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; hose cotton,

MICHIGAN—Continued.

good 1000 ft, rubber good 1000 ft, inferior 3000 ft; value of 8 buildings occupied \$30,000; total membership 27, paid full time 1, paid part time 26; bell alarm. Chief engineer, James Tolan; chairman of fire and water com, Sam. Rathfon.

WATER SUPPLY—Source, Green Bay; system, direct pumping; Worthington pumping engines, dy cap 2,300,000 gals; 88 hydrants, Ludlow; pipe 8 miles, 10 in dia; Ludlow valves; 1 meter; pressure, domestic 80, fire 150 pounds; system of filtration; water-works owned by company; cost to construct \$125,000; ann expenses est \$2500; int on bonds 6 per cent. Pres of com, J. V. Clark; supt, E. C. Cook.

Essexville, Bay Co., population 1256; buildings, brick and wood, 1½ to 2½ stories. Fire department—1 hook and ladder truck; bell alarm.

WATER SUPPLY—Source, river, wells and cisterns. Town clerk, John Coulter.

Ewart, Osceola Co., population 1600; buildings, wood, 2 stories; Fire department—1 hook and ladder truck, 3 hose carriages; hose cotton, good 1800 ft, inferior 850 ft; value of fire department equipment \$2500; total ann expenses of department \$900 (in 1887); total membership 48, volunteers; electric alarm; 18 street boxes. Chief engineer, Alden E. De Shelter.

WATER SUPPLY—Source, spring; system, direct pumping; Walker pumping engines, dy cap 1,500,000 gals; 30 hydrants, Holly; pipe 4 miles, Wyckoff, Wood; 12 gates, Galvin; pressure, domestic 40, fire 90 pounds; water-works owned by village; cost to construct \$17,000; ann expenses \$1200. Pres of com, J. M. Wilkinson; supt, Ed. Seath; town clerk, W. E. Davis.

Fentonville, Genesee Co., population 12282; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; fireworks ordinance. Fire department—1 steam fire engine, 6 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; hose cotton, good 1000 ft, rubber good 1000 ft; 2 hoses; value of fire department equipment \$7000; value of buildings occupied \$5000; total ann expenses of department \$400; total membership 76, paid 4; bell alarm. Chief engineer, A. J. Hirst.

WATER SUPPLY—Source, river; 4 cisterns. Town clerk, J. F. Davis.

Flint, Genesee Co., population 18,000; fire area 85 acres; buildings, brick and wood, 2 and 3 stories; fire-works ordinance. Fire department—2 steam fire engines, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 8000 ft; 5 hoses; value of fire department equipment \$13,000; value of 3 buildings occupied \$7000; total ann expenses of department \$4500; total membership 12, paid full time 4, paid part time 8; telephone and bell alarm. Chief engineer, Jas. Williams.

WATER SUPPLY—Source, Thread River, wells and Swartz Creek; system, direct pumping; Holly-Gaskill pumping engines, dy cap 6,000,000 gals; 112 hydrants, Holly; pipe 12 1-3 miles, 4 to 10 in dia; 86 gates, Holly; 2 meters; quality of water poor; pressure, domestic 45, fire 140 to 120 pounds; water-works owned by company; cost to construct \$140,000; ann expenses \$6500; int on bonds 6 per cent. Pres of com, W. Hamilton; mayor, Frank D. Baker; city clerk, Mark Stevens.

Fort Gratiot, St. Clair Co., buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hose carriage; hose cotton, good 1000 ft; value of fire department equipment \$1800; total membership 18, volunteers; whistle alarm. Chief engineer, Thos. Dibell.

WATER SUPPLY—Source, St. Clair River; system, direct pumping; Walker pumping engines, dy cap 750,000 gals; 40 hydrants, Ludlow; pipe 6 miles; Galvin valves; pressure, domestic 35, fire 65 to 75 pounds; water-works owned by village, cost to construct \$23,000; ann expenses \$1800; int on bonds 5 per cent. Supt, Ed. Hollis; town clerk, Chas. Frink.

Fowlerville, Livingston Co., population 1035; buildings, brick and wood, 2 stories. Fire department—2 hook and ladder trucks; value of fire department equipment \$400; total membership 81, volunteers; bell alarm; Chief engineer, W. A. Benjamin.

WATER SUPPLY—Source, wells and cisterns. Town clerk, G. D. Hamilton.

Freemont, Newaygo Co., population 1200; buildings, wood, 2 stories. Fire department—2 chemical engines on wheels, 4 hose carriages; hose cotton, good 1800 ft; total membership volunteers; electric alarm; 7 street boxes. Chief engineer, J. Gerber.

WATER SUPPLY—Source, springs and 4 flowing wells;

system, direct pumping; Walker pumping engines; 10 hydrants, Holly; pipe 1 mile; pressure, domestic 40, fire 120 pounds; water-works owned by village; cost to construct \$6000. Supt, J. Gerber; town clerk, E. S. Hop-pock.

Gaylord, Otsego Co., population 1000; mercantile buildings, wood, 2 stories; private, wood, 1 and 1½ stories; wooden roofs permitted. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft; value of fire department equipment \$225; value of buildings occupied \$625; total membership 24, volunteers; bell alarm; 1 hook and ladder company, 1 hose company. Chief engineer, Reuben Caister; chairman of fire and water com, E. B. Bolton.

WATER SUPPLY—Source, well; system, pumping to tank; tank cap 1800 barrels; deep well, dy cap 100,000 gals; 18 hydrants, Holly-Gaskill; pipe, 2 miles, Wyckoff, Wood; Galvin valves; pressure 80 pounds; water-works owned by village; cost to construct \$7000; int on bonds 6 per cent, Mayor, F. A. Baldwin.

Grand Haven, Ottawa Co., population 4000; fire area 100 acres; mercantile buildings, brick and wood, 3 stories; private, wood, 2 stories. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1800 ft, rubber good 1200 ft; 2 hoses; value of fire department equipment \$11,000; value of 2 buildings occupied \$6000; total ann expenses of department \$300; total membership 17, paid full time 2, paid part time 15; telephone alarm. Chief engineer, Jos. Palmer.

WATER SUPPLY—Company's works—Source, wells; system, direct pumping; reservoir cap 600,000 gals; Walker pumping engines, dy cap 1,500,000 gals; 66 hydrants, Ludlow; pipe 70 miles, 4 to 12 in dia; 44 valves, Ludlow; 4 meters, Worthington; quality of water good; pressure, domestic 35, fire 90 pounds; water-works owned by Grand Haven Water Company; cost to construct \$40,000; ann expenses \$3200; int on bonds 6 per cent. Pres of com, S. L. Wiley; supt, A. M. Cosgrove; mayor, D. Cutler; city clerk, Asa Reynolds.

City's works—Source, wells; system, direct pumping; Walker pumping engines, dy cap 500,000 gals; 37 hydrants, Chapman, Galvin; pipe 4 miles, Wyckoff, Wood; valves, Chapman, Galvin; pressure, domestic 45, fire 120 pounds; water-works owned by city; cost to construct \$19,000; ann expenses \$1800 (in 1886). Supt, A. L. Holmes.

Grand Ledge, Eaton Co., population 1378; buildings, brick and wood, 2 stories. Fire department—2 hand engines, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 300 ft, rubber good 600 ft; value of fire department equipment \$3000; total ann expenses of department \$300; total membership 40, volunteers; bell alarm. Chief engineer, A. B. Schumaker.

WATER SUPPLY—Source, river and cisterns; 3 reservoir. Village clerk, G. B. Pratt.

Grand Rapids, Kent Co., population 75,000; fire area 1280 acres; mercantile buildings, brick and wood, 4 stories; private, wood, 2½ stories; wooden roofs permitted out of fire limits; fireworks ordinance; causes of fire investigated. Fire department—4 steam fire engines, 2 chemical engines on wheels; 4 chemical extinguishers, 2 hook and ladder trucks, 7 hose carriages; siamese couplings used; hose cotton 13,000 ft, inferior 4000 ft; 40 horses, value \$6000; value of fire department equipment \$25,000; value of buildings occupied \$60,000; total ann expenses of department \$48,000; total membership 80, paid full time 81, paid part time 40; Gamewell alarm; 78 street boxes; 1 engine companies, 2 hook and ladder companies, 7 hose companies. Chief engineer, Henry Lemoin; chairman of fire and water com, Wm. H. Powers.

WATER SUPPLY—City's works—Source, Grand River, Carrier Creek and Cold Brook; system, pumping to reservoir and standpipe; reservoir cap 6,000,000 gals; standpipe cap 896,000 gals; Butterworth & Sowe, Eagle, Smith & Vail, Gordon & Maxwell pumping engines, dy cap 12,000,000 gals; 638 hydrants, Wood, Galvin, Mathew, pipe 64 miles, 4 to 24 in dia; 488 valves, Wood, Galvin, Edg; 400 meters, Worthington, Crown, Hersey; quality of water good; filter bed in river; pressure 40 to 75 pounds; water-works owned by city; cost to construct \$300,000; ann expenses \$24,000; int on bonds 8 per cent. Pres of board, George V. Briggs; sec, Fred A. Twanley; mayor, E. F. Uhl; city clerk, W. A. Shinkman. Company's works—Source, springs and surface; system, pumping to standpipe; standpipe cap 225,000 gals; Blake pumping engines; pipe 26 miles.

Greenville, Montcalm Co., population 1808. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton 1500 ft, rubber good 500 ft; 3 hoses; total membership 12, paid full time 2, paid part time 10.

WATER SUPPLY—Source, wells; system, direct pumping; Deane pumping engines, dy cap 2,000,000 gals; 45

hydrants; pipe 5 miles, 4 to 18 in dia; cost to construct \$45,000; ann expenses \$8000. Supt. A. C. Phelps; mayor, W. D. Johnson; city clerk, A. C. Phelps.

Hancock, Houghton Co., population *8500. Fire department—1 steam fire engine, 8 hose carriages; hose 2000 ft; total ann expenses of department \$8500; total membership 17, part paid. Chief engineer, A. J. Scott.

WATER SUPPLY—Source, lake and springs; system, direct pumping; Worthington pumping engines, dy cap 1,000,000 gals; 19 hydrants; pipe 3 miles, 4 to 8 in dia; 12 gates; quality of water bad; pressure 60 to 90 pounds; water-works owned by village; cost to construct \$30,000; ann expenses \$3500. Mayor, Thos. Stewart; city clerk, M. Finn.

Harrison, Clare Co., population 900; buildings, wood, 1½ and 2 stories. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton 1000 ft; total membership 20, volunteers; telegraph alarm. Chief engineer, A. R. Canfield.

WATER SUPPLY—Source, Budd Lake; system, direct pumping; Walker pumping engines, dy cap 408,200 gals; 16 hydrants, Bailey; pipe 1½ miles, Wyckoff, Wood; Eddy valves; pressure, domestic 60 to 90, fire 200 pounds; water-works owned by village; cost to construct \$6000; ann expenses \$1200; int on bonds 5 per cent. Sec. A. H. Hudson; supt, John Wiley; town clerk, A. R. Canfield.

Hartford, Van Buren Co., population 1200; fire area 160 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hand engine, 3 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 1500 ft, inferior 800 ft; value of fire department equipment \$3000; value of buildings occupied \$1000; total ann expenses of department \$500; total membership 60, volunteers; bell alarm. Chief engineer, S. Van Ostrand.

WATER SUPPLY—Source, wells; system, pumping to tanks.

Hastings, Barry Co., population \$8000; fire area 20 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories. Fire department—1 hook and ladder truck; 3 hose carriages; hose cotton, good 1200 ft, rubber inferior 600 ft; value of fire department equipment \$4000; total ann expenses of department \$1200; total membership 88, paid part time; bell and whistle alarm. Chief engineer, F. G. Goodyear; chairman of fire com, W. F. Hicks.

WATER SUPPLY—Source, well; system, direct pumping; 2 Deane pumping engines, dy cap 2,000,000 gals; 43 hydrants, Morgan; pipe 8 miles, 4 to 8 in dia; 26 gates, Peet, Crane; pressure, domestic 40, fire 80 to 100 pounds; water-works owned by village; cost to construct \$28,000; ann expenses \$2500; int on bonds 5 per cent. Chairman of com, W. C. Wilkins; mayor, Frank G. Goodyear; city clerk, J. B. Roberts.

Hillsdale, Hillsdale Co., population 5000; fire area 40 acres; mercantile buildings, brick, 2 and 3 stories; private, wood and brick, 2 stories. Fire department—1 steam fire engine, 1 chemical engine on wheels, 2 hose carriages; siamese couplings used; hose cotton, 1500 ft, rubber 800 ft; value of fire department equipment \$7000; 1 building occupied; total ann expenses of department \$2125; total membership 18, paid full time 3, paid part time 11; bell and telephone alarm. Chief engineer, W. P. Perry.

WATER SUPPLY—Source, Sawbees Lake, system, direct pumping; Blake pumping engines, dy cap 2,500,000 gals; 70 hydrants, Flower; 8½ miles pipe, 4 to 12 in dia, in. & Newport; valves, Eddy; 3 meters, Hersey; quality of water good; pressure, domestic 40, fire 60 to 150 pounds; cost to construct \$60,000; ann expenses \$3000; int on bonds ½ per cent. Pres of com, C. F. Cook; mayor, N. Alward; city clerk, M. J. Davis.

Holland, Ottawa Co., population 14000. Fire department—2 hand engines, 1 hook and ladder truck, 3 hose carriages; hose 5500 ft; total ann expenses of department \$750; total membership 35, volunteers. Chief engineer, F. O. Nye.

WATER SUPPLY—Source, springs; system, direct pumping; Walker pumping engines, dy cap 1,500,000 gals; 60 hydrants, Ludlow; 4½ miles pipe, 4 to 8 in dia, Cin. & Newport, 34 valves, Calvin; quality of water best; pressure, domestic 40, fire 120 pounds; water-works owned by city; cost to construct \$28,368; ann expenses \$2700; int on bonds 5 per cent. Chairman of com and acting apt, John Kramer; mayor, Oscar E. Gates; city clerk, co. H. Sipp.

Holly, Oakland Co., population 11208. Fire department—12 chemical extinguishers, 2 hose carriages; hose rubber, good 1150 ft; total membership 20, paid. Chief engineer, J. Bennett.

WATER SUPPLY—Source, Shiawassee River; system, direct pumping; Holly pumping engines; dy cap 1,000,000 gals; 21 hydrants, Galvin; 4½ miles pipe, 8 to 12 in dia; 9 gates, Holly; 2 meters; pressure, domestic 40 to 120 pounds; water-works owned by village; cost to construct \$10,000; ann expenses \$1800; int on bonds 5 per cent. Pres of com, T. Striggow; supt, E. B. Trothill; town clerk, Wm. Jones.

Homer, Calhoun Co., population 1044; fire area 8 acres; mercantile buildings, brick, 2 stories; private, wood, 1 and 1½ stories. Fire department—1 hand engine, 3 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; 600 ft hose; value of fire department equipment \$1800; value of building occupied \$2500; total ann expenses of department \$150; total membership 50, volunteers. Chief engineer, Lewis H. DeBow.

WATER SUPPLY—Source, artesian well; 2 force pumps. Recorder C. D. Burt; town clerk, W. W. Snider.

Houghton, Houghton Co., population 11564. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; hose rubber, good 1500 ft, inferior 1000 ft, leather good 200 ft, inferior 800 ft; total membership 84, volunteers. Chief engineer, Jas. Healy.

WATER SUPPLY—Source, lake and 7 cisterns; system not given; reservoir cap 175,000 gals; 20 hydrants; pipe 4 to 10 in dia. Supt, John Slockett; town clerk, Wm. Butterfield.

Howell, Livingston Co., population 14064; buildings, brick and wood, 1 to 3 stories. Fire department—2 chemical extinguishers; hose rubber 300 ft; value of fire department equipment \$2300; ann expenses of department \$100 (in 1897); total membership 40, volunteers, bell alarm. Chief engineer, Thos. B. Clark.

WATER SUPPLY—Source, driven wells.

Hudson, Lenawee Co., population *2500. Fire department—1 steam fire engine, 1 hand engine, 8 hose carriages; hose cotton 500 ft, rubber 1500 ft; total ann expenses of department \$1800; total membership 22, full paid. Chief engineer, J. C. Wyckoff.

WATER SUPPLY—Source, river and 13 cisterns. City clerk, Geo. Brewster.

Imlay City, Lapeer Co., population *1800. Fire department—1 hand engine, 4 chemical extinguishers, 2 hose carriages, ladders; hose 1200 ft; total membership 33, volunteers. Chief engineer, Wm. Gooding.

WATER SUPPLY—Source, 13 cisterns. Town clerk, John Robinson.

Ionis, Ionia Co., population 5000. Fire department—1 hand engine, 1 hook and ladder truck, 4 hose carriages; hose rubber, good 2200 ft; total membership 42, paid full time. Chief engineer, W. H. Hearsey.

WATER SUPPLY—Source, artesian wells and springs; system, direct pumping; reservoir cap 50,000 gals; Smith, Vaile pumping engines, dy cap 1,000,000 gals; 107 hydrants, Flower, Holly, Ludlow, Galvin, Gaskill, Mathews; pipe 14½ miles, 4 to 12 in dia; 72 valves, Ludlow, Eddy, Galvin, Flower; quality of water best; pressure 60 to 100 pounds; water-works owned by town; cost to construct \$108,000; ann expenses \$43,000; int on bonds 5 per cent. Pres of com, Robt. H. Bedford; supt, Frank C. Sibley; mayor, A. A. Ellis; town clerk, W. H. Hearsey.

Iron Mountain, Menominee Co., population *8500; fire area 100 acres; mercantile buildings, brick in fire limits, 2 stories; private, wood, 2 stories; tin roofs. Fire department—3 steam fire engines, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 600 ft; rubber good 2500 ft, inferior 200 ft; 8 hoses, value \$1600; value of fire department equipment \$10,500; value of buildings occupied \$3000; total ann expenses of department \$2000; total membership 44, paid full time 2, paid part time 1, volunteers 41; electric bell alarm; street boxes 18. Chief engineer, W. H. Hancock; chairman of fire and water com, P. O'Connell.

WATER SUPPLY—Source not given; system, pumping to 19 tanks; pumping engines, dy cap 2,640,000 gals. Chairman of com, W. H. Sweet; city clerk, F. E. Crocker.

Ishpeming, Marquette Co., population *11,000; mercantile buildings, wood, brick and stone, 2 stories. Fire department—3 steam fire engines, 1 hook and ladder truck, 3 hose carriages, siamese couplings used; hose cotton, rubber lined, inferior 1000 ft, rubber good 8700 ft, cotton good 400 ft; value of fire department equipment \$15,000; value of buildings occupied \$7000; total ann expenses of department \$3500; total membership 33, volunteers; telephone and bell fire alarm; street boxes 24. Chief engineer, W. O. Tistov.

WATER SUPPLY—Source, Lake Angeline; system, direct pumping; Worthington pumping engines, dy cap 1,800,000 gals; hydrants 74, Holly; pipe, Michigan, 17 miles, 8 to

MICHIGAN—Continued.

14 in dia; pressure, domestic 50, fire 100 pounds; water-works owned by city; cost to construct \$100,000; ann expenses \$6820; int on bonds 5 per cent. Pres of com, Capt. Mills; supt, Jas. Ames; mayor, C. H. Hall; city clerk, A. Sandberg.

Ithaca, Gratiot Co., population 2100; mercantile buildings, brick and wood, 2 and 3 stories. Fire department—1 horse-power engine, 4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1000 ft; value of fire department equipment \$2000; total membership 75, volunteers; bell alarm. Chief engineer, O. F. Jackson.

WATER SUPPLY—Source, well; system, pumping to tanks; cap of tanks 1000 to 1500 barrels each; supplied to a few factories and for fire protection; pipe 1 mile; cost to construct \$1000. Mayor, O. H. Heath; city clerk, J. P. Gibbs.

Jackson, Jackson Co., population 225,000. Fire department—1 steam fire engine, 2 double-tank chemical engines on wheels, 1 hook and ladder truck, 2 hose carriages; hose 4550 ft; 12 horses; total ann expenses of department \$16,000; total membership 27, paid full time 19, paid part time 8; Gamewell and telephone alarm. Chief engineer, T. J. Conely.

WATER SUPPLY—Source, artesian wells; system, direct pumping; Holly-Gaskill pumping engines, dy cap 6,000,000 gals; hydrants 237. Holly; pipe, Cin. & Newport, 21 miles, 4 to 18 in dia; valves Holly; 30 meters; pressure 40 to 100; water-works owned by city; cost to construct \$250,000; ann expenses \$12,000; int on bonds 6 and 8 per cent. Supt, Benj. Porter; city clerk, Charles Hunt.

Jonesville, Hillsdale Co., population 11537; fire area 18 acres; mercantile buildings, brick, 3 stories; private, wood and brick, 2 stories. Fire department—1 steam fire engine, 1 hand engine, 2 hose carriages; hose cotton, 1400 ft, rubber good 500 ft; value of fire department equipment \$4970; value of building occupied \$5500; total ann expenses of department \$900; total membership 50, paid 2, bell alarm. Chief engineer, C. H. Levins.

WATER SUPPLY—Source, mill race, river, wells; cisterns. Mayor, G. F. Smith; town clerk, E. C. Corbett.

Kalamazoo, Kalamazoo Co., population 225,000; fire area 1500 acres; mercantile buildings, brick, 3 stories; private, wood, 3 stories; fireworks ordinance. Fire department—1 hand engine, 1 chemical engine on wheels, 3 chemical extinguishers, 2 hook and ladder trucks, 5 hose carriages; hose cotton good, 4000 ft, rubber 500 ft; 9 horses; value of fire department equipment \$20,000; 3 buildings occupied; total ann expenses of department \$12,000; total membership 86, paid full time 12, paid part time 20; telegraph alarm; 25 street boxes. Chief engineer, B. J. Healy.

WATER SUPPLY—Source, wells; system, direct pumping; Holly-Gaskill pumping engines, dy cap 8,000,000 gals; also 1 Holly and 1 Worthington pump, cap 8,000,000 gals, held in reserve; hydrants 230. Holly, Ludlow; pipe, Wood, Long, Lake Shore, 25 miles, 2 to 24 in dia; 223 gates, Holly, Ludlow, Jenkins, Galvin; 7 meters; pressure 45 to 90 pounds; water-works owned by city; cost to construct \$300,000; ann expenses \$9000. Supt, G. H. Chandler; mayor, Otto Ihling; city clerk, C. Strong.

Lake Linden, Houghton Co., population 2700; fire area 6 blocks; buildings, brick, stone and wood, 2 to 6 stories; wooden roofs permitted outside fire limits. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft; value of fire department equipment \$3000; total ann expenses of department about \$300; total membership 30, volunteers; telegraph, steam whistle and bell alarm. Chief, E. Scheeline.

WATER SUPPLY—Source, artesian well and creek; system, direct; pumping engines, dy cap 85,000 gals; 83 hydrants, pipe 2½ miles; pressure, domestic 50, fire 100 pounds; cost to construct \$40,000; int on bonds 6 per cent. Supt, L. Deschamps.

Lansing, Ingham Co., population 216,000; fire area 800 acres; mercantile buildings, brick and wood, 3 stories; private, wood and brick, 2 stories; wooden roofs permitted. Fire department—2 steam fire engines, 1 hook and ladder truck, 5 hose carriages, all kinds; slamese couplings; hose cotton, good 2500 ft, inferior 400 ft, rubber good 1500 ft; 4 horses; value of fire department equipment \$40,000; value of 3 buildings owned \$1500; total ann expenses of department \$8000; total membership 23, paid full time 3, paid part time 21; bell alarm. Chief engineer, John C. Webele.

WATER SUPPLY—Source, wells; system, direct and pumping to standpipe; standpipe cap 290,000 gals; Worthington pumping engines, dy cap 8,000,000 gals; 227 hydrants, Ludlow; pipe 22 miles, 6 to 16 in dia. Addison and others; 140 valves, Ludlow; 40 meters, National; quality of water good; pressure 65 pounds; cost to construct \$167,000; ann expenses \$6500; int on bonds \$4375. Pres, O. M. Baines; supt, W. S. Wright; mayor, F. B. Johnson; city clerk, W. C. Hinman.

Lapeer, Lapeer Co., population 3900; mercantile buildings, brick, 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; slamese couplings; hose cotton, good 1300 ft, rubber good 800 ft, inferior 2500 ft; value of fire department equipment \$7000; value of 1 building owned \$8000; total ann expenses of department \$1500; total membership 45, volunteers; bell alarm.

WATER SUPPLY—Source, artesian wells; system, direct; reservoir cap 30,000 gals; Walker pumping engines, dy cap 1,500,000 gals; 70 hydrants, Ludlow; valves, Eddy; pressure, domestic 83, fire 95 to 100 pounds; cost to construct \$41,000; int on bonds 5 per cent.

Leaside, Ingham Co., population 1900. Fire department—1 hand engine, 2 chemical extinguishers, 1 hose carriage; hose 900 ft.

WATER SUPPLY—Source, creek; 7 tanks; cap 500,000 gals. Town clerk, C. G. Moody.

Lexington, Sanilac Co., population 21000; fire area 800 acres; mercantile buildings, brick, 3 stories; private, wood, 1½ and 3 stories; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 1000 ft, inferior 1000 ft; total membership 50, volunteer; bell alarm. Chief engineer, George Henry.

WATER SUPPLY—Source, springs; 12 tanks. Mayor, John Bell; town clerk, J. W. Feard.

Lowell, Kent Co., population 2200; buildings, brick and wood. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; 2 pumps; hose cotton, good 1300 ft, rubber good 800 ft, inferior 200 ft; 2 horses; total membership, part paid. Chief engineer, J. C. Moore.

WATER SUPPLY—Source, 30 wells; system, pumping to reservoir; Smith & Vaile pumping engines, dy cap 6,000,000 gals; 56 hydrants; pipe 5 miles, 6 to 8 in dia; pressure 65 pounds; cost to construct \$25,000; ann expenses \$1500. Pres, Francis King; supt, A. C. Setzel; mayor, G. C. Stone; town clerk, J. Q. Look.

Ludington, Mason Co., population 10,000. Fire department—1 hand engine, 5 hose carriages, all kinds; hose, 3300 ft good; total membership 27, paid. Chief engineer, H. V. Huston.

WATER SUPPLY—Source, river and lake; system, direct; Holly & Walker pumping engines, dy cap 4,500,000 gals; 50 hydrants, Holly & Galvin; pipe 7½ miles, 4 to 10 in dia, Mich. Pipe Co.; 36 valves, Galvin; quality of water good; pressure, domestic 60, fire 80 to 100 pounds; water-works owned by company; cost to construct \$20,000; ann expenses \$5000. Pres, C. G. Wing; supt, N. J. Gaylord; mayor, Thos. Percy.

Lyons, Ionia Co., population 950. Fire department—Hose cotton, good 800 ft; total membership 25, volunteers. Chief engineer, S. Ellsworth.

WATER SUPPLY—Source, mill race; system, direct; 7 hydrants; 1300 ft pipe. Supt, L. H. Hale.

Manchester, Washtenaw Co., population 21200. Fire department—1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 1 hose carriage; hose, 1000 ft; total membership 80, volunteer. Chief engineer, B. C. Lovejoy.

WATER SUPPLY—Source, river; 1 tank, cap 800 barrels. Town clerk, J. F. Nestel.

Manistee, Manistee Co., population 215,000. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 5000 ft, inferior 1000 ft, linen good 4000 ft; 3 horses; total membership 42, paid full time 9, paid part time 10, volunteers 30; electric and telephone alarm. Chief engineer, C. Flissner.

WATER SUPPLY—Source, wells; system, direct; Holly pumping engines, dy cap 4,500,000 gals; 90 hydrants, Holly; pipe 15 miles, 4 to 16 in dia, Cin. & Newport; 50 valves, Ludlow & Eddy; quality of water good; pressure, domestic 65, fire 100 to 125 pounds; water-works owned by company; cost to construct \$175,000. Pres, S. Babcock; supt, S. A. Cahill; mayor, R. R. Blacker; city clerk, J. Hayes.

Manistique, Schoolcraft Co., population 3000.

buildings, wood, 2 stories. Fire department—3 hand engines, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 2000 ft, inferior 80 ft; value of fire department equipment \$2400; total membership 180, volunteers; bell alarm. Chief engineer, E. N. Orr.

WATER SUPPLY—Source, wells and cisterns. Pres. M. H. Quick; town clerk, Geo. Chantlin.

Marine City, St. Clair Co., population 2000; buildings, wood, $2\frac{1}{2}$ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine in reserve, 1 hook and ladder truck, 2 hose carriages; siamese couplings; hose rubber, good 1200 ft, inferior 800 ft; value of 1 building occupied \$500; total membership 70, volunteers; electric bell and whistle alarm; 12 street boxes. Chief engineer, A. Bowers.

WATER SUPPLY—Source, river; system, direct; 36 hydrants, Bailey; pipe 5 miles, Clin. & Newport Co.; pressure, domestic 25, fire 80 pounds; cost to construct \$22,000; ann expenses \$2200; int on bonds 6 per cent.

Marquette, Marquette Co., population 7000; fire area 35 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; 8000 ft. cotton and rubber hose; value of fire department equipment \$3000; value of 1 building owned \$5000; total ann expenses of department \$2500; total membership 38, paid full time 3, paid part time 30; electric alarm; 6 street boxes. Chief engineer, Jas. Young.

WATER SUPPLY—Source, lake; system, direct; Holly pumping engines, dy cap 2,000,000 gals; 120 hydrants, Holly, Galvin; pipe 14 miles, 4 to 16 in dia; 100 valves, Ludlow, Galvin; 3 meters; quality of water soft; pressure, domestic 60, fire 150 pounds; cost to construct \$200,000; ann expenses \$3000; int on bonds 5 and 6 per cent. Pres. J. M. Wilkinson; supt, John P. Kern; mayor, J. M. Gangyarr; city clerk, Thos. Meads.

Marshall, Calhoun Co., population 6000; fire area 640 acres; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 2 stories; causes of fire investigated. Fire department—1 steam fire engine, 2 hand engines, 2 hook and ladder trucks, 4 hose carriages, all kinds; siamese couplings; hose cotton, good 2600 ft, rubber good 600 ft; value of fire department equipment \$12,000; total membership 145, paid full time 3, paid part time 26; telephone alarm. Chief engineer, J. J. McHugh.

WATER SUPPLY—Source, wells; system, pumping to standpipe; Worthington pumping engines, dy cap 2,000,000 gals; 96 hydrants, Ludlow; pipe 9 miles, 4 to 12 in dia, Lake Shore Foundry; 50 valves, Ludlow; 15 meters, Nat'l and Union; quality of water good; pressure, domestic 60, fire 100 pounds; water-works owned by company. Pres. John L. Hotchkiss; supt, R. H. Sanderson; mayor, Z. E. Bialek; city clerk, John Whalen.

Mason, Ingram Co., population 2500. Fire department—1 steam fire engine. Chief engineer, S. B. Madlen.

WATER SUPPLY—Source, stream and cisterns. Town clerk, J. C. Kimmel, Jr.

Menominee, Menominee Co., population 12,000; fire area 1280 acres; mercantile buildings, brick and wood, 2 and 3 stories; private, wood and brick, 2 and 3 stories; roofs are iron, slate and gravel; fireworks ordinance. Fire department—2 steam fire engines, 6 chemical extinguishers, 1 hook and ladder truck, 6 hose carriages, all kinds; one fire boat, 6 men and \$100 ft of hose, also boat with 800 ft of hose; 8000 ft of hose distributed among 12 saw mills; hose cotton, good 3000 ft, inferior 300 ft; rubber good 2500 ft, inferior 1000 ft; leather good 100 ft; 7 hoses, value \$3000; value of fire department equipment \$20,000; value of buildings occupied \$10,000; total ann expenses of department \$18,000; total membership 14, all paid; electric alarm; 48 street boxes; 2 fire companies. Chief engineer, Jno. H. Kratz; chairman of fire and water com, A. C. Stephenson. Hook and ladder truck, chemical engine and hose carriage will be added to the department.

WATER SUPPLY—Source, Green Bay; system, direct; Deane pumping engines, dy cap 3,000,000 gals; 150 hydrants, Chapman; pipe 16 miles, 4 to 12 in dia, Lake Shore; 12 valves, Chapman; quality of water good; pressure, domestic 45, fire 80 to 100 pounds; water-works owned by company; cost to construct \$100,000; ann expenses \$3000; int on bonds 6 per cent. Pres. W. A. Lynch; supt, R. H. Adams; mayor, Dr. Byron Taylor; city clerk, Jas. C. Sherman.

Midland, Midland Co., population 2000; fire area 900 acres; mercantile buildings, brick, $1\frac{1}{2}$ to 2 stories; private, wood, $1\frac{1}{2}$ to 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and lad-

der truck, 2 hose carriages; hose cotton, good 2000 ft, inferior 500 ft; value of fire department equipment \$3500; value of buildings occupied \$3000; total ann expenses of department \$250; total membership 45, volunteer; telephone and whistle alarm. Chief engineer, W. Reardon.

WATER SUPPLY—Source not stated; system, direct; dy cap 2500 gals; 34 hydrants; pipe $4\frac{1}{2}$ miles, 4 to 10 in dia; pressure 60 pounds; ann expenses \$2700. Supt, Chas. Fournie; mayor, W. D. Marsh; city clerk, Geo. Stanford.

Milford, Oakland Co., population 1800, fire area $\frac{3}{4}$ mile; buildings, brick and wood, 2 stories. Fire department—2 hand engines, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft, rubber inferior 800 ft, leather inferior 300 ft; value of fire department equipment \$2500; total ann expenses of department \$225; total membership 100, paid full time 1; bell alarm; 2 fire companies. Chief engineer, D. H. Levensaler; chairman of fire and water com, A. G. Gardner.

WATER SUPPLY—Source, river, pond and 2 cisterns. Town clerk, Jno. H. Wooten.

Monroe, Monroe Co., population 6000; fire area 50 acres; mercantile buildings, brick, 3 stories; private, brick, 2 stories; fireworks ordinance. Fire department—2 steam fire engines, 2 hand engines, 1 hook and ladder truck, 5 hose carriages, all kinds; siamese couplings; hose cotton, good 2600 ft, rubber good 1500 ft; value of fire department equipment \$12,000; 5 buildings owned; total membership 64, part paid; electric bell alarm. Chief engineer, J. H. Kurz.

WATER SUPPLY—Source, Lake Erie; system, direct; Worthington pumping engines, dy cap 1,500,000 gals; 122 hydrants; pipe 14 miles, 4 to 20 in dia; 64 valves, Ludlow and Eddy; quality of water pure; pressure 45 to 125 pounds; cost to construct \$124,000; ann expenses \$6400. Pres. Geo. Spaulding; supt, J. C. Sterling; mayor, Chas. A. Golden; city clerk, Thos. T. Strong.

Montague, Muskegon Co., population 2600; mercantile buildings, brick; 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1400 ft; 2 hoses, value \$300; value of fire department equipment \$1000; value of buildings occupied \$5000; total ann expenses of department \$300; total membership 24, volunteer; whistle and bell alarm. Chief engineer, Geo. M. Duran; chairman of fire and water com, J. D. Wilson.

WATER SUPPLY—Source and system not given. 7 hydrants; pipe 2000 ft, 4 in dia; mills have 1800 ft hose and 10 hydrants. Mayor, Geo. M. Duran; village clerk, B. R. Hoffman.

Morenoe, Lenawee Co., population 1800. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose 700 ft; total membership 75, volunteer. Chief engineer, A. D. Stephenson.

WATER SUPPLY—Source, 5 wells; 20 hydrants. Town clerk, Wm. Gost.

Mount Clemens, Macomb Co., population 4000. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft; rubber good 500 ft, inferior 300 ft; total membership 75, volunteer. Chief engineer, Wm. E. Hall.

WATER SUPPLY—Source, river; system, direct; Blake pumping engines, dy cap 2,000,000 gals; 105 hydrants, Ludlow; pipe $8\frac{1}{2}$ miles, 6 to 12 in dia, Addison; 72 valves, Ludlow; 1 meter, Hersey; quality of water first-class; filtration American Filter Co.; pressure, domestic 40, fire 70 pounds; works owned by city; cost to construct \$50,000; ann expenses \$3000; int on bonds \$2500. Chairman of com, Paul Ullrich; supt, Thos. J. Hoyt; mayor, T. M. Crocker; town clerk, Chas. Fitch.

Mt. Morris, Genesee Co., population 400; mercantile buildings, brick, 2 stories; private, wood, $1\frac{1}{2}$ stories; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; siamese couplings; hose cotton, good 100 ft, rubber good 400 ft; value of fire department equipment \$1000; total ann expenses of department \$30; total membership 20, volunteer; bell alarm. Chief engineer, D. E. Smith.

WATER SUPPLY—Source, 10 wells. Town clerk, T. C. Hughes.

Mt. Pleasant, Isabella Co., population 3500; fire area 900 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1200 ft; value of fire department equipment \$2500; value of buildings occupied \$300; total ann expenses of department \$300; total membership 42, paid

MICHIGAN—Continued.

part time; bell alarm; 8 fire companies. Chief engineer, H. C. Dunlap.

WATER SUPPLY—Source, flowing well; system, pumping to reservoir and direct; Deane pumping engines, dy cap 8,000,000 gals; 26 hydrants, Ludlow; pipe 25,000 ft, 2 to 8 in dia; 15 valves, Ludlow; quality of water hard; pressure 70 to 100 pounds; water-works owned by city; cost to construct \$40,000; ann expenses \$12,000; int on bonds \$750. Water com, C. E. Owens; mayor, M. Deveron; town clerk, Wm. Sullivan.

Muir, Ionia Co., population *800. Fire department—1 chemical extinguisher, buckets, ladders, axes, etc.; hose 180 ft; value of fire department equipment \$750. Chief engineer, L. A. Ely.

WATER SUPPLY—Source, river; tanks. Town clerk, Z. Simpson.

Muskegon, Muskegon Co., population 80,000; fire area 400 acres; buildings, brick wood, 1 to 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 5 hose carriages, all kinds; 5 fire boats; siamese couplings; hose cotton, good 1000 ft; 14 hoses; value of fire department equipment \$25,000; value of 6 buildings owned \$22,000; total ann expenses of department about \$17,000; total membership 82, paid part 15; telephone and bell alarm. Chief engineer, Jas. P. Fallon.

WATER SUPPLY—Source, driven wells and springs; system, direct; Walker and other pumping engines, dy cap 5,000,000 gals; 303 hydrants, Ludlow, Galvin; 26 miles pipe, 4 to 16 in dia, Dennis, Long & Co.; Ludlow, Galvin and Flower valves; pressure, domestic 40, fire 80 pounds; cost to construct \$197,500; ann expenses \$15,000; int on bonds 8 per cent; works controlled by Board of Public Works. Supt, Wm. Dixon; mayor, Martin Waalks; recorder, Henry Kingsberry.

Nashville, Barry Co., population 1200. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 500 ft; total membership 25, volunteers. Chief engineer, W. E. Buel.

WATER SUPPLY—Source, 8 cisterns; ann expenses \$300. Town clerk, A. L. Racey.

Negaunee, Marquette Co., population *4900. Fire department—1 hand engine, 1 hook and ladder truck, 3 hose carriages; 1800 feet hose; total membership 25, volunteers.

WATER SUPPLY—Source, lake; system, direct; Worthington pumping engines, dy cap 8,000,000 gals; hydrants 37, Holly & Galvin; pipe 10 miles, 4 to 10 in dia, Wyckoff; 60 valves, Galvin & Flower; pressure, domestic 45, fire 80 pounds; cost to construct \$20,000; ann expenses about \$5750; int on bonds \$900. Supt, Anton Benishek; mayor, Edw. C. Anthony; city clerk, Joseph H. Primean.

Newaygo, Newaygo Co., population 1800; mercantile buildings, wood and brick, 1 to 3 stories. Fire department—1 hook and ladder truck, 3 hose carriages; hose cotton, good 1800 ft; total ann expenses of department about \$700; electric alarm. Chief engineer, Geo. E. Marvin.

WATER SUPPLY—Source, well; system, direct; 18 hydrants; 1½ miles pipe, Wood; pressure 40 pounds; cost to construct \$12,000; int on bonds 6 per cent. Supt, Wm. Bierbower.

Niles, Berrien Co., population 5000; fire area 80 acres; mercantile buildings, brick and stone, 3 and 4 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 hand engines, reserve; 1 hook and ladder truck, 4 hose carriages, siamese couplings; hose cotton, good 300 ft, rubber good 3000 ft, inferior 500 ft; value of fire department equipment \$10,000; value of 4 buildings owned \$5000; total ann expenses of department \$4000; total membership 69, full paid; bell alarm. Chief engineer, A. W. Coffinger.

WATER SUPPLY—Source, lake; system, gravity to distributing reservoir; reservoir cap 800,000 gals; 60 hydrants, Flower; 9 miles pipe; cost to construct \$45,000. Supt, J. H. Richardson.

Northville, Wayne Co., population 2200; buildings, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 chemical engine; 1 hook and ladder truck, 1 hose carriage; buckets; hose rubber good 300 ft, value of fire department equipment \$1200; total ann expenses of department \$120; total membership 30, volunteer, 1 paid; gong alarm. Chief engineer, Wm. Young. (Department disbanded.)

WATER SUPPLY—Source, wells and cisterns. Town clerk, C. A. Downer.

Olivet, Eaton Co., population 700; buildings, brick and wood, 2 stories. Fire department—4 chemical extinguishers, 1 hook and ladder truck; value of fire department equipment \$600; total membership 30, volunteer; bell alarm. Chief engineer, G. W. Keyes.

WATER SUPPLY—Source, wells.

Ontonagon, Ontonagon Co., population 800; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 4 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton 500 ft, rubber 1000 ft; 2 hoses; value of fire department equipment \$5000; value of buildings occupied \$1800; total membership 26, volunteer; bell alarm. Chief engineer, Chas. A. Parker.

WATER SUPPLY—Source, river and wells.

Oscoda, Isoco Co., population 700; buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 10 hose carriages, all kinds; hose cotton, good 3000 ft; value of fire department equipment \$7000; total ann expenses of department \$2800; total membership 40, paid part time 20; electric whistle and bell alarm. Chief engineer, I. L. Warren.

WATER SUPPLY—Source, Lake Huron; system, direct; Blake and Worthington pumping engines, dy cap 1,500,000 gals; 60 hydrants, Holly and Gaskell; pipe 4 miles; pressure, domestic 40, fire 100 pounds; cost to construct \$20,000; ann expenses \$3000; int on bonds 6 per cent. Supt H. N. Hawlett.

Otsego, Allegan Co., population 3000; buildings, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 3 hose carriages, all kinds; hose cotton, good 1000 ft, rubber good 500 ft; value of fire department equipment \$1500; value of buildings occupied \$2500; total ann expenses of department \$850; total membership 50; whistle and bell alarm. Chief engineer, Chas. Brudage; chairman of fire and water com, G. A. Sherwood.

WATER SUPPLY—Source, mill race and cisterns; system, direct; Walker pumping engines, dy cap 1,500,000 gals; 25 hydrants; pipe 5½ miles, 4 to 8 in dia; pressure 40 to 50 pounds; cost to construct \$1500; ann expenses \$150. Pres, S. A. Sherwood; supt, C. I. Clapp; city clerk, F. Milham.

Ovid, Clinton Co., population 3000; buildings, brick and wood, 2 stories. Fire department—3 chemical engines on wheels, 3 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1000 ft; value of fire department equipment \$5400; value of buildings occupied \$1500; total ann expenses of department \$1250; total membership 9, paid full time; bell alarm. Chief engineer, Wm. Stevens.

WATER SUPPLY—Source, 24 wells; system, direct; Gordon and Maxwell pumping engines, dy cap 1,500,000 gals; 22 hydrants, Holly, Gaskell; pipe 8½ miles; cost to construct \$15,000.

Owosso, Shiawassee Co., population 7000; fire area 390 acres; mercantile buildings, stone and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 10 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 2250 ft, rubber good 150 ft; 2 hoses, value \$450; value of fire department equipment \$10,000; value of buildings occupied \$8000; total ann expenses of department \$800; total membership 30, paid full time 8; paid part time 2; Gamewell electric alarm; 9 street boxes. Chief engineer, J. H. Calkins.

WATER SUPPLY—Source, river and wells; system, direct; Gordon pumping engines, dy cap 2,000,000 gals; 82 hydrants, Bourbon C. and Brass Works; pipe 10 miles, 4 to 12 in dia, Addison and Detroit Pipe Co.; 71 valves, Galvin; quality of water good; pressure, domestic 60, fire 120 pounds; water-works owned by city; cost to construct \$55,000. Pres, D. M. Estey; supt, W. R. Smith; mayor, E. A. Todd; city clerk, F. W. Smith.

Paw Paw, Van Buren Co., population 1450; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; metal roofs. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose carriage, siamese couplings; hose cotton, good 1500 ft, inferior 1200 ft; value of fire department equipment \$4000; total ann expenses of department \$200; total membership 50, volunteer; bell alarm. Chief engineer, A. T. Stevenson.

WATER SUPPLY—Source, river, wells and cisterns; 5 tanks, cap 100,000 gals; pipe 1 mile. Mayor, J. C. Warner; town clerk, W. H. Mason.

Pentwater, Oceanna Co., population 1500. Fire department—1 steam fire engine, 1 hose carriage; 1200 ft hose; total ann expenses of department \$500; total membership 24. Chief engineer, W. H. Tuller.

WATER SUPPLY—Source, lake; system, direct; Walker pumping engines, dy cap 100,000 gals; 16 hydrants; pipe $3\frac{1}{2}$ miles, 4 to 8 in dia; pressure 40 to 75 pounds; cost to construct \$8000; ann expenses \$750. Mayor, A. J. Underhill; town clerk, Mose Guard.

Petersburgh, Monroe Co., population 700. Fire department—1 hand engine; 50 rubber buckets; hose rubber, poor 50 ft. Chief engineer, G. A. Stone.

WATER SUPPLY—Source, river. Town clerk, E. A. Gilbert.

Plainwell, Allegan Co., population 1800. Fire department—8 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages, all kinds; hose, 1800 ft; total ann expenses of department \$350; total membership 60, volunteers. Chief engineer, L. E. Irland.

WATER SUPPLY—Source, river; system, direct; pumping engines, dy cap 610,000 gals; 18 hydrants; 8 miles pipe; Holly valves; pressure 80 pounds. Supt, John Sternberg; town clerk, Fred. Patterson.

Pontiac, Oakland Co., population 7000; buildings, brick, 2 and 3 stories; causes of fire investigated. Fire department—2 steam fire engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings; 8 hoses; value of fire department equipment \$30,000; value of buildings owned \$10,000; total ann expenses of department \$3500; total membership 14, paid part time 12; electric alarm.

WATER SUPPLY—Source, rivers and wells; system, direct; Worthington pumping engines, dy cap 8,000,000 gals; 115 hydrants, Wood & Galvin; pipe 14 miles, 4 to 18 in dia. New Phila., Addison & Detroit Co.; 74 valves, Ludow & Galvin; quality of water soft; pressure, domestic 15, fire 70 to 150 pounds; water-works owned by city; cost to construct \$35,000; ann expenses \$3700; int on bonds $\frac{1}{4}$ per cent. Supt, H. G. Monroe; mayor, David T. Howard; city clerk, Peter Browly.

Port Austin, Huron Co., population 1000; fire area 60 acres; mercantile buildings, brick and wood, 2 stories; private, $1\frac{1}{2}$ stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 150 ft, value of buildings occupied \$350; total membership 10, volunteers; bell alarm. Chief engineer, W. J. Campbell.

No **WATER SUPPLY**.

Port Huron, St. Clair Co., population 12,000; mercantile buildings, brick, 2 to 3 stories; private, wood, 2 and 3 stories. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages, all kinds; hose rubber, good 2000 ft, leather good 1000 ft; 4 hoses; value of buildings occupied \$15,000; total ann expenses of department \$600; total membership 15, paid; telegraph and telephone alarm. Chief engineer, R. Wolfe.

WATER SUPPLY—Source, river; system, direct; Holly pumping engines, dy cap 7,000,000 gals; 156 hydrants, Holly Mfg. Co.; pipe 30 miles; 4 to 20 in dia, R. D. Wood & Co. and others; 350 valves; 6 meters, Union; quality of water first-class; pressure, domestic 40, fire 60 to 125 pounds; water-works owned by city; cost to construct \$255,000; ann expenses \$3000; int on bonds \$6000. Chairman of com, John G. O'Neill; supt, Hugh F. Moran; mayor, John B. McIlwain; city clerk, A. L. Whitesill.

Portland, Ionia Co., population 2500; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—8 chemical extinguishers; 1 hook and ladder truck, 2 hose carriages; hose cotton, good 2500 ft, inferior 200 ft; hoses; value of fire department equipment \$3500; value of buildings occupied \$2000; total ann expenses of department \$300; total membership 30, paid part time 4; electric whistle and bell alarm; 23 street oxes. Chief engineer, M. S. Bedon; chairman of fire and water com, D. Kenedy.

WATER SUPPLY—Source not given; system, pumping; standpipe; 47 hydrants; pipe $3\frac{1}{2}$ miles.

Quincy, Branch Co., population 1800; mercantile buildings, brick and wood, 3 stories; private, wood, $1\frac{1}{2}$ and 3 stories; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings; hose rubber, good 1000 ft; value of fire department equipment \$3400; value of building occupied \$5000; total membership 110, volunteer. Chief engineer, O. S. Williamson.

WATER SUPPLY—Source, 12 wells. Town clerk, W. H. Ockerby.

Reed City, Osceola Co., population 2250. Fire department—1 hook and ladder truck, 8 hose carriages; hose 700 ft; total ann expenses of fire department \$80; total membership 64, volunteer. Chief engineer, H. E. Stodard.

WATER SUPPLY—Source, well, spring and creek; system, direct; Deane pumping engines, dy cap 1,000,000 gals; 17 hydrants; pipe 2 miles, Mich. Pipe Co.; pressure, domestic 40, fire 90 pounds; cost to construct \$12,000; ann expenses \$1500; int on bonds 6 per cent.

Romeo, Macomb Co., population 1800. Fire department—1 steam fire engine; 1 hook and ladder truck; 3 hose carriages; hose 1700 ft; total membership 40, paid part time. Chief engineer, David McCann.

WATER SUPPLY—Source, 12 wells. Town clerk, Byron N. Seaman.

Rosecommon, Rosecommon Co., population 800; buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—2 hose carriages; hose cotton, good 1500 ft; value of fire department equipment \$3000; total ann expenses of department about \$500; total membership 32; bell alarm. Chief engineer, W. W. Vaughn.

WATER SUPPLY—Source, running creek; water pumped to tank 75 ft high; 9 hydrants; pipe 1 mile; pressure 25 pounds. John R. Cady, James Ward.

Saginaw, Saginaw Co., population 20,000. Fire department—1 steam fire engine, 1 hook and ladder truck, 7 hose carriages, all kinds; hose rubber and cotton, good 6000 ft, rubber and cotton fair 2000 ft; 4 hoses; membership paid full time 9, paid part time 2. Chief engineer, P. H. Opfergelt.

WATER SUPPLY—Source, river; system, direct; Holly pumping engines, dy cap 6,000,000 gals; 236 hydrants, Holly Mfg. Co.; pipe 19 miles, 4 to 18 in dia, Ohio Pipe Co.; 79 valves; pressure, domestic 45, fire 80 pounds; cost to construct \$225,000; ann expenses \$7800; int on bonds \$7500. Supt, H. F. Allen; mayor, G. M. Stark, comptroller, W. Bruder.

St. Charles, Saginaw Co., population 900; fire area 640 acres; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 3 hose carriages; hose cotton, good 500 ft, rubber good 300 ft, inferior 400 ft; value of fire department equipment \$1400; value of buildings occupied \$1000; total ann expenses of department \$200; total membership 64, volunteers; bell alarm; 8 fire companies. Chief engineer, G. G. Goodrich.

WATER SUPPLY—Source, river; tanks. Mayor, H. C. Teft; village clerk, Carl Switzer.

St. Clair, St. Clair Co., population 3000. Fire department—1 steam fire engine, 2 hose carriages; hose rubber, good 1800 ft; total membership 30, volunteers. Chief engineer, W. B. Moore.

WATER SUPPLY—Source, river; system, direct; 45 hydrants; pipe $6\frac{1}{2}$ miles; pressure 40 pounds; Town clerk, E. E. Tim.

St. Johns, Clinton Co., population 3500; fire area 1200 acres; mercantile buildings, brick, 2 and 3 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted on business streets; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 10 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages, all kinds; hose cotton, good 2000 ft, inferior 500 ft; value of fire department equipment \$3500; value of buildings occupied \$3000; total ann expenses of department \$300; total membership 80, paid part time; 3 fire companies. Chief engineer, M. F. Washburn; chairman of fire and water com, H. Thomas.

WATER SUPPLY—Source, wells; system, direct; Gordon pumping engines, dy cap 10,000 gals; 79 hydrants, Galvin; pipe 8 miles, 4 to 10 in dia; 80 valves, Galvin; no meters; quality of water good; pressure, domestic 50, fire 100 pounds; water-works owned by city; cost to construct \$50,000; ann expenses \$25,000. Pres, Jno. D. Henderson; supt, Eugene King.

St. Joseph, Berrien Co., population 3700; mercantile buildings, brick, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 hose carriages; hose rubber, good 1200 ft; 2 hoses; value of fire department equipment \$5500 value of buildings occupied \$500; total ann expenses of department \$300; total membership 20, paid full time 2, paid part time 18; bell alarm. Chief engineer, J. V. Hone.

WATER SUPPLY—Source, 10 wells, dy cap 1800 barrels each. Village clerk, Chas. Cooper.

St. Louis, Gratiot Co., population 3333; mercantile buildings, brick and stone, 2 to 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 chemical engine on wheels, 8 chemical extinguishers, 1 hook and ladder truck; 2 double reels and 1 single; hose cotton, good 1200 ft, inferior 200 ft, rubber good 500 ft, inferior 600 ft; value of fire department equipment \$2500; value of buildings occupied \$5000;

MICHIGAN—Continued.

total ann expenses of department \$800; total membership 64; bell alarm; 4 fire companies. Chief engineer, Jno. T. Noble.

WATER SUPPLY—Source, artesian wells; system, direct; reservoir cap 500,000 gals; Holly and Walker pumping engines, dy cap 500,000 gals; 40 hydrants, Holly; pipe 4½ miles, 6 to 10 in dia; quality of water mineral; pressure, domestic 40, fire 70 to 100 pounds; water-works owned by city; cost to construct \$30,000; ann expenses \$1000. Chairman of com, C. W. Giddings; supt, J. T. Noble; mayor, J. A. Elwell; village clerk, Jas. Hofsteter.

Sand Beach, Huron Co., population 1100; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 1 hose carriage; hose cotton, good 600 ft, rubber good 100 ft; value of fire department equipment \$8000; total membership 25, volunteer; steam whistle alarm.

WATER SUPPLY—Source, Lake Huron; system not given; Deane pumping engines, dy cap 750,000 gals; 10 hydrants, Holly; pipe 1 mile; cost to construct \$4000. Pres, J. Jenks.

Saranac, Ionia Co., population 900. No organized fire department—1 hook and ladder truck.

Saugatuck, Allegan Co., population 700; mercantile buildings, wood, 2 stories; private, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 900 ft, inferior 400 ft, rubber inferior 400 ft; value of fire department equipment \$1200; value of buildings occupied \$1000; total ann expenses of department \$200; total membership 10, paid part time; bell alarm. Chief engineer, Jas. M. Pond.

Schoolcraft, Kalamazoo Co., population 900; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 400 ft, inferior 180 ft; value of fire department equipment \$300; total ann expenses of department \$100; total membership 94, volunteer; bell alarm.

WATER SUPPLY—Source, wells and cisterns, cap of cisterns 90,000 gals. Village clerk, F. L. Gill.

South Lyon, Oakland Co., population 1000; fire area 640 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 600 ft, rubber good 500 ft; value of fire department equipment \$1800; value of buildings occupied \$2500; total membership 45, volunteers. Chief engineer, J. J. Biner.

WATER SUPPLY—Source, wells and cisterns.

Spring Lake, Ottawa Co., population 2000; mercantile buildings, wood and brick. Fire department—2 steam fire engines, 1 hand engine, 1 hook and ladder truck, 3 hose carriages, all kinds; siamese couplings; hose cotton, good 800 ft; rubber good 1000 ft; value of fire department equipment \$4100; value of buildings occupied \$400; total membership 80, paid part time; whistle and bell alarm. Chief engineer, J. Mahoney.

WATER SUPPLY—Source, wells, lake, river and 11 cisterns. Town clerk, C. M. Kay.

Stanton, Montcalm Co., population 2800; mercantile buildings, brick and wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages, siamese couplings, hose cotton, good 1800 ft, inferior 800 ft; value of fire department equipment \$8000; value of building occupied \$2500; total ann expenses of department \$1200; total membership 78, volunteers; bell alarm. Chief engineer, Robert Smith.

WATER SUPPLY—Source, well; system, pumping to reservoir; hydrants 80; pipe 2 miles; pressure, domestic 80, fire 120 pounds; cost to construct \$15,000; ann expenses \$1800; int on bonds 6 per cent.

Sturgis, St. Joseph Co., population 3000; mercantile buildings, brick, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 500 ft, inferior 800 ft; rubber good 800 ft, inferior 400 ft; 2 hoses; value of fire department equipment \$5000; value of buildings occupied \$1800; total membership 21, paid part time; bell alarm. Chief engineer, F. Mattison; chairman of fire and water com, D. Kane; electric alarm ordered.

WATER SUPPLY—Source not given; system, pumping to cisterns and reservoir; 18 cisterns, 1 reservoir, cap of

cisterns 26,000 gals dy; pumping engines, dy cap 1,500,000 gals; hydrants 54; ann expenses \$200. Supt, Capt. W. S. Bunn; mayor, M. E. Aulsbrook; city clerk, Wm. Joon.

Tawas City, Iosco Co., population 2100, fire area 460 acres; mercantile buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 400 ft; linen good 400 ft; value of fire department equipment \$2700; value of buildings occupied \$1200; total ann expenses of department \$75; total membership 30, volunteers. Chief engineer, Thos. Connon.

Tecumseh, Lenawee Co., population 2500; fire area 17 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 3 hose carriages; hose cotton, good 1000 ft; rubber good 1400 ft; 2 hoses, value \$5500; value of building owned \$5000; total ann expenses of department \$800; total membership 50, paid 2; bell alarm. Chief engineer, S. W. Bordine.

WATER SUPPLY—Source, well; system, pumping to tank; Perkins windmill pumping engines, dy cap 20,000 gals; hydrants 15, Ludlow; pipe ¾ mile; pressure 40 pounds; cost to construct \$7000; ann expenses \$150.

Three Oaks, Berrien Co., population 700. Fire department—1 hand engine, 18 chemical extinguishers, 1 hose carriage; hose rubber, good 250 ft, inferior 100 ft; total membership 25, volunteers.

Three Rivers, St. Joseph Co., population 2400. Fire department—1 hand engine, 1 chemical engine, 2 hose carriages; hose rubber, good 1800 ft, leather good 500 ft; total membership 40, volunteer.

WATER SUPPLY—Source, 9 wells; system, direct; Walker pumping engines, dy cap 300,000 gals; 48 hydrants, Holly, Chapman; pipe 4½ miles; cost to construct \$25,000; ann expenses \$500; int on bonds 5 per cent.

Traverse City, Grand Traverse Co., population 3200. Fire department—1 hook and ladder truck; 4 hose carriages, all kinds; 2000 ft hose; total membership 90, volunteer; electric alarm; 7 street boxes. Chief engineer, I. C. Despres.

WATER SUPPLY—Source, bay; system, direct; Walker pumping engines, dy cap 2,500,000 gals; 48 hydrants, Flower & Galvin; pipe 6½ miles, 4 to 10 in dia, Mich. Pipe; 18 valves, Flower & Galvin; 4 meters Hervey; quality of water excellent; pressure 60 to 100 pounds; water-works owned by company; cost to construct \$30,000; ann expenses \$2400. Owner, H. D. Campbell; supt, D. F. Campbell; mayor, Perry Hannah; city clerk, H. C. Davis.

Union City, Branch Co., population 1700; fire area 6 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hose carriage; hose cotton, good 1000 ft; value of fire department equipment \$4000; value of building occupied \$4000; total membership 20, volunteers. Chief engineer, J. A. Campbell.

WATER SUPPLY—Source, river and race; 5 cisterns, supplied from roofs of buildings; 2 tanks. Village clerk, J. D. Easton.

Vassar, Tuscola Co., population 1700. Fire department—6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage, 18 hand force pumps; total membership 25, volunteers. Chief engineer, C. T. Barnum.

WATER SUPPLY—Source, river and artesian well; system, pumping direct and to standpipe; Holly & Gaskel pumping engines, dy cap 1,500,000 gals; 58 hydrants, Galvin, Matthews; 6½ miles pipe, 4 to 10 in dia; pressure, domestic 75, fire 100 pounds; cost to construct \$25,000; int on bonds 5 per cent.

Vicksburg, Kalamazoo Co., population 1200; buildings, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$2000; total membership 77, volunteer. Chief engineer, Wm. W. Scott; chairman of fire and water com, M. Wintersdorf.

WATER SUPPLY—Source, wells and cisterns. Town clerk, John B. Penfield.

West Bay City, Bay Co., population 18,000; fire area 15 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; gravel roofs; no fireworks ordinance. Fire department—1 steam fire engine; 3 hose carriages, all kinds; hose cotton, good 1500 ft, inferior 1500 ft, rubber good 1000 ft, inferior 800 ft; 6 hoses, value \$1200; value of fire department equipment \$1700; value of buildings occupied \$4000; total ann expenses of depart-

ment \$6000; total membership 20, paid full time 2, paid part time 17; Gamewell electric alarm; 17 street boxes; 8 fire companies. Chief engineer, Geo. F. Russell; chairman of fire com, Jas. T. Emery.

WATER SUPPLY—Source, river; system, direct; Holly pumping engines, dy cap 8,000,000 gals; 122 hydrants, Galvin; pipe $\frac{3}{4}$ miles, 4 to 14 in dia, Mich. Pipe Co.; 23 valves, Galvin Brass and Iron Works; no filtration; pressure, domestic 40, fire 80 to 90 pounds; water-works owned by city; cost to construct \$60,000; ann expenses \$5500. Chairman of com, Thos. Lookey; supt, W. H. Phillips; mayor, W. J. Martin; city clerk, W. H. Phillips.

White Cloud, Newaygo Co., buildings, wood, $\frac{1}{2}$ and 2 stories. Fire department—1 steam fire engine, 2 hose carriages; hose cotton, good 1000 ft; rubber, good 2000 ft; value of fire department equipment \$6000; total ann expenses of department about \$80; total membership 27, volunteer; bell alarm. Chief engineer, A. E. Ferguson.

WATER SUPPLY—Source, river; system, direct.

Whitehall, Muskegon Co., population *2600; fire area 1000 acres; buildings, brick, 2 stories. Fire department—1 steam fire engine; 2 hose carriages, fire boat, ladders and siamese couplings; 2500 ft good hose; value of fire department equipment \$10,000; value of buildings occupied \$2000; total membership 40; bell alarm.

WATER SUPPLY—Source, lake and river; 4 cisterns filled by engine, cap of cisterns 2700 barrels. Mayor, H. G. Staples; town clerk, Geo. E. Cowell.

Williamstown, Ingram Co., population *1100. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose good 900 ft. Chief engineer, E. S. Andrews.

WATER SUPPLY—Source, river and wells. Town clerk, A. M. Porter.

Wyandotte, Wayne Co., population *4800. Fire department—1 steam fire engine, 3 hose carriages; hose rubber, good 1800 ft, linen 1800; total membership 16, volunteers. Chief engineer, G. Bamulor.

WATER SUPPLY—Source, river; system, direct; Hughes

pumping engines, dy cap 8,000,000 gals; 85 hydrants, Galvin; pipe 8 miles, 4 to 16 in dia, Addystone P. & S. Co.; 50 valves, Galvin; no meters; quality of water soft; pressure, domestic 30, fire 90 to 100 pounds; water-works owned by city; cost to construct \$55,000; ann expenses \$3600; int on bonds 5 per cent. Chairman of com, T. J. Langlois, M. D.; supt, H. N. Ocoobock; mayor, Wm. Campbell; city clerk, J. S. McLaughlin, Jr.

Ypsilanti, Washtenaw Co., population 6000; mercantile buildings, brick, 2 stories; private, wood, 2 stories; fireworks ordinance. Fire department—2 steam fire engines, 2 hose carriages; siamese couplings; hose rubber, good 1000 ft, inferior 800 ft; value of fire department equipment \$16,000; value of buildings occupied \$5000; total ann expenses of department \$1000; total membership 20, volunteer; telephone and bell alarm. Chief, Edw. Batwell.

WATER SUPPLY—Source, springs and river; system pumping to reservoir; reservoir cap 255,000 gals; Flower pumping engines, dy cap 1,500,000 gals; 122 hydrants, Flower Bros.; pipe $1\frac{1}{2}$ miles, 4 to 16 in dia, Detroit Pipe Works; 100 valves, Flower Bros.; 1 meter, Worthington; quality of water fine; pressure 92 to 98 pounds; water works owned by city; cost to construct \$140,000; ann expenses \$3800; int on bonds 4 per cent. Chairman of com, D. L. Quirk; supt, A. F. Burbank; mayor, D. Putnam; city clerk, Frank Joslyn.

Zeeland, Ottawa Co., population *1000. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose linen, good 400 ft; total membership 44, volunteers. Chief engineer, J. D. Everhard.

WATER SUPPLY—Source, 18 wells. Village clerk, J. D. Van Den Bosch.

Zilwaukee, Saginaw Co., population 800. Fire department—2 hose carriages.

WATER SUPPLY—Source, river.

The following places have no fire protection: Cassopolis, Cass Co., population 1060; Danby, Ionia Co., population 200; Milan, Washtenaw Co., population 1800.

MINNESOTA.

Albert Lea, Freeborn Co., population *4800; mercantile buildings, brick, 2 stories; private, wood; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical extinguisher, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 100 ft, inferior 300 ft, rubber good 1800 ft, inferior 300 ft; total membership 51, paid part time 2, volunteers 49; 1 engine company, 1 hook and ladder company. Chief engineer, W. C. Mitchell; chairman of fire and water com, W. A. Movat.

WATER SUPPLY—Source, lake; 6 cisterns; 1 reservoir. Water-works are contemplated. Supt, H. H. Lokens; mayor, D. N. Gates; town clerk, C. A. Briggs.

Alexandria, Douglas Co., population 2600; buildings, wood, $\frac{1}{2}$ and 2 stories; fireworks ordinance. Fire department—2 chemical engines on wheels, 8 chemical extinguishers, 1 hook and ladder truck, 2 hose carts; hose 1500 ft; value of fire department equipment \$4000; total ann expenses of department \$100 (1888); total membership 10, volunteers; bell alarm. Chief engineer, N. P. Ward.

WATER SUPPLY—Source, wells and 2 lakes water-works completed, but not yet accepted. Town clerk, A. G. Jexton.

Anoka, Anoka Co., population 14689; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted on residences only; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical engine on wheels, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 2000 ft; 4 horses, value \$900; value of fire department equipment \$6000; value of buildings occupied \$10,000; total ann expenses of department \$2200; total membership 90, paid full time 1, paid part time 29, volunteers 60; electric alarm; 15 street boxes; 8 fire companies. Chief engineer, L. H. Bruns; chairman of fire and water com, T. M. Ryan.

WATER SUPPLY—Source, river and cisterns; water-works recently completed and accepted; 60 hydrants; ann expenses \$220. City clerk, D. M. Parker.

Austin, Mower Co., population 4800; mercantile buildings, brick, 2 stories; private, wood, $\frac{1}{2}$ and 2 stories; wooden roofs not permitted; fireworks ordinance; causes fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft, rubber good 500 ft; value of fire department equipment \$8000; value of buildings occupied \$1000; total

ann expenses of department \$150; total membership 75 volunteers; telephone alarm; 1 hook and ladder company 2 hose companies. Chief engineer, E. J. Ames.

WATER SUPPLY—Source, artesian well, domestic; Cedar River, fire; system, direct pumping; Smedley pumping engines, dy cap 2,000,000 gals; 52 hydrants, Mathews; pipe 4 to 10 in dia, Detroit, Lake Shore; Galvin valves; pressure, domestic 40, fire 80 pounds; water-works owned by town; cost to construct \$40,000. Supt, J. M. Greenman; city clerk, M. Becker.

Barnesville, Clay Co., population 1500; mercantile buildings, wood, 1 story; private, wood, 1 story; fireworks ordinance, wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; 1360 ft good rubber hose, 150 ft poor, 1000 ft good cotton hose; value of fire department equipment \$4500; total membership 52, paid full time 26, part time 16; bell and whistle alarm. Chief engineer, H. Marow.

Blue Earth City, Fairbault Co., population 1800; fire area 5 acres; mercantile buildings, brick, 2 stories; private, wood, $\frac{1}{2}$ and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—2 chemical extinguishers, 1 hook and ladder truck; value of fire department equipment \$600; value of buildings occupied \$300; total membership 25, volunteers; bell alarm. 1 hook and ladder company. Chief engineer, C. A. H. Kopplin.

WATER SUPPLY—Source, 2 wells; artesian well being bored.

Brainerd, Crow Wing Co., population 10,000; buildings, wood and brick. Fire department—1 hook and ladder truck, 4 hose carriages; hose rubber, good 2500 ft; value of fire department equipment \$5000; value of building occupied \$5000; total membership 121, paid full time 1, volunteers 120. Chief engineer, A. F. Leopold.

WATER SUPPLY—Source, Mississippi River; system, direct pumping; Blake pumping engines, dy cap 2,300,000 gals; 72 hydrants, Ludlow; pipe 18 miles, 4 to 12 in dia, National Tube Works; Ludlow valves; pressure, domestic 35, fire 100 pounds; water-works owned by company; cost to construct \$110,000; ann expenses \$6800; int on bonds 6 per cent. Pres, C. F. Kindred; supt, H. D. Powers; mayor, W. Hemstead; city clerk, P. Murphy.

MINNESOTA—Continued.

Buffalo, Wright Co., population 800; fire area 40 acres; mercantile buildings, wood and brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck; value of fire department equipment \$400; total membership 18, volunteers. Mayor, A. Y. Eaton.

Caledonia, Houston Co., population 1200; buildings, brick and wood, 2 stories; wooden roofs permitted. Fire department—2 hand engines, ladders, axes, etc.; value of fire department equipment \$300. Chief engineer, W. H. Harries.

WATER SUPPLY—Source, wells and cisterns.

Canby, Yellow Medicine Co., population 550; buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck; total ann expenses of department \$50 (1898). Chief engineer, H. Bieseker.

WATER SUPPLY—Source, wells and streams. Town clerk, P. C. Scott.

Cannon Falls, Goodhue Co., population 942; buildings, stone and brick, 1½ and 2 stories. Fire department—3 hose carriages; hose cotton, good 500 ft; rubber good 1000 ft; value of fire department equipment \$1800; total membership 33, volunteers; bell alarm. Chief engineer, F. B. Seager.

WATER SUPPLY—Source, well; system, pumping to reservoir; reservoir cap 175,000 gals; windmill pump; 2 hydrants, Galvin; pipe 1500 ft, 8 in dia; pressure 75 pounds; water-works owned by village, cost to construct \$5500; int on bonds 6 per cent. Pres of village, F. B. Seager; recorder, J. A. Wilson.

Carver, Carver Co., population 800; buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 700 ft; value of fire department equipment \$1800; total membership 40, volunteers; bell alarm. Chief engineer, C. Bristle.

WATER SUPPLY—Source, cisterns; 2 reservoirs, cap 800 barrels each. Town clerk, O. C. Brunins.

Chaska, Carver Co., population 2600; mercantile buildings, brick and wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 900 ft, inferior 300 ft; value of fire department equipment \$3000; total membership 90, volunteers; bell alarm. Chief engineer, Geo. Henk.

WATER SUPPLY—Source, river; 8 cisterns. Village clerk, Paul Hartman.

Cold Spring, Stearns Co., population 850; fire area 640 acres; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 200 ft; value of fire department equipment \$400; value of buildings occupied \$50; total ann expenses of department \$30; total membership 25, volunteers; bell alarm. Chief engineer, John L. Bold.

WATER SUPPLY—Source, river and wells. Village recorder, M. Kummer.

Crookston, Polk Co., population 6000; mercantile buildings, wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted. Fire department—1 chemical engine on wheels, 1 hook and ladder truck, 5 hose carriages; hose cotton, good 500 ft, inferior 200 ft, rubber good 1000 ft, inferior 1000 ft; value of fire department equipment \$5000; value of buildings occupied \$5000; total ann expenses of department \$1000; total membership 40, volunteers; bell alarm; electric bell at chief's residence; 4 fire companies. Chief engineer, Ed. Wiley; chairman of fire and water com, Aug. Walter.

WATER SUPPLY—Source, Red Lake River; system, direct pumping; Worthington and Holly pumping engines, dy cap 3,000,000 gals; hydrants 42, Ludlow; pipe 7 miles, valves, Ludlow; 1 meter; pressure, domestic 65, fire 100 pounds; water-works owned by company; cost to construct \$150,000; ann expenses \$2000; int on bonds 7 per cent. Pres and supt, D. Jacobs; city clerk, John Paterson.

Delano, Wright Co., population 1080; buildings, brick and wood, 1 to 3 stories, wooden roofs permitted. Fire department—1 hand engine, 8 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft, inferior 200 ft; value of fire department equipment \$2000; total ann expenses of department \$200 (1898); total membership 35, volunteers; bell alarm. Chief engineer, O. L. Billings.

WATER SUPPLY—Source, river and cisterns. Town clerk, L. P. Probst.

Duluth, St. Louis Co., population 40,000 (report of 1899). Fire department—1 steam fire engine; 9 hose carriages; hose linen, good 2000 ft; rubber good 3000 ft; inferior 1800 ft; total membership 112, paid full time 20, paid part time 92. Chief engineer, T. W. Hathaway.

WATER SUPPLY—Source, Lake Superior; system, pumping to reservoir; reservoir cap 4,000,000 gals; Worthington, Blake, Gaskill pumping engines, dy cap 10,000,000 gals; 300 hydrants, Ludlow, Mathews; pipe 30 miles, 4 to 30 in dia; 300 valves, Eddy, Ludlow, Galvin; 110 meters, Hersey, Crown, Worthington, Gem; quality of water best; pressure 5 to 110 pounds; water-works owned by company. Pres of com, R. L. Belknap; supt, Wm. Craig; mayor, M. J. Davis; city clerk, Chas. E. Baden.

Fairbault, Rice Co., population 16459; fire area 12 blocks; mercantile buildings, brick, stone and wood, 2 and 3 stories; private, brick and wood, 1½ and 2 stories, fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; hose rubber, good 2500 ft; value of fire department equipment \$10,000; value of buildings occupied \$10,000; total ann expenses of department \$7500; total membership 150, paid; bell alarm. Chief engineer, O. Strouber.

WATER SUPPLY—Source, wells; system, pumping to reservoir; reservoir, cap 1,000,000 gals; Deane pumping engines, dy cap 1,000,000 gals; 50 hydrants, Chapman; pipe 7-10 miles, 4 to 14 in dia, Long; 37 valves, Chapman; 11 meters, Worthington, Union; quality of water good; pressure 35 pounds; water-works owned by company; cost to construct \$90,000; ann expenses \$3000; int on bonds 6 per cent. Pres of com, A. T. Rand; supt, A. C. Miller; mayor, F. W. Winton.

Farmington, Dakota Co., population 1000; fire area 4 blocks; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not built in fire limits; fireworks ordinance. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 600 ft; value of fire department equipment \$2000; value of buildings occupied \$300. total ann expenses of department \$100; total membership 25, volunteers; bell alarm. Chief engineer, E. Z. Needham; chairman of fire and water com, E. L. Brackett.

WATER SUPPLY—Source, wells.

Fergus Falls, Otter Tail Co., population 5000; fire area 1000 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 Silsby steam fire engine, 1 Rumsey hook and ladder truck, 4 hose carriages; hose cotton, good 500 ft, rubber good 1000 ft, linen good 1000 ft; value of fire department equipment \$10,000; value of buildings occupied \$4000; total ann expenses of department \$5000; total membership 100, paid full time 1, volunteers 99; bell alarm; 1 engine company, 1 hook and ladder company, 4 hose companies. Chief engineer, Alex. Van Praag; chairman of fire and water com, E. E. Shaver.

WATER SUPPLY—Source, Red River of the North; system, direct pumping; Worthington pumping engines, dy cap 4,250,000 gals; 55 hydrants, Ludlow; pipe 9½ miles, 4 to 12 in dia, Addyston, National; 88 valves, Ludlow; 2 meters, Worthington; quality of water good; pressure, domestic 55, fire 100 pounds; water-works owned by company; cost to construct \$147,000; int on bonds 6 per cent. Supt, Oscar Moore; mayor, J. W. Earl.

Glencoe, McLeod Co., population 1555; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 chemical engine on wheels, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 1000 ft; value of fire department equipment \$3500; total membership 70, volunteers; bell alarm. Chief engineer, N. Hassan.

WATER SUPPLY—Source, 5 wells and cisterns. Town clerk, A. S. Snyder.

Glenwood, Pope Co., population 700; buildings, brick and wood, 1½ and 2 stories; shingle, gravel and tin roofs. Fire department—3 hose carriages, hooks and ladders; hose cotton, good 1000 ft, rubber inferior 250 ft; value of fire department equipment \$1400; total ann expenses of department \$400 (1898); total membership 15, volunteers; bell alarm. Chief engineer, F. L. Simmons.

WATER SUPPLY—Source, Spring Creek; system, gravity; impounding reservoir, cap 180,000 gals; Ludlow hydrants; 1 6-10 miles pipe; pressure 60 pounds; water-works owned by village; cost to construct \$7000; ann expenses \$500; int on bonds 10 per cent.

Hallock, Kittson Co., population 600; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 chemical engine on wheels, 5 chemi

al extinguishers, 1 hook and ladder truck, 1 hose carriage; force pumps, hand brake; hose linen, good 150 ft, rubber good 250 ft; 3 horses, value \$400; value of fire department equipment \$3000; value of buildings occupied \$1500; total ann expenses of department \$100; total membership 90, volunteers 60; 1 engine company, 1 hook and ladder company. Chief engineer, Ed. H. Love; chairman of fire and water com, E. Geo. Thompson.

Hastings, Dakota Co., population 4500; fire area 800 acres; mercantile buildings, brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted in business section. Fire department—1 steam fire engine, hook and ladder truck, 8 hose carriages; hose rubber, good 2900 ft, inferior 200 ft; 2 horses, value \$350; value of fire department equipment \$5500; value of buildings occupied \$300; total ann expenses of department \$350; total membership 20, paid part time; bell alarm. Chief engineer, V. Shepherd.

WATER SUPPLY—Source, Mississippi River and cisterns. Mayor, Wm. Hodgson; town clerk, J. Langensfeld.

Henderson, Sibley Co., population 568; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 2 chemical extinguishers, 2 hook and ladder trucks, 1 hose carriage; hose rubber, good 60 ft; value of fire department equipment \$3000; total ann expenses of department \$50; total membership 42, volunteers; bell alarm. Chief engineer, W. Sheridan.

WATER SUPPLY—Source, cisterns. Mayor, Pat. Barry; village clerk, C. Bismar.

Hokah, Houston Co., population 800; mercantile buildings, brick and wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted. Fire department—3 hand engines; hose cotton, good 200 ft, value of fire department equipment \$3000; value of buildings occupied \$300; hook and ladder company.

Jackson, Jackson Co., population 1200; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; wooden roofs not used on new store buildings; fireworks ordinance. Fire department—1 hand engine, 12 chemical extinguishers, 1 hose carriage, hooks, ladders and buckets; hose rubber, good 250 ft, inferior 100 ft; value of fire department equipment \$1000; value of buildings occupied \$100; total membership 85, volunteers; bell alarm. Chief engineer, A. C. Serum.

WATER SUPPLY—Source, wells. Town clerk, E. J. Ditt.

Janesville, Waseca Co., population 1900; fire area 6 blocks; mercantile buildings, brick, 1 story; private, wood, 1 to 1½ stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 500 ft.

WATER SUPPLY—System, pumping by windmill to 100 barrel tank. Councilman, John Finley.

Kasson, Dodge Co., population 1000; buildings, brick and wood, 2 stories; fireworks ordinance. Fire department—3 chemical extinguishers, 1 hook and ladder truck, hose carriage, 1 force pump on truck; hose rubber, good 50 ft; value of fire department equipment \$300; total membership 20, volunteers; bell alarm. Fire warden, A. A. Johnson.

WATER SUPPLY—Source, wells; system, windmill pumping to tank. Town clerk, Geo. Somer.

Lake City, Wabash Co., population 12496; fire area 0 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; metal roofs used; fireworks ordinance; causes of fire investigated. Fire department—1 steam engine; 1 hook and ladder truck, 8 hose carriages; siamese couplings used; hose cotton and linen, good 800 ft, value of fire department equipment \$7500; value of buildings occupied \$2000; total ann expenses of department \$200; total membership 51, paid full time 1, part aid 50; bell alarm. Chief engineer, James H. Gillett.

WATER SUPPLY—Source, lake; system, pumping to 3 cisterns, cap of cisterns 2200 barrels. City clerk, R. H. Leal.

Laurelboro, Fillmore Co., population 1108; buildings, wood, 2 stories; wooden roofs not permitted in business section. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 500 ft, rubber good 500 ft; value of fire department equipment \$7000; value of buildings occupied \$3000; total ann expenses of department \$500; total membership 13, volunteers; bell alarm; 3 hose companies. Chief engineer, P. Hebbestad; chairman of fire and water com, M. Hauck.

WATER SUPPLY—Source, well; system, pumping to reservoir; reservoir cap, 250,000 gals; windmill pump, dy cap, 5,000 gals, 6 hydrants; pipe ¼ mile, 8 in dia; pressure 2 pounds; water-works owned by village; cost to con-

struct \$10,000; ann expenses \$200; int on bonds 7 per cent. Sec of com, John Johnson; mayor, S. A. Nelson; city clerk, H. C. Shelberg.

Litchfield, Meeker Co., population 3000; fire area 640 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hand engine, 1 chemical engine on wheels, 12 chemical extinguishers, 2 hook and ladder trucks, 8 hose carriages; hose rubber, good 900 ft, inferior 600 ft; value of fire department equipment \$10,000; value of buildings occupied \$4000; total ann expenses of department \$800; total membership 75, volunteers; bell alarm. Chief engineer, E. F. Roberts; chairman of fire and water com, A. Nelson.

WATER SUPPLY—Source, 3 wells; 5 cisterns; supplied by hand pumps and windmill. Village clerk, A. J. Keocle.

Laverne, Rock Co., population 2000; buildings, stone and brick, 2 stories. Fire department—1 hand engine, 1 chemical engine, 6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 800 ft, rubber good 500 ft; value of fire department equipment \$3500. No organized department.

WATER SUPPLY—Source, wells and cisterns; 2 tanks, cap 500 gals each. Town clerk, M. Webber.

Madison, Lac-qui-Paille Co., population 800; fire area ¼ mile; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 1 hose carriage; 3 force pumps with 400 ft hose; hose rubber, good 400 ft; value of fire department equipment \$350; value of buildings occupied \$1000; bell alarm.

Mankato, Blue Earth Co., population 11,000; fire area 24 blocks; buildings, brick and wood, 1½ and 2 stories; fireworks ordinance; causes of fire investigated. Fire department—1 chemical engine, 4 chemical extinguishers, 2 hook and ladder trucks, 4 hose carriages; siamese couplings; hose cotton, good 1100 ft, rubber good 2200 ft; value of fire department equipment \$3500; total ann expenses of department \$750; total membership 110, volunteers; electric bell alarm. Chief engineer, Geo. M. Phillips.

WATER SUPPLY—Source, flowing wells; system, pumping to reservoir; Gaskill pumping engines, dy cap 1,000,000 gals; 76 hydrants, R. D. Wood & Co. and Gaskill; pipe 24,625 ft, 4 to 12 in dia, Dennis, Long & Co. and Lake Shore; 15 valves, R. D. Wood & Co. and Gaskill; 3 meters; quality of water good; pressure 100 pounds; cost to construct \$61,000; ann expenses \$3500. Supt, E. V. Watters; mayor, A. R. Pfefer; city engineer, M. B. Haynes.

Mapleton, Blue Earth Co., population 800; fire area 80 acres; mercantile buildings, wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 400 ft; value of fire department equipment \$1000; value of buildings occupied \$350; total membership 25. Chief engineer, John M. Sprague; chairman of fire and water com, Wm. N. Plymat.

WATER SUPPLY—Source, well 170 ft deep; system, pumping to a 2000-barrel tank elevated 30 ft; pipe 2 miles, 2 to 6 in dia.

Minneapolis, Hennepin Co., population 240,000; fire area 6 square miles; mercantile buildings, brick and stone, 3 to 6 stories; private, wood and brick, 2 stories; slate or tin roofs; fireworks ordinance; causes of fire investigated. Fire department—14 steam fire engines, 6 chemical engines, 18 chemical extinguishers, 5 hook and ladder trucks, 15 hose carriages, 1 supply wagon, siamese couplings; hose cotton, good 500 ft, rubber good, 37,500 ft; 114 horses; value of fire department equipment \$160,625; value of 15 buildings owned \$142,301; total ann expenses of department \$240,378; total membership 204, paid full time; telegraph alarm; 174 street boxes and 8 private. Chief engineer, F. L. Stetson.

WATER SUPPLY—Source, river; system, direct; Worthington and Waters pumping engines, dy cap 70,000,000 gals; 1496 hydrants, Mathews; pipe 143 miles, 6 to 36 in dia; 1147 valves, Eddy; 408 meters, Hersey, Worthington; quality of water good; pressure 80 pounds; water-works owned by city; cost to construct \$2,268,370; ann expenses \$22,000. Chairman of com, F. C. Barrows; supt, J. H. McConnell; mayor, E. C. Babb; city clerk, Chas. F. Haney.

Montgomery, Le Seuer Co., population 830; buildings, wood, 1½ and 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 300 ft, inferior 50 ft; total ann expenses of department about \$100; total membership 25, volunteer, paid part time; bell alarm. Chief engineer, J. A. Stratton.

MINNESOTA—Continued.

WATER SUPPLY—Source, cisterns. Town clerk, Frank Baker.

Moorhead, Clay Co., population 3600; mercantile buildings, brick and wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—3 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, inferior 500 ft, rubber good 1000 ft, inferior 1000 ft; value of fire department equipment \$6500; value of buildings occupied \$1500; total ann expenses of department \$100; total membership 40, volunteers; steam whistle alarm; 2 fire companies. Chief engineer, A. J. Wright; chairman of fire and water com, L. M. Anderson.

WATER SUPPLY—Source, river; system, direct. Blake pumping engines; 75 hydrants; pipe 4 miles, 4 to 10 in dia; pressure, domestic 30, fire 100 pounds; cost to construct \$25,000; ann expenses \$4000; int on bonds 7 per cent.

Morris, Stevens Co., population 1700; fire area 40 acres; mercantile buildings, wood, 2 stories; private, wood, 1 to 4 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft, rubber good 1000 ft; value of fire department equipment \$2500; value of buildings occupied \$2000; total ann expenses of department \$300; total membership 50, volunteer; bell alarm; 3 fire companies. Chief engineer, O. F. Tewksbury; chairman of fire and water com, Joe Flynn.

WATER SUPPLY—Source, well and lake; 8 tanks; also cisterns of 1500 barrels cap each. Village clerk, W. W. Griswold.

New Prague, Scott Co., population 1800; mercantile buildings, wood and brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 1800 ft; total membership 28, volunteer; bell alarm. Chief engineer, J. Landenberger.

WATER SUPPLY—Source and system not given; 6 tanks, cap 800 barrels each.

New Ulm, Brown Co., population 4500; mercantile buildings, brick, 2 stories; private, brick and wood 1½ and 2 stories; wooden roofs not permitted inside fire limits. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 250 ft, linen good 1500 ft, inferior 50 ft; value of fire department equipment \$5000; value of buildings occupied \$1000; total ann expenses of department \$1800; total membership 60, volunteer; bell alarm. Chief engineer, Chas. Brust; chairman of fire and water com, C. L. Roosa.

WATER SUPPLY—Source, well; system, pumping to reservoir; reservoir cap 117,250 gals; Smith-Vaile pumping engines, dy cap 1,000,000 gals; 13 hydrants, R. D. Wood & Co.; pipe 2800 ft, 8 to 10 in dia; water-works owned by city; cost to construct \$15,000; int on bonds 6 per cent. Mayor, Chas. Wagner; city clerk, Louis Schilling.

Northfield, Rice Co., population 4000; fire area 2500 acres; mercantile buildings, brick and stone; 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 500 ft, rubber good 1500 ft, inferior 500 ft; value of fire department equipment \$6000; value of buildings occupied \$4000; total ann expenses of department \$900; total membership 75, volunteer; bell alarm; 4 fire companies. Chief engineer, R. C. Phillips; chairman of fire and water com, Peter Moes.

WATER SUPPLY—Source not given; system, pumping to 2 cisterns, cap 1600 barrels dy; 8 hydrants; pipe 8 in dia; pressure 150 pounds. Town clerk, W. W. Clark.

North St. Paul, Ramsey Co., population 3000; fire area 150 acres; mercantile buildings, brick, 2 to 5 stories; private, wood, 1½ stories; roofs iron and gravel; fireworks ordinance. Fire department—1 chemical engine on wheels; 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 600 ft, rubber good 600 ft; value of fire department equipment \$3000; value of buildings occupied \$3500; total membership 58, volunteer; electric alarm; 4 fire companies. Chief engineer, C. B. Brody; chairman of fire and water com, Alfred Freshel.

WATER SUPPLY—Source not given; system, direct; cost to construct \$16,000.

Owatonna, Steele Co., population 2800; fire area 30 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—2 chemi-

cal engines, 4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 600 ft, rubber good 800 ft; value of fire department equipment \$7000; value of building occupied \$3000; total ann expenses of department \$300; total membership 50, volunteer; bell alarm. Chief engineer, C. E. Luce; chairman of fire and water com, C. F. Backus.

WATER SUPPLY—Source, drilled well 650 ft; system, pumping to standpipe and direct; standpipe cap 1,000,000 gals; Smedley pump; 28 hydrants, R. D. Wood & Co.; pipe 8 miles, 4 to 10 in dia; quality of water soft; water-works owned by city; cost to construct \$30,000; ann expenses \$5. Supt, W. W. Curtis; mayor, E. M. Morehouse; city clerk, S. M. Byrnes.

Osakis, Douglas Co., population 600; fire area 4 square miles; buildings, wood, 1½ and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hose carriage, 3 sets extension ladders and 8 hand pumps; hose cotton, good 1000 ft, inferior 300 ft; value of fire department equipment \$3500; value of buildings occupied \$200; total membership 30, volunteers; steam whistle alarm. Chief engineer, John R. Gallagher.

WATER SUPPLY—Source and system not given; 100 barrel cistern.

Paynesville, Stearns Co., population 500; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hooks, ladders and pails; hose cotton, good 600 ft, inferior 600 ft; value of fire department equipment \$1000; value of buildings occupied \$100; total ann expenses of department \$20; total membership 20, volunteer; steam whistle alarm. Chief engineer, Fred. Harper; chairman of fire and water com, R. J. Tuttle.

Pipe Stone, Pipe Stone Co., population 1400; mercantile buildings, stone and wood, wooden roofs permitted; fireworks ordinance. Fire department—3 chemical engines on wheels, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$3000; value of buildings occupied \$1000; total membership 60, volunteer; bell alarm. Chief engineer, W. B. Brown.

WATER SUPPLY—Source, well; system, pumping to standpipe; standpipe cap 90,000 gals; 10 hydrants, Chapman; pipe 3 miles, 8 and 4 in dia; pressure 40 pounds; cost to construct \$20,000; ann expenses \$500; int on bonds 6 per cent. Chairman of com, C. C. Goodnow.

Presten, Fillmore Co., population 1200; buildings, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 600 ft; value of fire department equipment \$1000; total ann expenses of department about \$400; total membership 40, volunteers, paid part time; bell alarm. Chief engineer, Geo. Remmer.

WATER SUPPLY—Source, river, wells and cistern. Village clerk, C. Peterson.

Red Wing, Goodhue Co., population 8000 mercantile buildings, brick and stone, 3 and 4 stories; private, wood, 2 stories; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages; hose rubber, good 5000 ft, inferior 1500 ft; value of fire department equipment \$50,000; value of buildings occupied \$20,000; total ann expenses of department \$2500; total membership 63, volunteers; electric alarm. Chief engineer, J. H. Webster.

WATER SUPPLY—Source, river; system, pumping to reservoir; cap of reservoir 1,000,000 gals; Blake pumping engines, dy cap 1,000,000 gals; 65 hydrants, Galvin & Chapin; pipe 7½ miles, 4 to 14 in dia, St. Louis Pipe Co.; 28 valves, Galvin & Chapin; 50 meters, Nat'l & Hersey; quality of water good; pressure 110 pounds; water-works owned by city; cost to construct \$62,400; ann expenses \$500. Chairman of com, F. B. Howe; supt, W. I. Miller; mayor, F. B. Howe; city clerk, S. J. Willard.

Redwood Falls, Redwood Co., population 1500; buildings, brick and wood, 1 and 2 stories. Fire department—1 chemical engine on wheels, 1 hook and ladder truck; value of fire department equipment \$3500; total membership 20, volunteers; bell alarm. Chief engineer, O. W. McMillan.

WATER SUPPLY—Source, wells and cisterns. Town clerk, E. D. French.

Rochester, Olmstead Co., population 15322. Fire department—1 steam fire engine, 2 hook and ladder trucks, 4 hose carriages; hose cotton, inferior 500 ft, rubber inferior 1500 ft; total membership 30, paid. Chief engineer, W. S. Elkins.

WATER SUPPLY—Source, springs; system, pumping to standpipe; 6 cisterns; standpipe cap, 225,000 gals; Worth

ington pumping engines, dy cap 2,000,000 gals; 150 hydrants, Ludlow; pipe 2½ miles, 4 to 14 in dia; valves, Ludlow; pressure, domestic 75, fire 150 pounds; water-works owned by company; cost to construct \$150,000; ann expenses est \$500; int on bonds 6 per cent. Pres of com, J. F. Moffett; supt, Chas. Streeter; town clerk, E. Yetter.

Rosemount, Dakota Co., buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$1800; total membership 18, volunteers. Chief engineer, M. Hyam.

WATER SUPPLY—Source, wells; system, pumping to tanks; 4 tanks, cap 2000 barrels each. Town clerk, Thos. Moran.

Rushford, Fillmore Co., population 1800; buildings, stone and wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 75 leather buckets; total ann expenses of department \$100 (1888); total membership 30, volunteers; bell alarm.

WATER SUPPLY—Source, driven wells. Town clerk, F. Oleson.

St. Charles, Winona Co., population 1188; buildings, brick and wood, 1 to 3 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$200; total membership 34, volunteers; bell alarm. Chief engineer, C. G. Batchelder.

WATER SUPPLY—Source not stated; 1 tank cap 1000 barrels; 11 hydrants; pipe 1½ miles. Village recorder, Thos. P. Dixon.

St. Cloud, Stearns Co., population 8000; mercantile buildings, wood and brick, 2 to 4 stories; private, wood, stone and brick, 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 800 ft, inferior 600 ft; value of fire department equipment \$2800; total ann expenses of department \$2800; total membership 180, volunteers; electric alarm. Chief engineer, R. R. Griebler.

WATER SUPPLY—Source, Mississippi River; system, pumping to standpipe and direct; standpipe cap 350,000 gals; Deane and Holly-Gaskill pumping engines, dy cap 3,000,000 gals; 100 hydrants, Coffin; pipe 9 miles, 4 to 12 in dia, Shickle, H. & H.; 27 gates, Coffin; 8 meters, Union; pressure 40 to 100 pounds; water-works owned by company; cost to construct \$125,000; ann expenses \$200; int on bonds 6 per cent. Pres of com, E. T. Sykes; supt, Theo. Weinhaus; mayor, W. Westerman; city clerk, Peter Buck.

St. Paul, Ramsey Co., population 215,000; fire area 81,000 acres; mercantile buildings, stone, brick, terra cotta and wood, 2 to 10 stories; private, stone, brick, terra cotta and wood, 2 to 8 stories; wooden roofs permitted in fire limits; fireworks ordinance. Fire department—10 steam fire engines, 9 chemical engines on wheels, 8 chemical extinguishers, 8 hook and ladder trucks, 3 aerial trucks, 19 hose carriages, 16 supply wagons, water tower, hose cotton, good 17,450 ft, rubber good 9800 ft, 08 horses, value \$25,750; value of fire department equipment \$104,410; value of buildings occupied \$173,450; value of real estate \$140,800; total ann expenses of department \$224,761; total membership 194, paid full time; firewell alarm; 136 street boxes. Chief engineer, John Jackson; Chairman of board, Reuben Warner.

WATER SUPPLY—Source, chain of lakes; system, low service, gravity; high service, pumping to reservoir. Allis pumping engines, dy cap 6,000,000 gals; 10,000,000 gal Deane pump ordered, 1471 hydrants, Mathews; pipe 60½ miles, 4 to 36 in dia, Shickle, H. & H.; 1479 valves, Boston, Wood, Galvin; 320 meters, Worthington, Union, Crown, Empire, Hersey, Thomson, Frost; quality of water best; pressure 80 to 100 pounds; water-works owned by city; cost to construct \$3,549,351; ann expenses \$0,072; int on bonds 4 to 5 per cent. Pres of com, J. F. Ioyt; supt, J. B. Overton; mayor, R. A. Smith.

St. Peter, Nicolett Co., population 4500; mercantile buildings, brick, 2 stories; private, wood, 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft; value of fire department equipment \$2000; value of buildings occupied \$000; total ann expenses of department \$150; total membership 65, volunteers; bell alarm. Chief engineer, John McCabe.

WATER SUPPLY—Source, well; system, pumping to standpipe; standpipe cap 142,000 gals; Smedley pumping engines, dy cap 1,700,000 gals; 35 hydrants, Chapman; pipe 8 miles, 4 to 12 in dia, Shickle, H. & H.; 20 valves, Chapman; 1 meter; quality of water good; pressure, domestic 75, fire 80 pounds; water-works owned by city; cost to construct \$28,000; ann expenses \$600. Mayor, Philip Dick; city clerk, C. R. Davis.

Sauk Centre, Stearns Co., population 3000; buildings, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft; value of fire department equipment \$2500; value of building occupied \$2000; total membership 50, volunteers; electric alarm; 5 street boxes. Chief engineer, L. E. Coe.

WATER SUPPLY—Source, Sauk Lake; system, direct pumping; Worthington pumps, dy cap 1,000,000 gals; 15 hydrants, Ludlow; pipe 1½ miles, 6 and 8 in dia; National meters; pressure, domestic 50, fire 125 pounds; water-works owned by company which has failed; operated by city pending result of litigation; cost to construct \$14,000; ann expenses \$120; int on bonds 6 per cent. Supt, L. E. Coe; mayor, W. S. Dean; town clerk, A. H. Pettit.

Shakopee, Scott Co., population 2500; fire area 15 acres; mercantile buildings, brick and stone, 2 and 3 stories; private, brick, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 700 ft, rubber good 1800 ft; value of fire department equipment \$3700; value of buildings occupied \$4000; total ann expenses of department \$1206; total membership 90, volunteers; 1 engine company, 1 hook and ladder company, 1 hose company. Chief engineer, E. J. Gellenbeck.

WATER SUPPLY—Source, cisterns. Town clerk, J. A. Collar.

South St. Paul, Ramsey Co., population 8000; mercantile buildings, brick, 4 and 5 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire department—3 steam fire engines; hose cotton 7700 ft, rubber 300 ft, leather good 2800 ft, inferior 300 ft; value of fire department equipment \$12,000; value of buildings occupied \$8000; total membership 60, paid part time 8; bells. Chief engineer and chairman of fire and water com, Frank I. Waterous.

Springfield, Brown Co., population 850; fire area 10 acres; mercantile buildings, wood, 2 stories; private, wood, 1 to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 2 hook and ladder trucks, 1 hose carriage; hose from railroad tank forced by round-house engine; value of fire department equipment \$1000; value of buildings occupied \$400; total ann expenses of department \$100; total membership 25, volunteers; triangle alarm. Chief engineer, Chas. Olsen.

Spring Valley, Fillmore Co., population 1188; buildings, wood, 1 and 2 stories; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose cart; value of fire department equipment \$1500; value of building occupied \$600; total membership 50, volunteers; bell alarm.

WATER SUPPLY—Source, creek; 2 cisterns. Mayor, C. M. Clark; village clerk, J. C. Holpkat.

Stillwater, Washington Co., population 117,437; buildings, wood, brick and stone; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 10 hose carriages; hose good, 10,000 ft; 6 horses; value of fire department equipment \$10,000; value of building occupied \$1300; total membership 23, paid full time 6; electric and whistle alarm; 15 street boxes. Chief engineer, F. E. Joy.

WATER SUPPLY—Source, McKusick Lake; system, gravity and pumping to tanks; cap of tanks 100,000 gals each; 2 Blake pumping engines, dy cap 2,000,000 gals; 88 hydrants, Ludlow; pipe 9 4-10 miles, 4 to 16 in dia; Ludlow valves; 3 meters; filtration, gravel and charcoal; pressure, domestic 60, fire 60 to 90 pounds; water-works owned by company; cost to construct \$200,000; ann expenses \$4000; int on bonds 7 per cent. Pres of com, E. W. Durant; supt, H. H. Harrison; mayor, G. M. Seymour; city clerk, E. A. Hopkins, Jr.

Wabasha, Wabasha Co., population 2800; buildings, brick and wood, 2 stories. Fire department—1 steam fire engine, 1 chemical engine on wheels, 1 hook and ladder truck; bell alarm. Chief engineer, M. Kennedy.

WATER SUPPLY—Source, Mississippi River; system, direct pumping; Silsby pumping engines, quality of water salt; cost to construct \$6000; ann expenses \$800; int on bonds 6 per cent. Mayor, Jacob Tenney; town clerk, R. E. Stearns.

Waconia, Carver Co., buildings, wood, 1 and 2 stories; wooden roof permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; value of fire department equipment \$3000; total ann expenses of department \$50 (1888); total membership 48, volunteers; bell alarm. Chief engineer, J. Kugler.

WATER SUPPLY—Source and system not given; 5 tanks, cap 500 barrels each; cisterns. Town clerk, A. E. Kaeder.

MINNESOTA—Continued.

Warren, Marshall Co., population 900; fire area 240 acres; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck; value of fire department equipment \$5000.

Waseca, Waseca Co., population 12500; buildings, wood and brick. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 1250 ft.; value of fire department equipment \$1500; total membership 86, volunteers; bell and whistle alarm.

WATER SUPPLY—Source, lake and cisterns. Town clerk, John Moonan.

Watertown, Carver Co., buildings, wood, 1½ and 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 500 ft., inferior 150 ft.; value of fire department equipment \$1000; total ann expenses of department \$150 (1888); total membership 25, volunteers; bell alarm. Chief engineer, F. A. Barth.

WATER SUPPLY—Source, rivers and cisterns. Town clerk, Walter St. John.

Wells, Fairbault Co., population 1661; buildings, brick and wood, 1 to 2 stories; wooden roofs permitted. Fire department—1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber lined, good 800 ft.; value of fire department equipment \$2000; total ann expenses of department \$500 (1888); total membership 60, paid part time 30; bell alarm. Chief engineer, G. W. Fellows.

WATER SUPPLY—Source and system not given; 4 tanks cap 500 barrels each. Town clerk, J. A. Jonson.

West St. Paul, Ramsey Co. (see St. Paul).

Willmar, Kandiyohi Co., population 1500; buildings, brick and wood, 1 to 3 stories. Fire department—1 steam fire engine, 1 hand engine, 1 chemical engine on wheels,

1 hook and ladder truck, 2 hose carriages; hose cotton, good 1200 ft., rubber good 400 ft.; value of fire department equipment \$4500; value of building occupied \$1000; total ann expenses of department \$300 (1888); total membership 37, volunteers; bell and whistle alarm. Chief engineer, M. D. Manning.

WATER SUPPLY—Source and system not given; cisterns; 2 supply tanks. Town clerk, A. Crosby.

Winona, Winona Co., population 23,000. Fire department—1 steam fire engine, 1 hook and ladder truck, 6 hose carriages; hose cotton 2000 ft., rubber good 6000 ft.; total membership 150, volunteers. Chief engineer, M. Hanley.

WATER SUPPLY—Source, 2 wells near Mississippi River; system, pumping to standpipe and direct; Worthington pumping engines, dy cap 5,000,000 gals; 175 hydrants; pipe 16 miles, Long; pressure, domestic 40, fire 90 pounds; water-works owned by city; cost to construct \$200,000; ann expenses \$14,000; int on bonds 4½ per cent. Chairman of com, John B. Fellows; supt, Thos. Botham; city clerk O. N. Clark.

Zumbrota, Goodhue Co., population 1000; buildings, wood, 2 stories; wooden roofs permitted. Fire department—10 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1200 ft.; value of fire department equipment \$7000; total ann expenses of department \$500; total membership 55, volunteers; bell alarm.

WATER SUPPLY—Source, river; system, direct pumping; 6 hydrants; pipe 1 mile, 4 to 9 in dia; pressure 140 pounds; cost to construct \$8000; ann expenses \$350. Supt, P. Yochem; mayor and pres, W. F. Bevers; village recorder, F. N. Lee.

The following places have no fire protection: Battle Lake, Otter Tail Co., population 182. Graceville, Big Stone Co., population 40 (has 2 dozen chemical extinguishers). La Crescent, Houston Co., population 200.

MISSISSIPPI.

Aberdeen, Monroe Co., population 4000; fire area 200 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose rubber, good 1500 ft.; 2 horses; value of fire department equipment \$7000; value of building occupied \$1500; total ann expenses of department \$350; total membership 120, volunteers; bell alarm.

WATER SUPPLY—Source, 12 artesian wells; 4 reservoirs, cap 16,000 gals each.

Bay St. Louis, Hancock Co., population 2000; buildings, wood, 1 story. Fire department—1 hand engine, 4 chemical extinguishers, 1 Babcock hook and ladder truck; hose cotton, good 200 ft., inferior 200 ft.; value of fire department equipment \$1700; value of building occupied \$1500; total membership 31, volunteers. Chief engineer, John Dillman.

WATER SUPPLY—Source, wells and cisterns.

Biloxi, Harrison Co., population 4000; fire area 5 sq. miles; buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; buckets; hose cotton; good 500 ft., rubber good 300 ft., inferior 300 ft.; value of fire department equipment \$10,000; value of buildings occupied \$2000; total membership 150, volunteers; bell alarm. Chief engineer, Phil McCabe.

WATER SUPPLY—Source, artesian well; pipe 4 miles, 4 in dia.

Brookhaven, Lincoln Co., population 2500; mercantile buildings, brick and wood, 1 and 2 stories; private, wood, 1 story; causes of fire investigated. Fire department—1 hand engine, 6 chemical extinguishers, 2 hook and ladder trucks, 1 hose carriage; hose rubber, good 700 ft.; value of fire department equipment \$2500; total ann expenses of department \$150; total membership 150; bell alarm.

WATER SUPPLY—Source, 6 cisterns. Town clerk, B. T. Alkins.

Canton, Madison Co., population 2028; fire area 640 acres; mercantile buildings, brick, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1600 ft., inferior 400 ft.; 2 horses, hired; value of fire department equipment \$3000; value of 2 buildings owned \$300, 1 rented at \$20 per year; total ann expenses of de-

partment \$2000; total membership 125, volunteers; bell alarm. Chief engineer, W. L. Craig.

WATER SUPPLY—Source, springs, wells; 4 cisterns. Town clerk, R. W. Durfee.

Columbus, Lowndes Co., population 5350; fire area 240 acres; mercantile buildings, brick, 2 to 4 stories; private, brick and wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 1 hand engine, 1 hook and ladder truck, 6 hose carriages; siamese couplings used; hose rubber, good 2000 ft., inferior 1000 ft.; value of fire department equipment \$20,000; value of 4 buildings occupied \$5000; total ann expenses of department \$1000; total membership 200; bell alarm. Chief engineer, J. E. Leigh.

WATER SUPPLY—Source, 2 artesian wells; system, pumping to reservoir; reservoir cap 90,000 gals; 2 Knowles pumping engines, dy cap 100,000 gals; 100 hydrants; pipe 3 miles, 4 in dia; 4 meters; pressure 10 to 60 pounds; water-works owned by city; cost to construct \$25,000; ann expenses \$1200. Supt, R. J. Frierson; city clerk, S. W. Baker.

Crystal Springs, Copiah Co., population 1500; buildings, wood and brick, 1 story; wooden roofs permitted. Fire department—4 chemical extinguishers, 1 hook and ladder truck; value of fire department equipment \$600; total membership 40; volunteers; bell alarm. Chief engineer, C. Appel.

WATER SUPPLY—Source, public wells and cisterns. Town clerk, I. M. Eagan.

Greenville, Washington Co., population 2800; fire area 2000 acres; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 and 2 stories. Fire department—2 steam fire engines, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose rubber, good 900 ft., inferior 400 ft.; 2 horses; value of fire department equipment \$10,000; total ann expenses of department \$3000; total membership 50, paid 5; bell alarm.

WATER SUPPLY—Source, artesian well, with Mississippi River as reserve; system, direct pumping; 2 Gordon pumping engines, dy cap 2,500,000 gals; 65 hydrants; pipe 5½ miles, Addystone; water-works owned by company; cost to construct \$70,000. Pres of com, Louis Metesser; supt, James Burke; mayor, R. W. Telford; city clerk, Wm. Yerger.

Grenada, Grenada Co., population 3500; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories;

wooden roofs not permitted; fireworks ordinance. Fire department—1 hook and ladder truck.

Jackson, Hinds Co., population 5204; fire area 1500 acres; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—3 steam fire engines, 2 hand engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose rubber, good 2880 ft; value of fire department equipment \$9766; value of 6 buildings occupied \$8000; total ann expenses of department \$2500; total membership 247; bell alarm. Chief engineer, W. S. Hamilton.

WATER SUPPLY—Source, river; system, pumping to standpipe; pumping engines, dy cap 3,000,000 gals; 80 hydrants; pipe 18 miles, 4 to 12 in dia; pressure 60 to 125 pounds; water-works owned by company; cost to construct \$110,000. Pres of com, A. L. Saunders; supt, Chas. Dudley, mayor, Wm. Henry; city clerk, J. T. Buck.

Kosciusko, Attala Co., population 1400; buildings, brick and wood, 1 and 2 stories. Fire department—1 hook and ladder truck; value of fire department equipment \$750; total membership 20, volunteers; bell alarm.

WATER SUPPLY—Source, wells, Mayor, J. C. Clark; town clerk, J. D. Comfort.

Macon, Nottoway Co., population 2500; fire area 11 acres; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hook and ladder truck; total membership 35, volunteers; bell alarm; 1 hook and ladder company. W. M. Jones, pres.

WATER SUPPLY—Source, 250 cisterns, dy cap 10,000 gals. Town clerk, Wm. French.

McComb, Pike Co., population 1982; buildings, wood, 1 story; wooden roofs permitted. Fire department—1 hand engine, 1 chemical engine on wheels; 2 chemical extinguishers, 1 hook and ladder truck; hose rubber, good 500 ft; value of fire department equipment \$500; total ann expenses of department \$100; total membership 30, volunteers; bell and whistle alarm.

WATER SUPPLY—Source, 8 cisterns.

Meridian, Lauderdale Co., population 15,000; fire area 250 acres; mercantile buildings, brick, 2 to 5 stories; private, wood, 1 to 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—3 steam fire engines, 1 hand engine, 5 hose carriages; hose cotton, good 1500 ft, inferior 500 ft, rubber good 500 ft, inferior 500 ft; 2 horses, value \$500; value of fire department equipment \$18,000; value of buildings occupied \$2000; total ann expenses of department \$200; total membership 210, volunteers, paid 2; American alarm; 16 street boxes; 8 engine companies, 2 hose companies. Chief engineer, Joseph Swain; chairmen of fire and water coms, G. Coleman, C. W. Gallagher.

WATER SUPPLY—Source, springs and surface water; system, gravity and direct pumping; reservoir, cap 200,000 gals; Worthington pumping engines, dy cap 2,500,000 gals; 90 hydrants, Ludlow; pipe 9 8-10 miles. Wood; Ludlow valves; 8 meters; pressure, domestic 60, fire 90 pounds; water-works owned by company; cost to construct \$125,000; ann expenses \$2400. Supt, Geo. B. Opp; city clerk, J. R. McElroy.

Moss Point, Jackson Co., population 2500. Fire department—3 hand engines; 350 ft good hose; total membership 85, volunteers.

WATER SUPPLY—Source, river and lake.

Natchez, Adams Co., population 12,000; mercantile buildings, brick and wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted outside fire limits; fireworks ordinance. Fire department—2 steam fire engines, 1 hand engine, 1 hook and ladder truck, 6 hose carriages; hose rubber, good 1000 ft, inferior 800 ft; 4 horses, value \$1000; value of fire department equipment \$10,000; value of 2 buildings occupied \$11,500; total ann expenses of department \$2844; total membership 254, paid full time 1, paid part time 2, volunteers. R. S. Dixon, pres.

WATER SUPPLY—Water-works have been accepted and are now in use; not described; 110 hydrants. Mayor, W. B. Benbrook; city clerk, T. R. Quarterman.

Port Gibson, Claiborne Co., population 1600; mercantile buildings, brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks ordinance. Fire department—Babcock extinguisher, 1 hook and ladder truck; bell alarm.

WATER SUPPLY—Source, cisterns. Town clerk, Frank H. Foote.

Scranton, Jackson Co., population 1500; buildings, wood, 9 and 10 feet. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose, good 800 ft; total membership 78, volunteers; bell alarm.

WATER SUPPLY—Source, river, wells and 80 cisterns.

Starkville, Oktibbeha Co., population 2500; fire area 1260 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance; causes of fire investigated. Fire department—1 chemical extinguisher, 1 hook and ladder truck; value of fire department equipment \$1000; value of building occupied \$3000; total ann expenses of department \$400; total membership 40, volunteers; bell alarm; 1 hook and ladder company. Chief engineer, S. B. Chambers; chairman of fire and water com, W. W. Magruder.

WATER SUPPLY—Source, spring and 100 cisterns. Town clerk, J. T. Chiles.

Summit, Pike Co., population 2000. Fire department—2 chemical extinguishers, 1 hook and ladder truck; total membership 20. Chief engineer, J. J. Havers.

WATER SUPPLY—Source, wells and 9 cisterns. Mayor, J. C. Lambkin; town clerk, S. A. Matthews.

Vicksburg, Warren Co., population 22,000; mercantile buildings, brick and iron, 2 to 5 stories; private, brick and wood, 2 to 3 stories; wooden roofs not permitted. Fire department—3 steam fire engines, 1 hook and ladder truck; 5 hose carriages; horse and buggy for chief; hose cotton, inferior 500 ft, rubber good 2500 ft, inferior 300 ft; 7 horses, value \$1900; value of fire department equipment \$12,800; value of buildings occupied \$10,000; total ann expenses of department \$3000; total membership call men, paid full time 6; bell and telephone alarm. Chief engineer, Wm. Price; chairmen of fire and water com, John Evans, J. B. Reid.

WATER SUPPLY—Source, Mississippi River; system, pumping to standpipe; standpipe cap, 580,000 gals; 4 Deane pumping engines, dy cap 4,000,000 gals; 91 hydrants, Ludlow; pipe 14 8-10 miles, 4 to 16 in dia, Long; 70 valves, Ludlow; 18 meters, National; quality of water good; settling basin; pressure 40 to 140 pounds; water-works owned by company; cost to construct \$254,000; int on bonds 6 per cent. Pres of com, Wm. Yorke; supt, Chester R. McFarland; mayor, R. F. Beck; city clerk, F. L. Gussio.

Wesson, Copiah Co., population 4000; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 story; iron and slate roofs. Fire department—15 chemical extinguishers, 8 hose carriages; hose cotton, good 900 ft, rubber good 500 ft, inferior 500 ft, leather good 800 ft, linen good 400 ft, inferior 900 ft; total membership 15, volunteers; bell and whistle alarm. Chief engineer, J. J. Stevens.

WATER SUPPLY—Source, creek and cisterns; system, pumping to reservoir and direct; Worthington and Deane pumping engines, dy cap 2,000,000 gals; 22 hydrants; pipe 1 mile, 6 in dia; 48 gates, Chapman; pressure 50 to 200 pounds; cost to construct \$17,000; ann expenses \$300. Supt, John Hopkinson; mayor, T. D. Day; city clerk, A. T. Woodin.

Yazoo City, Yazoo Co., population 4000; fire area 850 acres; buildings, wood and brick, 1 and 2 stories; wooden roofs not permitted on main street; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1200 ft, inferior 600 ft, leather good 100 ft; value of fire department equipment \$8000; value of buildings occupied \$3000; total ann expenses of department \$1000; total membership 110, paid full time 1, volunteers 109; 3 bells alarm. Chief engineer, Geo. H. Quekmeyer; chairman of fire and water com, John Lear.

WATER SUPPLY—Source, 22 cisterns, cap 500 barrels each. Mayor, W. G. Deles; city clerk, E. J. Poursine.

The following places have no fire protection: Daleville, Lauderdale Co., population 300. Durant, Holmes Co., population 2000. Friars Point, Coahoma Co., population 1200. Hattiesburg, Perry Co., population 450. Iuka, Tishomingo Co., population 1000. Oxford, La Fayette Co., population 3000. Raymond, Hinds Co., population 500. Sardis, Panola Co., population 1000. Shubuta, Clarke Co., population 750. Tunica, Tunica Co., population 450. Tupelo, Lee Co., population 2000. Water Valley, Yalobusha Co., population 2500; West Point, Clay Co., population 3500.

MISSOURI.

Boonville, Cooper Co., population 5850. Fire department—1 hook and ladder truck, 3 hose carriages; hose cotton, good 1500 ft; total membership 80, volunteers. Chief engineer, L. H. Levens.

WATER SUPPLY—Source, Missouri River; system, pumping to reservoir; reservoir cap 3,000,000 gals; Smith-Vaile pumping engines, dy cap 1,300,000 gals; 52 hydrants, Chapman; pipe 7½ miles, 4 to 10 in dia, Shickle, H. & H.; 14 valves, Chapman; 2 meters, Crown; quality of water clear; filtration sand and gravel; pressure, domestic 40, fire 65 to 100 pounds; water-works owned by company; cost to construct \$84,000; int on bonds 6 per cent. Pres of com, John S. Elliott; supt, R. Hadelich; mayor, Dr. Franklin Swap; city clerk, E. H. Redman.

Brunswick, Charlton Co., population *2900; buildings, brick and wood, 2 stories. Fire department—1 hand engine, 2 chemical extinguishers; hose rubber, good 300 ft. **WATER SUPPLY**—Source, river; system, pumping to tanks; 1 hydrant. Town clerk, W. A. Knappenberger.

California, Moniteau Co., population *2500. Fire department—hooks and ladders. **WATER SUPPLY**—Source, wells. Town clerk, S. F. Hart.

Cameron, Clinton Co., population *3500. Fire department—1 hand engine; hose good 600 ft; total membership 40, volunteers. Chief engineer, W. Sackett.

WATER SUPPLY—Source, wells and cisterns. Mayor, A. L. Lindner; town clerk, Byron B. Beery.

Canton, Lewis Co., population 2500; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted in business section; fireworks ordinance. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 aerial truck, 2 hose carriages; hose cotton, good 1600 ft; inferior 400 ft; value of fire department equipment \$3000; value of buildings occupied \$4000; total ann expenses of department \$1500; total membership 85, paid full time 1, volunteers 84; bell alarm; 1 engine company, 1 hook and ladder company, 2 hose companies. Chief engineer, L. H. Condit; chairman of fire and water com, N. D. Starr.

WATER SUPPLY—Source, artesian well; 1 reservoir; 10 hydrants; pipe 1 mile, 6 in dia; pressure 70 pounds. Town clerk, S. Stewart.

Cape Girardeau, Cape Girardeau Co., population *6500; mercantile buildings, brick, stone and iron, 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 hand engines, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 600 ft, rubber inferior 400 ft; value of fire department equipment \$1200; value of buildings occupied \$400; total ann expenses of department \$500; total membership 125, volunteers 50; bell alarm. Chief engineer, John Wolter.

WATER SUPPLY—Source, river, creek and cisterns. Mayor, Leon J. Albert; city clerk, Philip A. Hoch.

Carrollton, Carroll Co., population 7000; fire area 1½ miles square; mercantile buildings, brick, 3 and 3 stories, private, wood and brick, 1 and 2 stories; tin and gravel roofs; fireworks ordinance. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft; hoses, value \$500; value of fire department equipment \$3500; value of buildings occupied \$2500; total ann expenses of department \$500; total membership 35, volunteers; telephone alarm; 1 hook and ladder company; 2 hose companies. Chief engineer, L. M. Mettler; chairman town council, W. F. Gibson.

WATER SUPPLY—Source, wells; system, direct; standpipe being constructed; Holly-Gaskill pumping engines, dy cap 1,500,000 gals; 28 hydrants, Holly and others; pipe 2 miles, 4 to 10 in dia; 5 meters, Crown; quality of water good; pressure, domestic 45, fire 130 pounds; water-works owned by company; cost to construct \$40,000; ann expenses \$25,000; int on bonds 7 per cent. Pres of com, B. F. Jones; supt, S. K. Turner; mayor J. G. Houston; town clerk, Dudley D. Thomas.

Carthage, Jasper Co., population 11,000; fire area 9 sq. miles; mercantile buildings, brick and stone, 2 to 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 hook and ladder trucks, 2 hose wagons; hose cotton, good 500 ft, rubber good 3000 ft; 4 horses, value \$600; value of fire department equipment \$1500; value of buildings occupied \$5500; total ann expenses of department \$1200; total membership 80, paid full time 2, volunteers 28; bell alarm; 1 hook and ladder company; 2 hose companies.

Chief engineer, Geo. H. Thomas; chairman of fire and water com, C. O. Harrington.

WATER SUPPLY—Source, Spring River; system, pumping to standpipe and direct; 1 standpipe, cap 22,000 gals; 2 Knowles pumping engines, dy cap 1,500,000 gals; 65 hydrants, Chapman; pipe 18 miles, Shickle, H. & H.; Chapman valves; 10 meters; filtration, stone and gravel; pressure, domestic 40, fire 118 pounds; water-works owned by company; cost to construct \$1,000,000; ann expenses \$2800; int on bonds 6 per cent. Pres of com, C. H. Main; supt, C. L. Bartlett; mayor, B. F. Thomas; city clerk, W. A. Williams.

Charleston, Mississippi Co., population *1500; fire area 400 acres; buildings, brick and wood, 1 and 2 stories; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 chemical engine on wheels; hose rubber, 100 ft; value of fire department equipment \$1000; value of building occupied \$50; bell alarm.

WATER SUPPLY—Source, driven wells. Town clerk, S. G. Twiddle.

Chillicothe, Livingston Co., population *6000. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose good, 1000 ft. Chief engineer, A. M. Shelton.

WATER SUPPLY—Source, Grand River; system, pumping through filters to standpipe and direct; reservoir cap 1,200,000 gals; standpipe cap 135,000 gals; 2 Worthington pumping engines, dy cap 2,000,000 gals; 81 hydrants, Ludlow; pipe 8½ miles, Shickle, H. & H.; Ludlow valves; 1 meter; 3 filters, Hyatt; pressure, domestic 80, fire 150 pounds; water-works owned by company; cost to construct \$200,000; ann expenses \$4000. Pres of com, Alex. G. Black; supt, N. C. Irwin; mayor, J. L. Schmitz; city clerk, B. Craycroft.

Clinton, Henry Co., population 7000; fire area about 48 acres; mercantile buildings, brick and stone, 2 stories; private, wood and brick; metal roofs; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carts; hose rubber, good 1000 ft; value of fire department equipment \$2000; buildings occupied, rented; total ann expenses of department \$2000; total membership 60, volunteers; bell alarm. Chief engineer, J. E. McCarty; chairmen of fire and water coms, R. H. Piper, P. W. Morisetti.

WATER SUPPLY—Source, Grand River and 6 wells; system, pumping to reservoir, standpipe and direct; reservoir cap 2,000,000 gals; standpipe cap 80,000; Perkins pumping engines; 55 hydrants, Perkins; pipe 10 miles, 4 to 10 in dia; pressure, domestic 60, fire 130 pounds; water-works owned by company; cost to construct \$55,730; ann expenses est \$4500; int on bonds 6 per cent. Pres of com, P. B. Perkins; supt, W. H. Allen; city clerk, A. Haynie.

Fulton, Callaway Co., population *3000. Fire department—2 chemical extinguishers, 1 hook and ladder truck.

WATER SUPPLY—Source, artesian well; system, pumping to reservoir; reservoir cap 650,000 gals; Deane & Nelson pumping engines, dy cap 1,300,000 gals; cost to construct est \$20,000; int on bonds 6 per cent. Chairman of com, W. H. Humphreys; supt, James Leach; town clerk, T. M. Bolton.

Hamilton, Caldwell Co., population *2000. Fire department—3 hand engines, hooks, ladders, pikes, etc.; total membership 40; 1 hook and ladder company. Chief engineer, C. A. Thornton.

WATER SUPPLY—Source, cisterns. Town clerk, S. M. Young.

Hannibal, Marion Co., population 11,060; fire area 2080 acres; mercantile buildings, brick, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 5000 ft; 3 horses; value of fire department equipment \$13,300; value of buildings occupied \$5000; total ann expenses of department \$3750; total membership 80, paid part time 6; telephone bell alarm. Chief engineer, T. B. Parks.

WATER SUPPLY—Source, river; system, pumping to reservoir; 1 reservoir, cap 1,500,000 gals; Blake & Allis pumping engines, dy cap 4,000,000 gals; 78 hydrants; pipe 13½ miles, 4 to 6 in dia; pressure 150 pounds; cost to construct \$123,000; ann expenses \$5700; int on bonds 8 per cent. Pres, J. G. Chapman; supt, J. C. Louis.

Hermann, Gasconade Co., population 1500; fire area 900 acres; buildings, brick and stone, 2 to 3 stories. Fire department—1 steam fire engine, 2 hand engines, 1 hook

and ladder truck, 2 hose carriages; siamese couplings; hose rubber, good 1000 ft, inferior 200 ft; value of fire department equipment \$4000; value of buildings occupied \$1000; total ann expenses of department \$150; total membership 75, volunteer; bell alarm. Chief engineer, Hugo Kropp.

WATER SUPPLY—Source, river; 6 cisterns, cap 10,000 gals. Town clerk, T. Graf.

Holden, Johnson Co., population 8000; fire area 120 acres; mercantile buildings, brick and stone, 2 stories; private, 1 and 2 stories; wooden roofs not permitted; fire-works ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft; value of fire department equipment \$1500 ft; value of buildings occupied \$3000; total ann expenses of department \$150; total membership 40, volunteers; bell alarm; 2 fire companies. Chief engineer, Jos. S. Johnson; chairman of fire and water com, W. P. Baker.

WATER SUPPLY—Source not given; system, pumping through filter to standpipe; standpipe cap 75,000 gals; impounding reservoir; Deane pumping engines, dy cap 1,250,000 gals; 50 hydrants, Chapman; pipe 8½ miles; filtration Hyatt; pressure 60 pounds. Pres, L. P. Andrews; supt, B. J. Miller.

Independence, Jackson Co., population *8000. Fire department—1 hose carriage; hose good, 1000 ft; total membership 80, volunteers. Chief engineer, J. George.

WATER SUPPLY—Source, Missouri River; system, pumping to reservoirs and to standpipe; standpipe cap 80,000 gals; Smith & Valle and Deane pumping engines, dy cap 500,000 gals; 50 hydrants, Chapman; pipe 7½ miles, 10 to 14 in dia, Shickle, Harrison & Howard Iron Co.; 14 valves, Chapman; 8 meters, Crown & Hersey; quality of water excellent; filtration, sand and gravel; pressure, domestic 25, fire 80 to 120 pounds; water-works owned by company; cost to construct about \$100,000; ann expenses \$5600; int on bonds \$4800. Pres, W. E. Winner; supt, R. D. Weirt; mayor, C. Cryslar; city clerk, Jas. F. Armstrong.

Iron Mountain, San Francois Co., population 3500. No organized fire department—200 feet hose.

WATER SUPPLY—Source and system not given; works have a dy cap of 1,000,000 gals; pressure 140 pounds; water-works owned by company.

Jamesport, Daviess Co., population 900; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck; buckets, ladders and sicks; no organized department.

Jefferson City, Cole Co., population 8500; fire area 1000 acres; buildings, mercantile, brick, stone and iron, 2 or 4 stories; private, brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 1 hook and ladder truck, 4 hose carriages, pom-pier ladders; hose rubber, good 2500 ft; total ann expenses of department \$600; total membership 28, volunteer; bell alarm; total number of fire companies 5. Chief engineer, H. J. Gerstenkorn; chairman of fire and water com, Hon. L. D. Gerdan.

WATER SUPPLY—Source, Missouri River; system, pumping to reservoir and to standpipe; reservoir cap 60,000 gals; standpipe cap 200,000 gals; Gordon pumping engines, dy cap 1,250,000 gals; 70 hydrants; pipe 7 miles, to 14 in dia; 4 meters, Worthington; quality of water good; filtration, Johnson system; pressure, domestic 70, fire 85 to 90 pounds; water-works owned by company. Pres, F. H. Bindee; supt, J. W. Edwards; mayor, Phillip Iitt; city clerk, Geo. Winston.

Joplin, Jasper Co., population 1500; fire area 1 mile square; buildings, mercantile, brick and stone, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 4 hose carriages; hose cotton, good 4500 ft, rubber good 500 ft, inferior 400 ft; value of fire department equipment \$6000; value of buildings occupied \$5000; total ann expenses of department \$300; total membership 1, volunteer; fire companies 3. Chief engineer, A. Oughton.

WATER SUPPLY—Source, shoal creek; system, pumping to reservoir; reservoir cap 3,000,000 gals; Smith & Valle pumping engines, dy cap 804,000 gals; 60 hydrants, Ludlow; pipe 18 miles; 6 meters; pressure, domestic 30 to 1, fire 100 pounds; water-works owned by company; cost construct \$124,000; ann expenses \$5900; int on bonds 7 per cent. Supt, C. W. Glover.

Kahoka, population 2000; buildings, brick, 2 stories; fire department—1 hand engine, 1 hook and ladder truck; hose rubber, good 100 ft; value of fire department equipment \$400; value of buildings occupied \$50; total membership 12, volunteer. Chief engineer, O. J. Snyder.

Kansas City, Jackson Co., population *200,000; fire

area 15 sq. miles; mercantile buildings, brick and stone, 2 to 10 stories; private, wood, brick and stone, 1 to 5 stories; fireworks ordinance; causes of fire investigated. Fire department (report of 1890)—3 steam fire engines, 1 chemical engine on wheels, 12 chemical extinguishers, 2 hook and ladder trucks, 10 hose carriages, 2 hose wagons, 2 water towers, siamese couplings used; hose good 21,600 ft, inferior 3000 ft; 84 horses; value of fire department equipment and 10 buildings occupied \$345,550; total ann expenses of department \$108,000; total membership 78, all paid; telephone and telegraph alarm. Chief engineer, Geo. C. Hale.

WATER SUPPLY (report of 1890)—Source, Missouri River; system, pumping to reservoir, standpipe and direct; reservoir and standpipe cap 70,000,000 gals; Holly and Worthington pumping engines, dy cap 20,000,000 gals; 1256 hydrants, Holly, Ludlow, Mathews; pipe 140 miles, 4 to 42 in dia, Shickle, H. & H., Long; valves, mostly Ludlow; 1730 meters, mostly Crown; quality of water good; settling basins, pressure, domestic 130, fire 165 to 175 pounds; water-works owned by company. Pres of com, Giles E. Taintor; supt, B. F. Jones; mayor, Benj. Holmes; city clerk, Frank Graham.

Kirksville, Adair Co., population 4500; fire area 1 mile square; mercantile buildings, brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 700 ft; value of fire department equipment \$800; total ann expenses of department \$125; total membership 25, volunteer; bell alarm. Chief engineer, T. E. Grave.

WATER SUPPLY—Source, wells. Town clerk, Chas. Miller.

La Grange, Lewis Co., population 1850; fire area 500 acres; mercantile buildings, brick and wood, 2 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck; value of fire department equipment \$500; value of buildings occupied \$1300; total membership 20, paid part time; bell alarm. Chief engineer, D. C. Skinner.

WATER SUPPLY—Source, river. Town clerk, J. B. Sudduth.

Lexington, La Fayette Co., population *5000; fire area 500 acres; mercantile buildings, brick and wood, 2 stories; private, same, 1 and 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 500 ft, rubber good 1000 ft; 2 horses; value of fire department equipment \$3000; value of buildings occupied \$5000; total membership 50, volunteer; telephone and bell alarm. Chief engineer, Wm. Winkler; chairman of fire and water com, John Welborn.

WATER SUPPLY—Source, Missouri River; system, pumping to settling reservoirs and standpipe; standpipe cap 300,000 gals; Blake pumping engines, dy cap 3,000,000 gals; 50 hydrants, White; pipe 7 miles; 15 meters, Crown; pressure, domestic 65, fire 100 pounds; water-works owned by company; cost to construct \$90,000; ann expenses \$4000; int on bonds 6 per cent. Pres, Wm. Morrison; supt, Jos. A. Edmonds; mayor, John Welborn.

Louisiana, Pipe Co., population 55,000; fire area 10 blocks; mercantile buildings, brick, 2 to 4 stories; private, wood and brick, 2 stories; wooden roofs not permitted. Fire department—1 hose carriage; hose cotton, good 500 ft, inferior 200 ft, rubber good 1000 ft, inferior 300 ft; 2 horses, value \$200; value of fire department equipment \$4000; value of buildings occupied \$3000; total ann expenses of department \$1800; total membership 10, paid, part time; telephone and bell alarm. Chief engineer, C. C. Smith; chairman of fire and water com, Dr. P. F. Lowrgan.

WATER SUPPLY—System of water-works not described. Town clerk, W. M. White.

Macon, Macon Co., population *4900; fire area 6 acres; buildings, brick and wood, 1 to 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 3 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages, siamese couplings used; hose rubber, good 1000 ft, inferior 500 ft; value of fire department equipment \$12,000; value of buildings occupied \$2500; total membership 30, paid part time; bell alarm.

WATER SUPPLY—Source and system not stated; 8 reservoirs and 5 cisterns; dy cap of cisterns 8000 barrels.

Marshall, Saline Co., population 5000. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose 1000 ft; total membership 47.

WATER SUPPLY—Source, driven well; system, direct pumping; Worthington pumping engines, dy cap 1,000,000 gals; 67 hydrants, Ludlow; pipe 5½ miles, 10 to 6 in dia,

MISSOURI—Continued.

Natl., Dennis, Long & Co.; 12 valves, Ludlow; quality of water good; pressure, domestic 70 to 80, fire 120 to 180 pounds; water-works owned by company; cost to construct \$75,000; ann expenses \$3200; int on bonds 6 per cent. Pres, I. R. Hall; supt, E. R. Page; mayor, Joseph Chase; city clerk, George Brown.

Maryville, Nodaway Co., population *6200; fire area 60 acres; buildings, brick, 1 and 1½ stories; fireworks ordinance. Fire department—8 hose carriages; hose rubber, good 1000 ft; bell alarm.

WATER SUPPLY—Source, One Hundred and Two River; system, pumping to standpipe and direct; standpipe cap 250,000 gals; pumping engines, dy cap 2,000,000 gals; 51 hydrants, White; pipe 8 miles; valves, Ludlow; 27 meters; pressure 55 pounds; water-works owned by company; cost to construct \$80,000; ann expenses \$1440; int on bonds 6 per cent. Pres of com, Wm. O. Cole; supt, G. P. Deany; city clerk, W. H. Davey.

Mexico, Adrian Co., population *6600. Fire department—3 hose carriages; hose cotton, good 1000 ft; total membership 14. Chief engineer, R. M. White.

WATER SUPPLY—Source, surface water and springs; system, direct pumping; reservoir cap 170,000,000 gals; Blake pumping engines, dy cap 1,750,000 gals; 64 hydrants, Chapman; pipe 4½ miles, 12 to 16 in dia, Shickle, Harrison & Howard; 80 valves, Ludlow; 4 meters, Crown and Worthington; quality of water soft, National Filter Co.; pressure, domestic 85, fire 120 pounds; water-works owned by company; cost to construct \$80,000; ann expenses \$4000; int on bonds 4½-100 per cent. Pres, Geo. B. MacFarlane; supt, Jno. J. Steele; mayor, Geo. L. Ferris; city clerk, J. M. Riley.

Moberly, Randolph Co., population 10,100. Fire department—1 steam fire engine, 4 chemical extinguishers, 2 hose carriages; hose cotton, good 2000 ft; total membership 14.

WATER SUPPLY—Source, surface water; system, direct pumping; 1 reservoir; 2 Worthington pumping engines, dy cap 1,800,000 gals; 70 hydrants, Chapman; pipe 6½ miles; 4 meters; pressure, domestic 75, fire 120 pounds; water-works owned by company; cost to construct \$125,000; ann expenses \$3758; int on bonds 6 per cent. Supt, D. I. Forney; city clerk, J. F. Rucker.

Montgomery City, Montgomery Co., population *2800; buildings, brick and wood, 1 and 2 stories. Fire department—1 hand engine, 1 chemical engine, 10 chemical extinguishers, 8 hook and ladder trucks, 2 hose carriages; hose rubber, good 1000 ft, inferior 500 ft, leather good 500 ft; 10 horses; value of fire department equipment \$7000; total ann expenses of department about \$1000; total membership 25; telephone alarm.

WATER SUPPLY—Source and system not stated; 4 reservoirs, cap 30,000 gals; 80 hydrants; pipe 5 miles. Town clerk, T. Suethen.

Mountain Grove, Wright Co., population 1500; buildings, brick and wood, 2 stories. No organized fire department—1 hand engine.

Nevada, Vernon Co., population 12,000. Fire department—1 hook and ladder truck, 2 hose carriages; hose 1500 ft; value of fire department equipment \$4500; total membership 62, volunteer; bell alarm. Chief engineer, W. W. Templin.

WATER SUPPLY—Marmaton River; system, pumping to reservoir; Deane pumping engines, dy cap 2,000,000 gals; 66 hydrants; pipe 10 miles; pressure, domestic 35, fire 100 pounds; water-works owned by company; cost to construct \$77,000; ann expenses est \$8000. Pres of com, C. H. Malin; supt, C. B. Ingels; city clerk, J. A. Lovell.

North Springfield, Greene Co., population *5300; buildings, brick and wood, 1 to 4 stories. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft; value of buildings occupied \$4000; total ann expenses of department about 500; total membership 30, volunteer, paid part time; bell alarm.

WATER SUPPLY—Source and system not given; 1 reservoir, dy cap 1,600,000 gals; 29 hydrants; pipe 4 miles, 4 to 12 in dia; pressure 60 pounds. City clerk, P. B. Perkins.

Pacific, Franklin Co., population *1600. Fire department—1 hand engine, 1 hook and ladder truck; value of fire department equipment \$610.

WATER SUPPLY—Source, wells and cisterns.

Perryville, population 750; fire area 60 acres; mercantile buildings, brick, 2 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks ordi-

nance. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 600 ft, inferior 600 ft; value of fire department equipment \$1400; value of buildings occupied \$500; total ann expenses of department \$50; bell alarm. Chief engineer, Thos. Hoos.

WATER SUPPLY—Source, 10 large cisterns.

Pierce City, Lawrence Co., population *4500; mercantile buildings, brick and wood, 2 and 3 stories. Fire department—100 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1800 ft; value of fire department equipment \$2200; total membership 50, paid part time 10; bell alarm. Chief engineer, G. H. Schoen.

WATER SUPPLY—Source, lake fed by springs; system, pumping to standpipe and direct; standpipe cap 1,000,000 gals; 25 hydrants, Bourbon C. & B. Wks.; pipe 5½ miles, 4, 6 and 8 in dia, Shickle, H. & H.; 200 valves, Bourbon C. & B. Wks.; quality of water pure, not filtered; pressure, domestic 65 to 70, fire 70 to 100 pounds; cost to construct \$45,450; ann expenses \$2350; int on bonds \$1500. Pres, J. Guenney; mayor, G. R. Armstrong; city clerk, R. H. Davis.

Princeton, population 2000; fire area 1 sq. mile; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted inside fire limits; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 500 ft; value of fire department equipment \$1275; value of buildings occupied \$100; total membership 106, volunteer. Chief engineer, W. P. Shelds.

Rockport, Atchison Co., population 1500; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories. No organized fire department—5 chemical extinguishers, ladders. City clerk L. C. Christian.

Rolla, Phelps Co., population 3000. Fire department—1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck; total membership 55. Chief engineer, Geo. L. Love.

WATER SUPPLY—Source, cisterns. Town clerk, T. D. Smith.

St. Charles, St. Charles Co., population 5100; mercantile buildings, brick, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 2 hook and ladder trucks, 4 hose carriages; siamese couplings; hose rubber, good 2200 ft; value of fire department equipment \$8000; value of buildings occupied \$5000; total ann expenses of department \$600; total membership 130, volunteer; electric and bell alarm; 2 street boxes.

WATER SUPPLY—Source, Missouri River; system, pumping to standpipe and direct; standpipe cap 300,000 gals; Worthington pumping engines, dy cap 2,000,000 gals; 45 hydrants, Ludlow and R. D. Wood & Co.; pipe 7 miles, 12 to 4 in dia; 28 valves, Eddy; 1 meter; settling tanks; pressure, domestic 80, fire 110 pounds; cost to construct \$80,000; ann expenses \$3940; int on bonds 6 per cent. Pres, E. Richards; supt, Wm. L. Vick.

St. Joseph, Buchanan Co., population 80,000; fire area 1600 acres; mercantile buildings, brick, 4 to 6 stories; private, brick and wood, 1 to 3 stories; metal roofs; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 chemical engine, 2 chemical extinguishers, 1 hook and ladder truck; 5 hose carriages, 1 hose wagon; siamese couplings used; hose rubber, good 5000 ft; 18 horses; value of 1 building rented, \$300 per year; total ann expenses of department \$30,000; total membership 81, full paid time; telephone alarm. Chief engineer, M. M. Kane.

WATER SUPPLY—Source, Missouri River; system, pumping to reservoir; reservoir cap 22,000,000 gals; 4 Worthington pumping engines, dy cap 8,000,000 gals; 250 hydrants, Mathews; pipe 22 miles, 4 to 24 in dia, Cinc. & Newport Iron Co.; Ludlow valves; meters, Crown; pressure 75 to 150 pounds; water-works owned by company; ann expenses, est \$20,000; int on bonds 6 to 10 per cent. Pres, J. M. Barnes; supt, T. J. Chew, Jr.; mayor, W. M. Shepard.

St. Louis, St. Louis Co., population 450,000; mercantile buildings, brick, stone and iron, 4 to 10 stories; private, brick and stone 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—33 steam fire engines, 8 chemical engines, 20 chemical extinguishers, 8 hook and ladder trucks, 32 hose carriages, 2 hose wagons; 6 supply wagons, siamese couplings; 40,000 ft hose; 195 horses; value of 29 buildings owned \$275,000; total ann expenses of department \$474,000; total membership 350, paid full time; telephone alarm; 440 street boxes. Chief engineer, John Lindsay. Also fire patrol of 18 men supported by underwriters.

WATER SUPPLY—Source, Mississippi River; system, pumping to reservoir through settling basin and to standpipes; reservoir cap 60,000,000 gals; 8 standpipes; Worthington, Cornish, Fulton pumping engines, dy cap 125,000,000 gals; 3500 hydrants; St. Louis I. & M.; pipe 350 miles, 8 to 48 in dia; Shickle, H. & H., South St. Louis Foundry; 8000 valves; Fulton; 2143 meters; quality of water good; pressure 50 pounds; water-works owned by city; cost to construct about \$18,000,000; ann expenses about \$350,000; int on bonds 6 per cent. Pres Board Pub. Wks., Col. Henry Flad; supt, W. L. Holman; mayor, E. A. Noonan.

Savannah, Andrews Co., population *2100 buildings, wood. No organized fire department—1 hook and ladder truck.

WATER SUPPLY—Source, well; elevated tank. Town clerk, W. L. Kirtly.

Sedalia, Pettis Co., population *21,000. Fire department—2 steam fire engines, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 3000 ft; inferior 500 ft, rubber good 500 ft; 12 horses; total membership 24, paid full time 12, paid part time 12. Chief engineer, H. Willis.

WATER SUPPLY—Source, Spring Creek and Flat River; system, pumping to standpipes; 2 standpipes, cap 320,000 gals; Deane & Blake pumping engines, dy cap 9,500,000 gals; 156 hydrants, Mathews & Galvin; 21 miles pipe, 4 to 15 in dia, Shickle, H. & H., Dennis Long & Co.; Chapman valves; 125 meters, Worthington and Crown; quality of water good; filtration, Hyatt system; pressure 50 pounds; water-works owned by company; cost to construct \$400,000; ann expenses \$6000; int on bonds \$12,000. Pres of com, J. B. Quigley; supt, S. F. Rosse; mayor, E. W. Stevens; city clerk, R. Easton.

Sheffield (see Kansas City).

Shelbina, Shelby Co., population *2000; fire area 1 block; mercantile buildings, brick, 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks ordinance. Fire department—2 hand engines; hose rubber, 800 ft; value of fire department equipment \$500; bell alarm. Chief engineer, F. C. Nitsche.

WATER SUPPLY—Source, 2 wells, 8 cisterns. Town clerk, Wm. Morgan.

Springfield, Green Co., population *31,000; buildings, private, brick, 2 and 3 stories. Fire department—8 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose 10,000 ft; value of fire department equipment \$1200; total ann expenses of department \$250; total membership 86, volunteer; telephone bell alarm. Chief engineer, R. E. Everett.

WATER SUPPLY—Source, Little See River; system, pumping to reservoirs, tank and direct; 2 reservoirs, cap 5,500,000 gals, tank cap 65,000 gals; Deane, Chapman & Perkins pumping engines, dy cap 2,000,000 gals; 155 hydrants; pipe 80 miles; 6 meters; pressure, domestic 50, fire 80 pounds; water-works owned by company; cost to construct \$375,107; ann expenses \$2500; int on bonds 6 per cent. Pres of com, P. B. Perkins; supt, A. I. Robertson; city clerk, P. Foley.

Trenton, Grundy Co., population 6500; fire area 960 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 450 ft, inferior 50 ft, rubber good 500 ft; value of fire department equipment \$3000; value of buildings occupied \$1500; total annual expenses of department \$200; total membership 30, paid full time 1; bell alarm. Chief engineer, G. Heinen.

WATER SUPPLY—Source, Grand River and well; system, pumping to standpipe and direct; standpipe cap 170,000 gals; Smith & Valle pumping engines, dy cap 2,000,000

gals; 50 hydrants, White, Holly; pipe 5 miles, 6 to 12 in dia, Shickle, H. & H.; 17 valves; 27 meters, Crown, Worthington; quality of water good; filtration, Hyatt system; pressure, domestic 60, fire 130 pounds; water-works owned by company; cost to construct \$85,000; ann expenses \$3000; int on bonds 6 per cent. Pres, W. H. Taylor; supt, W. A. Fritts; mayor, A. R. Sykes; city clerk, Mr. Collier.

Warrenton, population 1200; fire area 100 acres; mercantile buildings, wood and brick, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine; hose rubber, good 200 ft; value of fire department equipment \$150; total membership 15, volunteer, paid part time. No organized department.

Washington, Franklin Co., population 4100; buildings, brick. Fire department—2 hand engines, 1 hook and ladder truck, 2 hose carriages; hose 500 ft; total membership 40.

WATER SUPPLY—Source, Missouri River; system, pumping to standpipe through filter and to clear-water reservoir; reservoir cap 400,000 gals; standpipe cap 100,000 gals; Pond pumping engines, dy cap 2,000,000 gals; 50 hydrants, Holly-Caskill; pipe 10 miles, 4 to 10 in dia, Ripley & Bronson, Chattanooga Pipe Co.; Holly valves; Worthington meters; quality of water good, Hyatt filter; pressure 60 to 90 pounds; cost to construct \$60,000; int on bonds 6 per cent. Pres, Theo. Plate; mayor, Chas. Hoffman.

The following places have no fire protection: Arrow Rock, Saline Co., population 700; Ash Grove, Greene Co., population 1500; Aurora Springs, Miller Co., population 475; Barnard, Nodaway Co., population 500 (have ladders, hose and buckets); Bevier, Macon Co., population 1000; Bloomfield, Stoddard Co., population 1000 (have some hose); Browning, Linn Co., population 800; Bucklin, Linn Co., population 800; Burlington Junction, Nodaway Co., population 687; Butler, Bates Co.; Carterville, Jasper Co., population 2500 (putting in water-works); Centralia, Boone Co., population 1800; Clinton City, Callaway Co., population 800; Commerce, Scott Co., population 440; Craig, Holt Co., population 1000; Deepwater, Henry Co., population 700; Frankford, Pike Co., population 850; Gallatin, Davies Co., population 1980; Galt, Grundy Co., population 650; Green Ridge, Pettis Co., population 1000; Greenville, Wayne Co., population 1800; Harrisonville, Cass Co., population 2000 (buckets); Higbee, Randolph Co., population 1000; Hopkins, Nodaway Co., population 1000; Kirkwood, St. Louis Co., population 2500; Knob Noster, Johnson Co., population 1800; Laclede, Linn Co., population 1200 (buckets); Lamar, Barton Co., population 8500; La Monte, Pettis Co., population 1000; Lebanon, Laclede Co., population 3000; Liberty, Clay Co., population 2514; Lowry City, St. Clair Co., population 800 (hook and ladder company organized, apparatus to be purchased); Marionville, Lawrence Co., population 1050; Meadville, Linn Co., population 1000; Miami, Saline Co., population 800; Monroe City, Monroe Co., population 900 (water-works will probably be built soon); New Cambria, Macon Co., population 500; New Florence, Montgomery Co., population 500; Osceola, St. Clair Co., population 2000; Perry, Ralls Co., population 400 (5 force pumps and 2 sterns); Pilot Knob, Iron Co., population 800; Pleasant Hill, Cass Co., population 2378 (pumps and buckets); Poplar Bluff, Butler Co., population 2000; Potosi, Washington Co., population 800; Quitman, Nodaway Co., population 800; Ste. Genevieve, Ste. Genevieve Co., population 2000; Salem, Dent Co., population 1624; Schell City, Vernon Co., population 1800 (buckets); Seligman, Barry Co., population 600; Seneca, Newton Co., population 1800; Stewartville, DeKalb Co., population 800; Ulrich, Henry Co., population 700; Vandalia, Adrian Co., population 2000; Waverly, La Fayette Co., population 800; Webb City, Jasper Co., population 5000 (constructing water-works); Wellsville, Montgomery Co., population 2000 (wells and buckets).

MONTANA.

Bozeman, Gallatin Co., population 4000; fire area 0 acres; mercantile buildings, brick, 2 stories; private, ick and wood, 2 stories; wooden roofs not permitted in e limits; fireworks ordinance. Fire department—1 eam fire engine, 1 hand engine, 1 hook and ladder truck; 2 hose carriages, coal cart and Silsby heater; hose cotton, od 2000 ft; value of fire department equipment \$10,000; alue of buildings occupied \$700; total ann expenses of epartment \$2900; total membership 63, volunteers; bell arm; 1 engine company, 1 hook and ladder company, 2 se companies. Chief fire marshal, W. G. Alexander; rman of fire and water com, W. B. McAdow.

WATER SUPPLY—Source, mountain streams; system,

gravity; 1 reservoir, cap 1,250,000 gals; 80 hydrants, R. D Wood & Co.; pipe 7.65 miles, 4 to 12 in dia, S. H. & H. I. Co., and Lake Shore foundry; 27 valves, Eddy; 5 meters; quality of water pure; pressure, domestic 90 to 110 pounds; fire same; water-works owned by company. Pres, S. M. Cary; supt, E. P. Whipple; mayor, H. A. Pease; city clerk, W. A. Imes.

Butte City, Silver Bow Co., population *8000; fire area 400 acres; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 and 2 stories; shingle and tin roofs; fire-works ordinance. Fire department—10 chemical extinguishers, 2 hook and ladder trucks, 5 hose carriages; sia-

MONTANA—Continued.

mese couplings used; hose rubber, good 2500 ft; value of fire department equipment \$18,000; value of building occupied \$2500; total ann expenses of department \$3000; total membership 120, volunteers; bell and whistle alarm.

WATER SUPPLY—Source, mountain stream; system, direct pumping from reservoir; reservoir cap 210,000 gals; Knowles pumping engines, dy cap 1,000,000 gals; 16 hydrants, Ludlow; pipe 10 miles, 6 to 10 in dia; valves, Ludlow; pressure 176 pounds; water-works owned by company; cost to construct \$120,000; ann expenses \$12,000; int on bonds 7 per cent. Pres of com, W. A. Clark; supt, O. P. Blaine.

Deer Lodge City, Deer Lodge Co., population 2250; fire area 430 acres; buildings, brick and wood, 1 and 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1500 feet; value of fire department equipment \$5000; value of building occupied \$1500; total ann expenses of department \$300 (1888); total membership 85; volunteers; bell alarm.

WATER SUPPLY—Source, springs and cisterns; system not given; 14 hydrants; pipe 5½ miles, 8 to 10 in dia; 16 gates, Ludlow; pressure 185 to 215 pounds; water-works owned by W. Bennett and Wm. Coleman; cost to construct \$48,000.

Dillon, Beaverhead Co., population 2000; fire area 10 acres; buildings, mercantile, brick and wood, 3 stories, private, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, buckets. Chief engineer, Dan. T. Chapman.

WATER SUPPLY—Water-works contemplated. Mayor, L. C. Fyleril.

Fort Benton, Choteau Co., population 1618; fire area 6 acres; buildings, mercantile, brick and wood, 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted subject to fire committee; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, two hose carriages; hose rubber, good 1000 ft; value of fire department equipment \$7000; value of buildings occupied \$3000; total ann expenses of department \$3000; total membership 125; volunteers; bell alarm. Chief engineer, Chas. Rowe.

WATER SUPPLY—Source, Missouri River; system, direct pumping; Blake pumping engines, dy cap 1,000,000 gals; 25 hydrants; pipe, National, 5½ miles; valves, Ludlow; pressure, domestic 40, fire 75 pounds; water-works owned by company; cost to construct \$52,000; ann expenses \$4000; int on bonds 6 per cent. Pres of com, George F. Woolston; supt, A. D. Bigelow; city clerk, H. B. Hill.

Fort Keogh, Custer Co., population 600; fire area 300 acres; buildings, mercantile, wood, 2 stories; private, wood, 1 and 1½ stories; wooden roofs permitted; military fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft, inferior 800 ft. Post Quartermaster, M. C. Marhid.

WATER SUPPLY—Source, Yellowstone River; system, direct pumping; 1 reservoir, cap 10,800 gals; 9 cisterns, cap

95,000 gals; Worthington pumping engines, dy cap 500,000 gals; 18 hydrants; pipe 2½ miles, 4 and 6 in dia; pressure, domestic 40, fire 90 to 150 pounds; water-works owned by U. S. Government. Supt. M. C. Marhid, Q. M.

Glendale, Beaverhead Co., population 400; fire area 260 acres; buildings, mercantile, wood and brick, 1 to 2 stories; private, wood, 1 story. Fire department—hose rubber, good 700 ft, inferior 800 ft.

WATER SUPPLY—Source and system not given, flume, 140 ft fall; 24 hydrants; pipe ½ mile.

Great Falls, Cascade Co., population 3000; fire area 100 acres; mercantile buildings, brick and stone, 2 and 3 stories; private, brick and wood, 1½ stories; wooden roofs not permitted; fireworks ordinance. Fire department—60 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 2000 ft; 2 hoses, value \$300; value of fire department equipment \$3500; value of buildings occupied \$3500; total ann expenses of department \$800; total membership 78, paid full time 1, volunteers 75; bell, whistle and electric alarm; 4 street boxes; 1 hook and ladder company, 2 hose companies. Chief engineer, H. Ringwald; chairman of fire and water com, Joan Geriss.

WATER SUPPLY—Source, Missouri River.

Helena, Lewis and Clarke Co., population 18,000; fire area 250 acres; buildings, brick, stone and wood, 1 to 5 stories; fireworks ordinance; causes of fire investigated. Fire department—4 steam fire engines, 1 hand engine, 1 hook and ladder truck, 6 hose carriages; almase couplings used; hose cotton, good 600 ft; rubber, good 2400 ft, inferior 850 ft; 5 hoses; value of fire department equipment \$15,000; value of 8 buildings occupied \$5500; total ann expenses of department \$8000; total membership 50, paid full time 6; Camewell alarm; 23 street boxes. Chief engineer, J. R. Wittmar.

WATER SUPPLY—Source, driven wells and surface; system, gravity and pumping to reservoir; reservoir cap 2,125,000 gals; 2 Blake pumping engines, dy cap 3,000,000 gals each; 200 hydrants, Chapman; pipe 40 1-5 miles, 4 to 12 in dia; 200 valves, Chapman; 120 meters, National Meter Co.; quality of water good; pressure 100 pounds on the main street; water-works owned by company; cost to construct \$2,376,700. Pres of com, Wm. Chessman; mayor, Donald Bradford; city clerk, R. B. Smith.

Miles City, Custer Co., population 3000; fire area 52 acres; buildings, brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted. Fire department—1 hook and ladder truck; hose rubber, good 1000 ft; value of fire department equipment \$300; total membership 25, volunteers; gun alarm. Chief engineer, Louis King; chairman of fire and water com, Andrew Volght.

The following places have no fire protection: Choteau, Choteau Co., population 200. Lewistown, Fergus Co., population 700. Townsend, Meagher Co., population 300. White Sulphur Springs, Meagher Co., population 650 (fire department and water-works projected).

NEBRASKA.

Albion, Boone Co., population 1916; buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 1 hose cart; hose linen, good 500 ft; rubber good 500 ft; value of fire department equipment \$1000; total annual expenses of department \$300; total membership 50, volunteers; bell alarm.

WATER SUPPLY—Source not given; system, pumping from reservoir to tank and direct; reservoir cap 30,000 gals; tank cap 55,000 gals; pumping engines, dy cap 575,000 gals; 9 hydrants, Eclipse; pipe 1½ miles, 4 and 6 in dia; pressure, domestic 50, fire 120 pounds; water-works owned by town; cost to construct \$2000; ann expenses \$300. Com'r, H. P. Buell; mayor, T. F. Martin; town clerk, F. H. Friend.

Aurora, Hamilton Co., population 3000; mercantile buildings, wood and brick, 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage; hose linen, good 250 ft, rubber good 800 ft; total membership 35, volunteers; bell and whistle alarm; 1 hook and ladder company, 1 hose company. Chief engineer, J. P. Chapman; chairman of fire and water com, H. D. Cass.

WATER SUPPLY—Source, wells; system, pumping to reservoir, standpipe and direct; reservoir cap 98,000 gals;

standpipe cap 63,000 gals; Deane pumping engines, dy cap 750,000 gals; 25 hydrants, Adams; pipe 6 to 10 in dia. Chattanooga; pressure, domestic 40, fire 100 pounds; water-works owned by city; cost to construct \$35,000; int on bonds 6 per cent. City clerk, W. R. Hellings.

Beatrice, Gage Co., population 12,000. Fire department—6 chemical extinguishers, 2 hook and ladder trucks, 3 hose carts; hose good 2500 ft; telephone, bell and whistle alarm. Chief engineer, N. Herron.

WATER SUPPLY—Source, Big Blue River; system, direct pumping; Holly pumping engines, dy cap 3,000,000 gals; 77 hydrants, Gaskill; pipe 7 miles, 4 to 16 in dia, Loag; 55 valves, Eddy and Ludlow; 3 meters, Crown; quality of water good; Jewell filters; pressure, domestic 55, fire 115 pounds; water-works owned by city; cost to construct \$30,000; ann expenses \$4000; int on bonds 6 per cent. Com. W. A. Wagner; mayor, J. L. Tait; city clerk, J. T. Phillips.

Blair, Washington Co., population 12122; fire area 160 acres; buildings, wood and brick, 1 and 2 stories; firework ordinance; causes of fire investigated. Fire department—1 hook and ladder truck, 2 hose carts; value of fire department equipment \$800; value of building occupied \$400; total membership 60, volunteers; bell alarm. Chief engineer, E. O. Noble.

WATER SUPPLY—Source, 80 tube wells; system, pumping to reservoirs; 2 reservoirs, cap 800,000 gals; Smith-Vaile pumping engines, dy cap 800,000 gals; 28 hydrants; pipe 4 miles; 1 meter; pressure, domestic 110, fire 160 pounds; water-works owned by town; cost to construct \$20,000; ann expenses \$2000; int on bonds 7 per cent. Supt, J. S. Cook; town clerk, Wesley Cook.

Broken Bow, Custer Co., population 2500; fire area 4 blocks; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft; value of fire department equipment \$1250; value of buildings occupied (leased) \$400; total membership 20, volunteers; 1 hose company. Foreman, J. J. Crabb.

WATER SUPPLY—Source, 10 wells; system, pumping to reservoir; reservoir cap 1,250,000 gals; Worthington pumping engines, dy cap 1,000,000 gals; 24 hydrants, Holyoke; pipe 81-10 miles, 4 to 10 in dia; Peet valves; pressure 70 pounds; water-works owned by company; cost to construct \$37,500; int on bonds 7 per cent. Pres of com, John Reese.

Chadron, Dawes Co., population 4000; buildings, brick, wood and stone, 1 to 3 stories; shingle and tin roofs. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carts; railroad has hose cart; 1000 ft rubber hose and 1 steam pump; hose cotton, good 1600 ft; value of fire department equipment \$4000; total ann expenses of department \$1000 (1888); total membership 100, volunteers; bell alarm. Chief engineer, W. G. Burk.

WATER SUPPLY—Source, Chadron Creek; system, pumping to reservoir and direct; reservoir cap 500,000 gals; Holly pumping engines, dy cap 875,000 gals; 28 hydrants; pipe 7 miles, 4 to 8 in dia, National; 2 valves; quality of water A1; pressure 100 pounds; water-works owned by city; cost to construct \$45,000; ann expenses \$4500; int on bonds 6 per cent. Com, D. Y. Means; mayor, Geo. Harner; city clerk, L. J. F. Jaeger.

Columbus, Platte Co., population 2500. Fire department—1 hand engine, 1 hook and ladder truck, 3 hose carriages; total membership 100, volunteers.

WATER SUPPLY—Source, 16 driven wells; system, pumping to standpipe and direct; standpipe cap 80,000 gals; Smith-Vaile pumping engines, dy cap 1,000,000 gals; 26 hydrants; pipe 3 miles; pressure, domestic 40 to 45, fire 100 to 125 pounds; water-works owned by town; cost to construct \$25,000; ann expenses \$1500; int on bonds 5 per cent. Commissioner, O. L. Baker; supt, Wm. Rouston; town clerk, C. Schroeder.

Creighton, Knox Co., population 1100; fire area 40 acres; buildings, wood, 1 to 3 stories; wooden roofs permitted. Fire department—1 hook and ladder truck; value of fire department equipment \$500; total membership 20, volunteers; bells alarm; 1 hook and ladder company.

Crete, Saline Co., population 2500; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. No fire department—City will purchase equipment when water-works are accepted.

WATER SUPPLY—The following system is completed but not yet accepted by city: Source, wells; system, pumping to reservoir; reservoir cap 1,000,000 gals; pumping engines, dy cap 1,000,000 gals; 50 hydrants; pipe 4½ miles, 8 to 12 in dia; water-works owned by A. L. Ittang; cost to construct est \$35,000. City clerk, F. D. Williams.

David City, Butler Co., population 1450; fire area 60 acres, buildings, wood, 1 story; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—4 chemical extinguishers, 1 hook and ladder truck; hose rubber, good 1000 ft; value of fire department equipment \$3000; value of building occupied \$1000; total ann expenses of department \$50; total membership 75, volunteers. Chief engineer, John R. Townsend.

WATER SUPPLY—Source, 2 Cook wells; system, pumping to standpipe and direct; standpipe cap 80,000 gals; Buffalo pumping engines, dy cap 1,000,000 gals; 28 hydrants, Tamaqua; pipe 3 miles, Ohio; valves Peet; pressure, domestic 45, fire 100 pounds; water-works owned by city; cost to construct \$22,000; int on bonds 5 per cent. Supts, W. T. Richardson and F. A. Snow.

Fairbury, Jefferson Co., population 4500; buildings, brick, stone and wood, 2 to 3 stories. Fire department—1 hose 1200 ft; 2 hose companies. Chief engineer, N. L. Keel.

WATER SUPPLY—Source, driven wells; system, pumping to standpipe; Knowles pumping engines, dy cap

2,000,000 gals; 68 hydrants, Chapman; pipe 6 miles, 4 to 10 in dia, Shickle, H. & H.; 26 valves, Chapman; 28 meters, Union; quality of water good, hard; pressure, domestic 70, fire 125 pounds; cost to construct \$40,000; ann expenses \$3700; int on bonds 6 per cent. Pres of com, W. H. Burnham; supt, R. D. Russell; mayor, G. L. Pritchett; city clerk, G. E. Hinshaw.

Fairfield, Clay Co., population 2000; fire area 10 acres; new mercantile buildings, brick, 1 and 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hand engine, 4 chemical extinguishers, 1 hose carriage; ladders on every corner; hose cotton, good 600 ft; value of fire department equipment \$1500; value of buildings occupied \$400; total membership 50, volunteers; bell alarm. Chief engineer, H. I. Willis; chairman of fire and water com, Stanley Lewis.

WATER SUPPLY—Source, cisterns.

Fairmont, Fillmore Co., population 1500; buildings, brick and wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; total membership 32, volunteer. Chief engineer, Joseph Brenkle.

WATER SUPPLY—Source, wells; system, pumping to tanks on tower; Fairbank pumping engines; 17 hydrants; 3½ miles pipe; pressure 40 pounds. Town clerk, E. E. Lesh.

Falls City, Richardson Co., population 2800; mercantile buildings, brick and stone, 1 to 3 stories; private, wood and brick, 1 and 2 stories; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck; 2 hose carriages; 1000 ft hose; value of fire department equipment \$1000; total membership 50, volunteers. Chief engineer, L. Schenheit.

WATER SUPPLY—Source, wells; system, pumping to reservoir, standpipe and direct; reservoir cap 250,000 gals; standpipe cap 80,000 gals; Cook, Knowles, pumping engines, dy cap 250,000 gals; hydrants 21; pipe 2½ miles, 4 to 12 in dia; 8 valves, Ludlow; 5 meters, Crown; quality of water pure; pressure, domestic 60, fire 150 to 200 pounds; water-works owned by city; cost to construct \$38,000; ann expenses \$2200; int on bonds 5 and 6 per cent. Supt, M. Masselman; mayor, Robert Clegg; city clerk, Jule Schoenheit.

Fremont, Dodge Co., population 2800; fire area 250 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 chemical engine on wheels, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 950 ft; value of fire department equipment \$4500; value of 2 buildings occupied \$3000; total membership 100, volunteers; bell alarm. Chief engineer, Fred. De La Mager.

WATER SUPPLY—Source, driven wells; system, pumping to standpipe and direct; National, Deane pumping engines, dy cap 2,250,000 gals; hydrants 77, Ludlow, Morgan; pipe 9½ miles, 4 to 8 in dia; 50 valves, Galvin; 9 meters; quality of water good; pressure, domestic 45, fire 120 pounds; water-works owned by city; cost to construct \$25,000; ann expenses \$2200; int on bonds 6 per cent. Com, Arthur Gibson; supt, Geo. Marshall; mayor, John E. Sherwin; city clerk, A. W. Forbes.

Gibson, Buffalo Co., population 1000; fire area 1½ by ¾ miles; mercantile buildings, wood, 2 stories; private, wood, 10 to 14 ft; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 25 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 350 ft, inferior 1000 ft; value of fire department equipment \$1100; value of buildings occupied \$500; total membership 40, volunteers; bell alarm. Chief engineer, L. J. Babcock; chairman of fire and water com, D. P. Ashurn.

WATER SUPPLY—Wells proposed.

Grand Island, Hall Co., population 14,000; mercantile buildings, wood and brick, 1 to 4 stories. Fire department—1 chemical engine on wheels, 4 chemical extinguishers, 1 hook and ladder truck; hose good, 2600 ft; value of fire department equipment \$8000, value of 4 buildings occupied \$8000; total membership 120, volunteers; 2 hose companies. Chief engineer, John A. Mathews.

WATER SUPPLY—Source, 26 driven wells; system, pumping to standpipe and direct; standpipe cap 85,000 gals; Knowles pumping engines, dy cap 2,000,000 gals; 64 hydrants, Chapman; pipe 15 miles, 4 to 10 in dia, Dennis Long & Co.; 42 Chapman valves; 5 meters, Hersey and Crown; pressure, domestic 44, fire 140 pounds; water-works owned by city; cost to construct \$72,500; ann expenses \$5000; int on bonds 6 per cent. Com, Geo. Loan, Sr.; mayor, W. H. Platt; city clerk, Chas. W. Brininger.

NEBRASKA—Continued.

Hastings, Adams Co., population 15,800; buildings, brick, stone and wood, 2 and 3 stories. Fire department—1 hook and ladder truck, 3 hose carts; hose good, 2800 ft, inferior 400 ft; 2 horses; value of fire department equipment \$5850; value of buildings occupied \$6500; total membership 48; part paid; bell alarm. Chief engineer, J. C. Williams.

WATER SUPPLY—Source, tubular wells; system, pumping to standpipe; Knowles pumping engines, dy cap 250,000 gals; 91 hydrants; pipe 23 miles, 4 to 20 in dia; pressure 125 to 180 pounds; cost to construct \$115,000; ann expenses \$8000. Com, J. D. Mines; mayor, A. D. Yocum; city clerk, H. C. Haverly.

Hebron, Thayer Co., population 1800; mercantile, buildings, brick and stone, 2 and 3 stories, private, wood, 1 and 1½ stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 useless hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 300 ft; value of fire department equipment \$500; total membership 12, volunteers; bell alarm. Chief engineer, F. W. Hohensee.

WATER SUPPLY—Source, cisterns. Town clerk, Edwin Kirby.

Humboldt, Richardson Co., population 11400; buildings, brick and wood, 1 and 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 400 ft; value of fire department equipment \$700; total membership 80, volunteers; bell alarm. Chief engineer, D. N. Nehr.

WATER SUPPLY—Source, cisterns. Town clerk, J. E. Shranger.

Indianola, Redwillow Co., population 900; buildings, brick and wood, 2 to 4 stories. Fire department—hose rubber, 300 feet.

WATER SUPPLY—Source, wells. Town clerk, J. H. Burgie.

Lincoln, Lancaster Co., population 58,000; fire area 85 acres; mercantile buildings, brick and stone, 2 to 6 stories; private, wood and brick, 1 to 2½ stories; wooden roofs permitted outside fire limits; stringent fireworks ordinance. Fire department—2 Silsby steam fire engines in reserve, 2 double-tank chemical engines on wheels, 16 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 7000 ft, rubber good 1200 ft; 16 horses, value \$3200; value of fire department equipment \$31,445; value of buildings and real estate \$32,000; total ann expenses of department \$32,500; total membership 80, paid full time; telephone alarm; 3 chemical engine companies, 1 hook and ladder company, 3 hose companies. Chief engineer, Wm. H. Newbury; chairman of fire com, H. H. Dean.

WATER SUPPLY—Source, 2 wells; system, pumping to standpipe and direct; standpipe cap 140,000 gals; Knowles & Deane pumping engines, dy cap 4,500,000 gals; 168 hydrants, Wood; pipe 20 miles, 4 to 16 in dia, Shickle, H. & H. and others; 88 valves, Ludlow, Galvin; 60 meters, Union, Hersey, Worthington; quality of water clear and pure; pressure, domestic 45, fire 125 pounds; water-works owned by city; cost to construct \$194,000; ann expenses \$16,000; int on bonds 6 per cent. Com and supt, I. L. Lyman; mayor, R. B. Graham; city clerk, D. C. Van Duyen.

Madison, Madison Co., population 2000; fire area 1000 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck; 2 hose carriages; hose cotton, good 700 ft, rubber inferior 250 ft; total membership 36, volunteers; bell alarm; 1 hook and ladder company, 1 hose company. Chief engineer, J. C. Horsham, Jr.; chairman of fire and water com, John Horsham, Sr.

WATER SUPPLY—Source, wells and pond. Water-works not described. City clerk, A. M. Kozchig.

McCook, Red Willow Co., population 8000; fire area 12 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire limits. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 750 ft, rubber good 500 ft, inferior 200 ft; value of fire department equipment \$2000; value of buildings occupied \$1500; total membership 48, volunteers; electric bell alarm; 1 hook and ladder company, 2 hose companies. Chief engineer, Frank I. Burgess; chairman of fire and water com, J. C. Allen.

WATER SUPPLY—Source not given; system, direct pumping; Deane pumping engines, dy cap 100,000 gals; 22 hydrants; pipe 15 miles, 8 to 12 in dia; 45 gates, Ludlow, Peet; pressure 40 to 140 pounds. Supt, C. H. Meeker; mayor, S. L. Green; town clerk, J. E. Kelley.

Nebraska City, Otoe Co., population 12,000; fire area 700 acres; buildings, brick, 1 to 4 stories; causes of fire investigated. Fire department—1 steam fire engine, 10 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; hose rubber, good 2200 ft; 8 horses; value of fire department equipment \$13,500; total ann expenses of department \$4000; total membership 76, paid full time 5, paid part time 10, volunteers 60. Chief engineer, M. Bauer.

WATER SUPPLY—Source, Missouri River; system, pumping to standpipe through settling basin and filter; standpipe cap 85,000 gals; Worthington pumping engines, dy cap 1,000,000 gals; hydrants 80, Ludlow; pipe 8 miles, 4 to 12 in dia, Shickle, H. & H.; valves, Ludlow; meters, Crown & Worthington; Hyatt filter; pressure, domestic 100, fire 160 pounds; water-works owned by company; cost to construct est \$125,000; ann expenses \$4500. Pres of com, D. P. Rolfe; supt, J. S. Kennedy; mayor, F. P. Ireland; city clerk, J. J. Teten.

Neleigh, Antelope Co., population 1800; fire area 4½ acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 hook and ladder truck; hose cotton, good 1000 ft; value of fire department equipment \$1500; value of buildings occupied \$1000. total ann expenses of department \$250; total membership 80, paid part time; electric bell alarm. Chief engineer, Elmer C. Million.

WATER SUPPLY—Source, Elkhorn River, filtered; system, pumping to tank; tank cap 55,000 gals; Knowles pumping engines; hydrants, Eclipse; pipe 4000 ft, 4 and 6 in dia; pressure, domestic 30 pounds; water-works owned by town; cost to construct \$10,500; ann expense \$100; int on bonds 6 per cent. Com, S. Fockler.

Norfolk, Madison Co., population 5000; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—3 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; 15,000 feet good rubber hose value of fire department equipment \$5000; value of buildings occupied \$4000; ann expenses \$600; total membership 110, volunteers. Chief engineer, W. H. Widaman.

WATER SUPPLY—Source, artesian wells and Elkhorn River when necessary; system, pumping to standpipe; standpipe cap 85,000 gals; Knowles pumping engines, dy cap 2,000,000 gals; 75 hydrants, Chapman; pipe 6 miles, 4 to 10 in dia; 22 valves, Chapman; 4 meters, Hersey; quality of water good and soft; pressure, domestic 75 to 85, fire 120 pounds; water-works owned by company; ann expenses \$1600. Pres of com, A. L. Strang; supt, C. C. Voorhees; mayor, H. Gerecke; city clerk, W. Gerecke.

North Bend, Dodge Co., population 1500; buildings, brick and wood, 1 and 2 stories. Fire department—1 horse-power engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 700 ft; value of fire department equipment \$2800; total membership 35, volunteers; bell alarm. Chief engineer, A. Crawford.

WATER SUPPLY—Source, cisterns. Town clerk, J. E. Newson.

North Platte, Lincoln Co., population 8000; buildings, wood and brick, 1 and 2 stories. Fire department—1 hook and ladder truck, 3 hose carriages, all kinds; hose rubber, good 1500 ft; value of fire department equipment \$2500; total membership 100, volunteers.

WATER SUPPLY—Source, driven wells and North Platte River; system, direct pumping; pumping engines, dy cap 2,000,000 gals; 45 hydrants, Ludlow; pipe 4½ miles, 4 to 12 in dia; valves, Ludlow; water-works owned by company. Pres of com, J. H. Purdy; supt, A. S. Barnes; town clerk, E. B. Warner.

Omaha, Douglas Co., population 180,000; fire area 24½ square miles; mercantile buildings, brick and wood, 1 to 10 stories; private, wood, 2 stories; fireworks ordinance. Fire department—(report of 1899) 3 steam fire engines, 1 chemical engine on wheels, 2 hook and ladder trucks, 6 hose carriages; siamese couplings used; hose good 9000 ft; 21 horses; value of fire department equipment \$230,000; value of 5 buildings occupied \$40,000; total ann expenses of department \$72,000; total membership 480, paid 55; telegraph and telephone alarm; 55 street boxes. Chief engineer, J. J. Galligan.

WATER SUPPLY (report of 1899)—Source, Missouri River; system, pumping to reservoir through settling basins; reservoir cap 11,000,000 gals; Allis, Knowles, Holly-Gaskill pumping engines, dy cap 45,000,000 gals; 880 hydrants, Matthews, Holly; pipe 75 miles, 4 to 20 in dia; 400 meters; pressure 100 pounds; water-works owned by company; cost to construct \$3,000,000; ann expenses \$45,000; int on bonds 6 per cent. Mgr, S. L.

Wiley; supt, A. B. Hunt; mayor, W. J. Broatch; city clerk, J. B. Southard.

Plattsmouth, Cass Co., population *6560; buildings, brick and wood, 1 to 3 stories. Fire department—1 hook and ladder truck, 5 hose carriages; hose cotton, good 2100 ft, rubber good 360 ft; value of fire department equipment \$3000; total ann expenses of department \$360 (1888); total membership 126, paid part time 3, volunteers 123; bell alarm. Chief engineer, Sigel C. Green.

WATER SUPPLY—Source, Platte River; system, pumping to standpipe through settling basins; standpipe cap 300,000 gals; Blake pumping engines, dy cap 2,000,000 gals; 79 hydrants, Chapman; pipe 6 miles, 6 to 12 in dia, Cin. & Newport; 28 valves, Chapman; 32 meters; quality of water first-class; pressure, domestic 80, fire 98 to 160 pounds; water-works owned by company; cost to construct \$185,000. Pres of com, Geo. A. Ranson; supt, T. F. Coursey; mayor, F. M. Richey; city clerk, W. K. Fox.

Red Cloud, Webster Co., population *3800; fire area 1000 acres; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 3 hose carriages; hose cotton, good 400 ft, rubber good 1000 ft; value of fire department equipment \$3600; value of buildings occupied \$3000; total ann expenses of department \$750; total membership 75, volunteers; bell alarm; 1 hook and ladder company, 3 hose companies. Chief engineer, A. S. Marsh.

WATER SUPPLY—Source, springs; system, pumping to standpipe; standpipe cap 70,000 gals; Deane pumping engines, dy cap 720,000 gals; 40 hydrants; pipe 6 miles, 4 to 8 in dia, Ripley & B.; 9 meters, Hersey; quality of water soft; pressure, domestic 80, fire 175 pounds; water-works owned by city; cost to construct \$60,000; ann expenses \$1500; int on bonds 7 per cent. Supt, Z. H. Fort; mayor, A. S. Marsh; city clerk, S. Ward.

Elverton, Franklin Co., population 600; fire area 40 acres; mercantile buildings, wood, 1 to 2 stories; private, wood, 1½ to 2 stories; wooden roofs permitted. Fire department—1 hose carriage; hose cotton, good 600 ft, rubber good 600 ft; total membership volunteers. Chief engineer, Phil. Ziegler.

WATER SUPPLY—Source, Thompson Creek; system, pumping to tank; Flennekin pumping engines, dy cap 40,000 gals; 8 hydrants; pipe 2 miles; pressure, domestic 60, fire 75 pounds; water-works owned by town; cost to construct \$60,000; ann expenses \$160; int on bonds 7 per cent.

Schuyler, Colfax Co., population *3000; buildings, brick and wood, 1 and 2 stories. Fire department—1 hand engine, 1 chemical engine on wheels, 1 hook and ladder truck, 1 hose carriage; alamese couplings used; value of building occupied \$3000; total membership 160, volunteers; bell alarm. Chief engineer, J. W. Artley.

WATER SUPPLY—Source, domestic, wells; fire, water plugs. Mayor, H. C. Wright; city clerk, Ernest H. Phelps.

Seward, Seward Co., population *2029; fire area 10 acres; buildings, brick and wood. Fire department—2 chemical engines on wheels; 6 chemical extinguishers, 1 hook and ladder truck; hose 300 ft; value of fire department equipment \$2500; value of buildings occupied \$1200; total membership 50, volunteers. Chief engineer, J. C. Mulfinger.

WATER SUPPLY—Source not given; system, windmill pumping to tank. Town clerk, Geo. F. Dickman.

St. Paul, Howard Co., population *1800; buildings, wood. Fire department—Hooks and ladders. Chief engineer, F. W. Crew.

WATER SUPPLY—Source, 32 driven wells; system, pumping to standpipe and direct; standpipe cap 50,000 gals; Buffalo pumping engines, dy cap 760,000; 26 hydrants; pipe 3¼ miles, Chattanooga; pressure, domestic 80 to 40, fire 100 pounds; water-works owned by town; cost to construct \$22,000; int on bonds 6 per cent. Supt, H. N. Smith; mayor, A. C. Rowell; town clerk, K. McCall.

Stromsburg, Polk Co., population 1100; fire area 40 acres; mercantile buildings, brick and wood, 1 to 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—12 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$1000; value of buildings occupied \$500; total membership 50, volunteers; bell alarm; 1 hook and ladder company; 1 hose company. Chief engineer, T. R. Ross; chairman of fire and water com, L. Headstone.

WATER SUPPLY—Source, Cook wells; system, pumping to standpipe and direct; standpipe cap 25,000 gals; Buffalo pumping engines, dy cap 1,000,000 gals; 16 hydrants,

Tamaqua; pipe 2 miles; valves Feet; pressure, domestic 40, fire 110 pounds; water-works owned by town; cost to construct \$12,000; int on bonds 6 per cent. Mayor, L. H. Headstone; town clerk, A. G. Hoffman.

Syracuse, Otter Co., population 1000; new mercantile buildings, brick, 2 stories, private, wood, 2 stories; fireworks ordinance. Fire department—1 hook and ladder truck, 86 rubber buckets; value of fire department equipment \$500; value of buildings occupied \$150; total membership 28; bell alarm. Chief engineer, W. F. Jennings.

Utica, Seward Co., population 800; mercantile buildings, brick, 1 story; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$15,000; value of buildings occupied \$100; total ann expenses of department \$50; total membership 65, volunteers; bell alarm; 1 engine company, 1 hook and ladder company, 1 hose company. Chief engineer, D. J. Hartrun; chairman of fire and water com, J. A. Boone.

Valentine, Cherry Co., population 600; fire area 40 acres; mercantile buildings, brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—5 chemical extinguishers, 2 hose carriages; hose cotton, good 500 ft; value of fire department equipment \$500; total membership 16, volunteers. Chief engineer, Geo. H. Hornby; chairman of fire and water com, Geo. Lang.

WATER SUPPLY—Source, Minnischaudya Creek; system, pumping to tank, tank cap 1600 barrels; Knowles pumping engines, dy cap 100,800 gals; 9 hydrants; pipe 4½ to 6 in dia.

Valparaiso, Saunders Co., population *700; buildings, brick and wood, 1 and 2 stories. Fire department—1 hose carriage; hose rubber, good 750 ft; value of fire department equipment \$1000; total membership 25, volunteers. Chief engineer, J. P. Miller.

WATER SUPPLY—Source, well; system, pumping to reservoir; reservoir cap 60,000 gals; 10 hydrants; pipe 2 miles; water-works owned by town. Town clerk, M. Deane.

Wahoo, Saunders Co., population *3000; buildings, wood and brick, 1 to 3 stories. Fire department—1 hand engine, 2 chemical engines on wheels, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft, interior 50 ft; value of fire department equipment \$3500; total ann expenses of department \$100; total membership 60, volunteers; chief paid part time; bell alarm. Chief engineer, G. L. Melvin.

WATER SUPPLY—Source, driven wells and Wahoo River; system, direct pumping; Walker pumping engines, dy cap 2,000,000 gals; 48 hydrants, Ludlow; 6½ miles pipe, New Phila.; Ludlow valves; water-works owned by company; cost to construct \$68,000; int on bonds 6 per cent; supt, H. E. Kerr; mayor, H. Johnson; city clerk, F. J. Kirchman.

Weeping Water, Cass Co., population 2600; fire area 40 acres; mercantile buildings, brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted. Fire department—1 hook and ladder truck, 1 hose carriage; hose cotton, good 650 ft, interior 100 ft; value of fire department equipment \$1800; value of buildings occupied \$100; total membership 36, volunteers. Chief engineer, W. A. Hasse.

WATER SUPPLY—Source, wells; system, pumping to standpipe; cost to construct \$10,000. Comr, H. G. Race.

West Lincoln, Lancaster Co., buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hose carriage; hose cotton, good 1000 ft; value of fire department equipment \$1200; total membership 30, volunteers; whistle alarm. Chief engineer, W. C. Austin.

WATER SUPPLY—Source not given; system, direct; 1 reservoir; Deane & Knowles pumping engines, dy cap 3,000,000 gals; 6 hydrants; 2½ miles pipe; pressure 60 pounds. Supt, John Hains; town clerk, C. H. Curren.

West Point, Cumming Co., population *2200; buildings, brick and wood. Fire department—1 chemical engine on wheels, 1 hook and ladder truck, 1 hose carriage; hose good, 800 ft, inferior 700 ft; value of fire department equipment \$1000, total ann expenses of department \$300; total membership 100, volunteers; bell alarm. Chief engineer, F. Koch.

WATER SUPPLY—Source not given; system, pumping to reservoir and direct; 23 hydrants; 8½ miles pipe; pressure, domestic 85, fire 195 pounds; water-works owned by town; cost to construct \$14,800; int on bonds 6 per cent. Com, B. Y. Yoder; town clerk, F. Kranse.

York, York Co., population *6000; buildings, brick and

NEBRASKA—Continued.

wood, 1 to 3 stories. Fire department—3 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1500 ft; value of fire department equipment \$8000; total membership 75, volunteers; bell alarm. Chief engineer, G. F. Corcoran.

WATER SUPPLY—Source, Cook wells and Beaver Creek; system, pumping to standpipe and direct; standpipe cap 85 gals; Knowles pumping engines, dy cap 2,000,000 gals; 60 hydrants, Chapman; 6½ miles pipe, 4 to 12 dia, Shickle, H. & H.; 30 valves, Chapman; 7 meters, Hersey; quality of water A 1; pressure domestic 68, fire 180 pounds; water-works owned by company; cost to construct \$60,000; ann expenses \$3000; int on bonds 6 per cent. Pres of com, A. T. Strong; supt, Robt. McGowan; mayor, W. K. Williams; city clerk, M. M. Wildman.

The following places have no fire protection: Ains-

worth, Brown Co., population 1800 (bonds are voted for hose and cart and water supply). Ansley, Caster Co., population 500 (buckets). Atkinson, Holt Co., population 1000 (\$7000 voted for water-works). Bartlett, Wheeler Co., population 300 (has water-works and intends purchasing hooks, ladders, etc.). Curtis, Frontier Co., population 500. Dieler, Jefferson Co., population 500. Dodge, Dodge Co., population 700. Hartington, Cedar Co., population 1000. Nemaha City, Nemaha Co., population 500. Oakdale, Antelope Co., population 700. Oakland, Burt Co., population 600. O'Neill, Holt Co., population 2000. Rising City, Butler Co., population 700. Scotia, Greely Co., population 400. Stella, Richardson Co., population 700. Sterling, Johnson Co., population 1000 (3 force pumps and 600 ft hose). Strang, Fillmore Co., population 400. Tekamah, Burt Co., population 1800. Ulysses, Butler Co., population 1000. Wilber, Saline Co., population 1500 (have 200 ft hose).

NEVADA.

Austin, Lander Co., population *1500. Fire department—3 hose carriages; hose rubber, good 1500; total membership 70; volunteers. Chief engineer, P. H. Myles.

WATER SUPPLY—Source, tunnel driven into mountain; system, gravity from reservoir; reservoir cap 50,000 gals; 17 hydrants, Hinckley; pipe 1¼ miles; pressure 97 pounds; water-works owned by company; cost to construct \$30,000; ann expenses \$2400. Pres of com, W. W. Bisbot, agt, W. Foster; town clerk, J. A. Miller.

Carson City, Ormsby Co., population *4000; buildings, brick and wood. Fire department—1 steam fire engine, 3 hand engines; total membership 90, volunteers. Chief engineer, J. Muller.

WATER SUPPLY—Source not given; system, gravity; 8 reservoirs; 32 hydrants; water-works owned by company; ann expenses \$1600. Supt, Alfred Helm, city clerk, W. H. Doan.

Elko, Elko Co., population 850; buildings, wood and brick. Fire department—hook, ladder and bucket company. Chief engineer, W. T. Smith.

WATER SUPPLY—Source, Humboldt River; system, gravity; reservoir cap 4600 gals; pipe 3500 ft; pressure 75 ft head; water-works owned by company; cost to construct \$2740. Supt, H. Lay.

Eureka, Eureka Co., population 2000; fire area 300 acres; mercantile buildings, stone, brick and wood, 1 and 2 stories; private, wood, 1 story. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose rubber, good 800 ft, inferior 900 ft; value of fire department equipment \$2800; value of buildings occupied \$750; total membership 125; volunteers; bells and whistles alarm; 1 hook and ladder company; 4 hose companies. Chief engineer, M. L. Gregovitch.

WATER SUPPLY—Source, springs; system, gravity; 6 tanks, cap 250,000 gals; Park & Lacy pumping engines, dy cap 300,000 gals; 19 hydrants; pipe 80 miles, 8 to 6 in dia; 4 valves, Peet; pressure, domestic 45 to 90, fire 100 pounds; water-works owned by McCoy estate; cost to construct \$60,000. Supt, Geo. F. Bliss, city clerk, F. H. Harman.

Gold Hill, Storey Co. Fire department—1 hand engine, 4 hose carts; hose rubber, good 2500 ft, leather 500 ft. Chief engineer, Mike Kennedy.

WATER SUPPLY—(See Virginia City).

Hamilton, White Pine Co.; buildings, brick and wood, 1 story. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 50 ft; total membership 7, volunteers; bell alarm. Chief engineer, T. Hagar.

WATER SUPPLY—Source, Illapoh Springs; system, pumping to reservoir; reservoir cap 200,000 gals; 2 Cameron and other pumping engines; 30 hydrants; pipe 14 miles; 20 meters; pressure, domestic 45, fire 200 pounds;

water-works owned by company; cost to construct \$280,000.

Pioche, Lincoln Co.; buildings, wood, 1 story. Fire department—3 hose carriages; value of fire department equipment \$3000; total ann expenses of department \$100 (1888); total membership 40; bell alarm. Chief engineer, E. D. Turner.

WATER SUPPLY—Source, 2 springs, dy cap 50,000 gals; system, gravity to tanks; 2 tanks, cap 200,000 gals; 12 hydrants, Garrett; pipe 7 miles, 5 to 8 in dia; pressure 300 ft head; cost to construct \$150,000; ann expenses \$2000. Supt, Jas. McFadden.

Reno, Washoe Co., population 4000; fire area 1440 acres; mercantile buildings, brick, 1 story; private, wood, 1½ stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 15 chemical extinguishers, 5 hose carriages; hose rubber, good 3000 ft, inferior 500 ft; value of fire department equipment \$9000; value of building occupied \$3500; total ann expenses of department \$2600; total membership 8, paid part time.

WATER SUPPLY—Source, Truckee River; system, gravity to reservoir; 10 hydrants; 8 miles pipe, 2 to 15 in dia; pressure 90 pounds; water-works owned by A. A. Evans.

Virginia City, Storey Co., population 10,917; mercantile buildings, wood and brick, 2½ stories; private, wood, 2½ stories; wooden and metal roofs. Fire department—1 hook and ladder truck, 2 hose carriages, 15 hose reels; siamese couplings used; hose cotton, good 1400 ft, rubber good 5000 ft; 4 hoses; value of fire department equipment \$28,000; value of buildings occupied \$4000; total ann expenses of department \$16,000; total membership 7, paid full time; bell and whistle alarm. Chief engineer, Wm. Pennison.

WATER SUPPLY—Source, Mariette Lake and Hobart Creek; system, gravity; 3 reservoirs, cap 88,100,000 gals; hydrants, 98 in Va. City, 27 in Gold Hill; pipe 21 miles, 10 to 12 in dia, National; quality of water, fine; pressure, domestic 75, fire 150 pounds; water-works owned by company; cost to construct \$2,300,000; ann expenses \$58,000. Pres of com, W. S. Hobart; supt, J. B. Overton; chairman Bd. of Coms, B. Burke; county clerk, Frank Wilder.

Winnemucca, Humboldt Co., population *1000; fire area 50 acres; buildings, wood, 1 story; wooden roofs permitted. Fire department—12 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; 12 fire boats; hose rubber, good 600 ft; value of fire department equipment \$1500; total ann expenses of department \$600; total membership 75, volunteer. Chief engineer, F. Ried.

WATER SUPPLY—Source, Cross Canyon; system, gravity; 1 reservoir, cap 1,000,000 gals; 17 hydrants; pipe 3 miles, 6 to 12 in dia; pressure 60 pounds; cost to construct \$30,000; ann expenses \$1000. Supt, J. B. Gramm; town clerk, A. T. Gilson.

The following place has no fire protection: Hawthorne, Esmeralda Co., population 500 (has 300 ft hose).

NEW HAMPSHIRE.

Alstead, Cheshire Co., population 300; buildings, wood, 1 and 2 stories. Fire department—2 hand engines, 1 hose carriage; hose cotton, good 50 ft, rubber lined 200 ft; total membership 4, volunteers. Chief engineer, C. S. Angles; chairman of fire and water com, Edmand Dinsmore.

WATER SUPPLY—Source, Cold River.

Amherst, Hillsborough Co., population 1285; private

buildings, wood, 1 and 1½ stories. Fire department—2 hand engines, 2 hose carriages; hose cotton, good 800 ft; value of fire department equipment \$8000; value of building occupied \$1000; total ann expenses of department \$150; total membership 30, volunteers; bell alarm. Chief engineer, W. D. Clark.

WATER SUPPLY—Source, springs; 5 cisterns. Town clerk, A. A. Rotch.

Hristol, Grafton Co., population 1262; buildings, brick and wood, 1½ to 8 stories; wooden roofs permitted. Fire department—1 hand engine, 3 hose carriages, extension ladder hose 1300 ft; value of fire department equipment \$3000; value of buildings occupied \$1500; total ann expenses of department \$350 (1890); total membership 40, volunteers; bell alarm. Chief engineer, Geo. C. Currier.

WATER SUPPLY—Source, Newfound Lake; system, gravity; 2 force pumps; 38 hydrants; pipe 5 miles; pressure 65 pounds; water-works owned by company; cost to construct \$2200; ann expenses \$400. Pres, B. F. Perkins; supt, J. H. Brown; town clerk, A. Robie.

Claremont, Sullivan Co., population 4704; fire area town; mercantile buildings, brick, 3 and 8 stories; private, wood and brick, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages; hose cotton, rubber lined, good 3000 ft; total membership 45, full paid. Chief engineer, G. H. Storwell.

WATER SUPPLY—Source, streams; system, gravity and direct pumping; reservoir cap 25,000,000 gals; Knowles pumping engines; 40 hydrants. Coffin; pipe 26 miles; 100 valves, Coffin; 20 meters, National; quality of water fine; pressure 64 to 100 pounds; water-works owned by company; cost to construct \$100,000; ann expenses \$1000. Pres of com, Chas. H. Bartlett; supts, Rand & Rice; town clerk, F. F. Haskell.

Colebrook, Coos Co., population 1800; fire area 1000 acres; mercantile buildings, wood, 2 stories; private, wood, 2 to 8 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft, inferior \$1000 ft; value of fire department equipment \$2000; value of buildings occupied \$600; total ann expenses of department \$1000; total membership 34, volunteers; bell alarm. Chief engineer, Orlando Farristall; chairman of fire and water com, A. C. Wallace.

WATER SUPPLY—Source, springs; 2 reservoirs; 8 hydrants; pipe 3 miles, largest 3 in dia; water-works owned by G. W. Annis; ann expenses \$150. Town clerk, D. E. Cummings.

Derry, Rockingham Co., population *2870; buildings, wood. Fire department—3 hand engines, 2 chemical engines on wheels, 1 hook and ladder truck, 3 hose carriages; value of fire department equipment \$3500; 8 buildings occupied; total membership 150, volunteers; bell and whistle alarm. Chief engineer, H. S. Warner.

WATER SUPPLY—Source, wells and cisterns; pumping engines, dy cap 40,000 gals. Town clerk, E. T. Parker.

Dover, Strafford Co., population *14,000. Fire department—3 steam fire engines, 1 hand engine, 1 hook and ladder truck, 5 hose carriages; 1 supply wagon; large part of hose reserved for hydrant use at factories; hose cotton, good 32,300 ft, linen 14,050 ft, leather good 800 ft, inferior 3000 ft; 7 horses; total membership 115, paid; telegraph alarm; 20 street boxes. Chief engineer, H. G. Hanson.

WATER SUPPLY—Source, collecting wells; system, pumping to reservoir; reservoir cap 4,000,000 gals; Blake pumping engines, dy cap 2,000,000 gals; 145 hydrants, Ludlow; pipe 21 2-10 miles, 3 to 16 in dia, Wood; valves, Eddy, Ludlow; 100 meters, Crown, Hersey, Ball & Fitts; quality of water fine; pressure 80 pounds; water-works owned by city; cost to construct \$252,004; ann expenses \$31,000; int on notes 4¼ per cent. Chairman of com, Joseph W. Cate; supt, Wm. D. Taylor; mayor, B. F. Neally; city clerk, J. B. Stevens, Jr.

Exeter, Rockingham Co., population 4000; fire area 2000 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 chemical engine on wheels, private chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; hose cotton, good 4000 ft, leather inferior 400 ft; value of fire department equipment \$9000; value of buildings occupied \$3500; total ann expenses of department \$3800; total membership 71, paid \$2 per month; bell alarm; 6 fire companies. Chief engineer, C. E. Warren.

WATER SUPPLY—Source, river and well; system, pumping to standpipe; 2 Worthington pumping engines, dy cap 2,000,000 gals; 51 hydrants, Coffin; pipe 11 miles, Wood; 7 meters; pressure, domestic 55 pounds; water-works owned by company; cost to construct \$140,000; ann expenses \$750; int on bonds 5 per cent. Pres, E. C. Eastman; supt Chas. H. Johnson.

Farmington, Strafford Co., population *3000; buildings, wood, 2 and 8 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton 500 ft, leather

good 750 ft; value of fire department equipment \$2000; value of buildings occupied \$1000; total ann expenses of department \$700; total membership 70, full paid; bell alarm. Chief engineer, Eben Frye.

WATER SUPPLY—Source, springs; system, pumping to reservoir; Knowles pumping engine; 30 hydrants, Caris; pipe 1½ miles, 4 to 8 in dia; 5 meters; pressure 50 pounds; water-works owned by city; ann expenses \$500; int on bonds 4 per cent. Commissioners, C. W. Johnson, J. B. Brown, and supt, Wm. F. Thayer; town clerk, P. F. Conner.

Franklin, Merrimack Co., population 4000; mercantile buildings, wood, 1 to 8 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, hose carriages, with engines; hose cotton, rubber lined good 1200 ft, leather good 1600 ft; total membership 40, volunteers. Chief engineer, Chas. F. Noyes.

WATER SUPPLY—Source, 5 cisterns.

Gorham, Coos Co., population *1500; buildings, wood; fireworks ordinance; causes of fire investigated. Fire department—2 hand engines, 2 hook and ladder trucks, 2 hose carriages; hose cotton, good 600 ft; linen 400 ft; value of fire department equipment \$1800; value of buildings occupied \$1500; total membership 130, paid; bell and whistle alarm. Chief engineer, John Feabody.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 6000 gals; 11 hydrants, Mathews; pipe 23 miles, 3 to 4 in dia; pressure 55 pounds; water-works owned by company; cost to construct \$30,000; ann expenses \$165 (1898). Pres, Wm. Noyes; supt, T. E. Fish; town clerk, G. E. Tubbs.

Great Falls, Strafford Co., population *6000. Fire department—4 hand engines, 1 hook and ladder truck, 2 hose carriages; hose leather and linen, good 5000 ft; total membership 180, paid. Chief engineer, O. C. Shapleigh.

WATER SUPPLY—Source, Solomon Falls River; system, pumping to reservoir and direct; reservoir cap 1,500,000 gals; Deane pumping engines, dy cap 1,500,000 gals; 51 hydrants, Chapman; 5 miles pipe, 4 to 12 in dia; quality of water fair; Darling filter; pressure 40 to 60 pounds; water-works owned by company. Pres of com, J. H. Nichols; supt, H. S. Chase.

Hanover, Grafton Co., population *2147; fire area 3500 acres; buildings, wood, 2 stories. Fire department—2 hand engines, 30 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 500 ft, inferior 300 ft, leather good 1100 ft; value of fire department equipment \$2500; value of building occupied \$1700; total membership 300. Chief engineer, H. C. Braun.

WATER SUPPLY—Source, springs, 5 collecting wells; system, gravity; pipe 2 miles; pressure, domestic 50 to 100 ft head; water-works owned by company; cost to construct \$12,000; ann expenses \$300. Supt, E. R. Rugles; village clerk, Geo. Hitchcock.

Hinsdale, Cheshire Co., population *2800; fire area 500 acres; buildings, wood. Fire department—1 hand engine, 8 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose linen, 700 ft, rubber good 800 ft, leather 800 ft; value of fire department equipment \$5000; total membership 72, paid part time; steam gong alarm. Chief engineer, A. H. Latham.

WATER SUPPLY—Source, canal, for fire protection; 4 force pumps in mills; 19 hydrants; pipe 1½ miles, 4 in dia. Town clerk, E. E. Hall.

Hollis, Hillsborough Co., population 1025; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose leather, inferior 300 ft; value of fire department equipment \$300; value of buildings occupied \$500; bell alarm. Chief engineer, Chas. W. Hardy.

Keene, Cheshire Co., population 8000. Fire department—3 steam fire engines, 2 hand engines, 2 hook and ladder trucks, 8 hose carriages; hose cotton, rubber lined, good 4000 ft, inferior 1800 ft; total membership 70, volunteers; telegraph alarm; street boxes 17. Chief engineer, H. H. Haines.

WATER SUPPLY—Source, lakes; system, gravity; reservoir cap 1,800,000 gals; 148 hydrants, Mathews, Worcester, Humphreys; pipe, Wood, 30 miles, 4 to 24 in dia; 200 valves, Ludlow, Eddy, Chapman; 12 meters, Hersey; quality of water good; pressure 65 pounds; water-works owned by city; cost to construct \$222,230; ann expenses \$2500. Chairman of com, E. S. Foster; supt, P. F. Babidge; city clerk, J. P. Wellman.

Laconia, Belknap Co., population *5500; buildings, brick and wood, 2 and 8 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good

NEW HAMPSHIRE—Continued.

3800 ft, inferior 1000 ft; 4 horses; value of fire department equipment \$11,818; total ann expenses of department \$1860; total membership 56, paid part time; telegraph alarm; street boxes 24. Chief engineer, C. H. Watson.

WATER SUPPLY—Source, Lake Winnipiseogee; system, gravity, pumping to reservoir and direct; reservoir cap 2,750,000 gals; Blake pumping engines, dy cap 1,000,000 gals; 80 hydrants, Coffin; pipe 18 miles, 4 to 12 in dia, Conn.; 75 valves, Chapman, Ludlow; 800 meters, Crown, Hersey; pressure 85 pounds; water-works owned by company; cost to construct \$100,000; ann expenses \$3800; int on bonds 5 per cent. Pres of com, John C. Moulton; supt, F. P. Webster; town clerk, Geo B. Lane.

Lancaster, Coos Co., population 3000; mercantile buildings, wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—3 hand engines, 4 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages, 3 force pumps; hose, linen 2500 ft, leather good 250 ft, new 200 ft; value of fire department equipment \$5000; value of 2 buildings occupied \$600; total ann expenses of department \$500; total membership 112, part paid; bell and whistle alarm. Chief engineer, Ed. R. Kent.

WATER SUPPLY—Source, domestic, springs; fire, river; system, domestic, gravity; fire, water-power force pump; 8 double hydrants; pipe 7 miles, $\frac{1}{2}$ to 2 in dia; quality of water pure; pressure, domestic 80 pounds; fire supply owned by city, domestic by company; cost to construct \$3000 (fire supply). Supt, W. Marshall; town clerk, R. J. Brown.

Lebanon, Grafton Co., population 3854; fire area 2500 acres; mercantile buildings, wood, 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—3 hand engines, 1 chemical engine on wheels, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 200 ft, inferior 100 ft, leather good 1800 ft, inferior 800 ft; value of fire department equipment \$12,940; value of building occupied \$1000; total ann expenses of department \$978; total membership 119, paid part time 112; bell alarm. Chief engineer, Frank Sayre.

WATER SUPPLY—Source, Mascoma River; system, pumping to reservoir; reservoir cap 1,000,000 gals; Lang, Goodhue, pumping engines, dy cap 1,000,000 gals; 53 hydrants, Ludlow; pipe 5 3-5 miles, 4 to 10 in dia; 52 valves, Ludlow; quality of water good, soft; pressure 80 to 110 pounds; water-works owned by city; cost to construct \$50,000; ann expenses \$500; int on bonds $4\frac{1}{2}$ per cent. Supt, C. E. Lewis; city clerk, Chas. A. Downs.

Lebanon, Grafton Co., population 1000; fire area 640 acres; buildings, wood, 1 to 3 stories. Fire department—1 hook and ladder truck, 1 hose carriage, 1 force pump; hose cotton, good 800 ft; value of fire department equipment \$2000; total ann expenses of department \$1000 (1888); total membership 25; whistle and gong alarm. Chief engineer, F. P. Hall.

WATER SUPPLY—Source, Pearl Lake; system, gravity; 33 hydrants, Coffin; pipe 4 miles, 4 to 8 in dia; valves, Coffin; pressure 100 pounds; water-works owned by company; cost to construct \$24,000; ann expense \$1500. Supt, L. C. Payne; mayor, D. C. Moulton; city clerk, W. M. Kelsoe.

Littleton, Grafton Co., population *3850. Fire department—1 hook and ladder truck, 2 hose carriages; hose good, 2000 ft; total membership 17, volunteers. Chief engineer, A. J. Crain.

WATER SUPPLY—Source, springs and river; system, pumping to reservoir; reservoir cap 550,000 gals; Worthington pumping engines, dy cap 28,500 gals; 41 hydrants, Boston; pipe 14 miles, 4 to 8 in dia; 1 meter; quality of water pure; pressure 95 pounds; water-works owned by company; cost to construct \$70,000; ann expenses \$1200; int on bonds 6 per cent. Pres of com, B. H. Corning; supt, J. E. Richardson; town clerk, Geo. E. Lovejoy.

Manchester, Hillsborough Co., population *48,480; mercantile buildings, brick, 4 stories; private, wood, 2 and 2½ stories; wooden roofs permitted. Fire department—6 steam fire engines, 1 chemical engine on wheels, 2 hook and ladder trucks, 8 hose carriages, 1 hose wagon; hose cotton, 10,250 ft, leather 6000 ft; 21 horses; value of fire department equipment \$59,774; 5 buildings occupied; total ann expenses of department \$32,528; total membership 123, paid full time 17, paid part time 106; telegraph alarm; 50 street boxes. Chief engineer, Thos. W. Lane.

WATER SUPPLY—Source, Massahesic Lake; system, pumping to reservoir; reservoir cap 15,000,000 gals; Wood, Davidson pumping engines, dy cap 10,000,000 gals; 441 hydrants, Boston, Holyoke, Chapman, Ludlow; pipe 53½

miles, 4 to 20 in dia; 411 valves, Ludlow, Boston; 1000 meters, Ball & Fitts, Crown; quality of water good; pressure 60 pounds; water-works owned by city; cost to construct \$364,230; int on bonds 4 and 6 per cent. Pres of com, A. Gay; supt, C. K. Walker; mayor, D. B. Varney; city clerk, N. P. Kidder.

Marlow, Cheshire Co.; buildings, wood, 1 to 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck; hand grenades; total ann expenses of department \$192 (1888); whistle alarm.

WATER SUPPLY—Source, pond. Town clerk, Elbridge N. Howe.

Millford, Hillsborough Co., population 3200; buildings, wood, 2 and 3 stories. Fire department—2 hand engines, 1 hook and ladder truck; 2 hose carriages; 2 buildings owned by town; bell and horn alarm. Chief engineer, Geo. C. Farwell.

WATER SUPPLY—Source, well; system, pumping to standpipe; standpipe cap 275,000 gals; Davidson pumping engines, dy cap 1,000,000 gals; 50 hydrants, Chapman; pipe 6 miles, 6 to 12 in dia; 40 valves, Chapman; quality of water good; pressure 85 pounds; water-works owned by company. Pres of com, W. M. Knowlton; town clerk, Jas. M. Laws.

Nashua, Hillsborough Co., population 20,000; mercantile buildings, brick, 3 stories; private, wood, 2 stories. Fire department—3 steam fire engines, 1 chemical engine on wheels, 1 hook and ladder truck, 5 hose carriages, 20 kinds; hose rubber, good 10,500 ft; 11 hoses, value \$3000; value of fire department equipment \$35,050; value of buildings occupied \$45,000; total ann expenses of department \$12,000; total membership 91, paid full time 9, paid part time 88; Gamewell electric alarm; 33 street boxes; 6 fire companies. Chief engineer, C. H. Whitney; chairman of fire and water com, Chas. H. Burke.

WATER SUPPLY—Source, brook; system, pumping to reservoir; reservoir cap 4,000,000 gals; Worthington & Lang pumping engines, dy cap 7,000,000 gals; 100 hydrants, Chapman; 40 miles pipe, 4 to 16 in dia, Warren Foundry and others; 250 valves, Chapman; 65 meters, Crown, Hersey and Worthington; quality of water good, not filtered; pressure, domestic 60, fire 100 pounds; water-works owned by company. Supt, Horace G. Holden; mayor, Chas. A. Burke; city clerk, Chas. S. Bussell.

New Market, Rockingham Co., population 235. Fire department—2 fire companies. Henry Tuttle.

WATER SUPPLY—Water power from mills, which will reach nearly all business portion of town. Town clerk, John L. Bennett.

Newport, Sullivan Co., population 2700; buildings, brick and wood, $1\frac{1}{2}$ to 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 2000 ft; value of fire department equipment \$2000; total membership 35, volunteer; bell alarm. Chief engineer, Chas. H. Watts.

WATER SUPPLY—Source, river; 3 tanks.

Penacook, Merrimack Co., population 2500, partly in Concord; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fire-works ordinance. Fire department—1 Silsby steam fire engine, 1 hand engine, private chemical extinguishers, 5 hose carriages; hose cotton, good 1500 ft, linen good 30 ft, leather good 1000 ft; value of 2 buildings occupied \$10,500; total ann expenses of department \$1000; total membership 65, paid part time; bell and whistle alarm; 2 engine companies. Assistant engineer, W. W. Allen, Concord side; foreman, John S. Boutelle, Boscomen side.

WATER SUPPLY of Concord, which supplies part of Penacook—Source, Penacook Lake; system, gravity; pipe 41 18-100 miles; valves, Ludlow & Chapman; 2 meters; pressure 45 pounds; water-works owned by city of Concord; cost to construct \$481,224; int on bonds 4 to 6 per cent. Supt, V. C. Hastings.

Peterborough, Hillsborough Co., population 2200; fire area 23,040 acres; buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—2 hand engines, 1 hook and ladder truck, 3 hose carriages; siamese coupling; hose linen, good 1400 ft, inferior 800 ft, leather good 600 ft; value of fire department equipment \$3500; value of buildings occupied \$300; total ann expenses of department \$500; total membership 87, volunteer. Chief engineer, John H. Steele.

WATER SUPPLY—Source not given; system, direct pumping; 17 hydrants; pipe 4 to 6 in dia. Town clerk, John H. Steele.

Pittsfield, Merrimack Co., population 25,000; fire area 700 acres; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 chemical engine on wheels, 1 hook and ladder truck, 2 hose carriages,

hose cotton, good 2000 ft, rubber good 500 ft; bell alarm; 4 fire companies. Chief engineer, H. W. Bachelder; chairman of fire and water com, S. J. Winslow.

WATER SUPPLY—Source, pond; system, gravity to reservoir; reservoir cap 1,500,000 gals; 27 hydrants, Ludlow; pipe 6½ miles; 1 meter; pressure 80 pounds; cost to construct \$38,000; ann expenses \$500. Pres, R. L. French; supt, S. J. Winslow.

Plymouth, Grafton Co., population 1750; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 chemical engine, 3 hose carriages; hose good 1150 ft; value of fire department equipment \$1800; total ann expenses of department \$1000; total membership 12, full paid; bell alarm. Chief engineer, J. P. Huckslein.

WATER SUPPLY—Source, springs; system, gravity; 27 hydrants, Perkins; 1 meter; pressure 70 pounds; cost to construct \$40,000; ann expenses \$300. Pres, A. Burleigh; supt, W. F. Langdon.

Portsmouth, Rockingham Co., population 11,000; mercantile buildings, brick and wood, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—4 steam fire engines, 3 chemical engines on wheels, 2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages, 3 hose wagons, supply wagon and sleighs; hose cotton, good 8700 ft; 1 horse owned, value 450; others hired; value of fire department equipment \$30,125; total ann expenses of department \$9172; total membership 126, paid part time; Gamewell electric alarm; 18 street boxes; 6 fire companies. Chief Engineer, H. A. Marden; chairman of fire and water com, D. Casey.

WATER SUPPLY—Source, brook; 14 reservoirs supplied from aqueduct and 4 reservoirs supplied with salt water.

Suncook, Merrimack Co., population 2500. Fire department—1 chemical engine; hose good 500 ft; total membership 50, 12 paid. Chief engineer, G. P. Appleton.

WATER SUPPLY—Not described; steam pumping; 6 hydrants.

Troy, Cheshire Co., population 900; mercantile buildings, brick and wood, 2½ stories; private, wood, 1½ and 2½ stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; fire hook and ropes; hose rubber, good 800 ft, various 400 ft; value of fire department equipment \$1000; total ann expenses of department about \$800; total membership 45; whistle and bell alarm. Chief engineer, Asa C. Dort.

Wilton, Hillsborough Co., population 2000; buildings, brick and wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 450 ft, leather good 600 ft; value of fire department equipment \$2000; total membership 21; whistle and bell alarm. Chief engineer, Jno. Gage.

WATER SUPPLY—Source, wells and river; 1 reservoir; 4 hydrants; pipe 50 rods. Town clerk, Jno. F. Mahoney.

Winchester, Cheshire Co., population 2500; mercantile buildings, brick and wood, 3 stories; private, wood, 1½ stories. Fire department—4 hand engines, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 400 ft, rubber good 300 ft, inferior 200 ft; total membership 100, volunteer; whistle and bell alarm. Chief engineer, W. N. Haskell.

WATER SUPPLY—Source, river and cisterns; hydrants; 3 steam pumps; 1 pump operated by water power. Town clerk, Geo. H. Snow.

Wolfborough, Carroll Co., population 2800; buildings, wood, 2 and 3 stories; wooden roofs permitted; causes of fire investigated. Fire department—2 hand engines, 2 hose carriages; siamese couplings; hose leather, good 500 ft, linen good 400 ft; value of fire department equipment \$1500; total ann expenses of department \$800; total membership 100, paid part time; whistle and bell alarm. Chief engineer, Thos. Lees.

WATER SUPPLY—Source, lake, river and wells.

Woodsville, Grafton Co., population 700; buildings, brick and wood, 1½ and 3 stories; wooden roofs permitted. Fire department—1 hose carriage; hose leather, good 500 ft; value of fire department equipment \$300; total ann expenses of department about \$400; total membership 22, paid full time; bell alarm. Chief engineer, J. P. Leonard.

WATER SUPPLY—Source, river; system, direct; Lang pumping engines, dy cap 1,500,000 gals; 19 hydrants; pipe 8½ miles; pressure, domestic 70, fire 100 pounds; cost to construct \$30,000; ann expenses \$375.

The following places have no fire protection: Hampton, Rockingham Co., population 1200. Hennick, Merrimack Co., population *400 (have 250 ft of hose). Hooksett, Merrimack Co., population 1800. Rumney, Grafton Co., population 1200. Willmot, Merrimack Co., population 1000.

NEW JERSEY.

Allentown, Monmouth Co., population 1010. Fire department—3 hand engines; hose leather, good 75 ft. Chief engineer, D. S. Savidge.

WATER SUPPLY—Source, wells and lake. Town clerk, Wm. Hawkins.

Asbury Park, Monmouth Co., population 3500; fire area 640 acres; mercantile buildings, wood and brick, 2 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 1 chemical engine on wheels, 2 hook and ladder trucks, 4 hose carriages; hose cotton, good 2000 ft, rubber good 3000 ft; 4 horses; value of fire department equipment \$18,000; value of buildings occupied \$3000; total ann expenses of department \$2000; total membership 200, paid part time 2; bell alarm. Chief engineer, Jas. H. Bird; chairman of fire and water com, Chas. A. Atkins.

WATER SUPPLY—Source, artesian wells; system, pumping to standpipe; 3 Holly pumping engines, dy cap 1,000,000 gals; 60 hydrants; Cassin; pipe Donaldson, 10 miles, Millert, Union; valves Cassin; 60 meters; pressure 60 pounds; water-works owned by town; int on bonds 5 per cent. Supt, G. H. Coffin.

Atlantic City, Atlantic Co., population 12,000; fire area 7680 acres; mercantile buildings, wood, 3 and 3 stories, private, wood, 3 and 3 stories; wooden roofs permitted but seldom used; fireworks ordinance; causes of fire investigated. Fire department—4 steam fire engines, 1 chemical engine on wheels ordered, 1 hook and ladder truck, 6 hose carriages; hose cotton, good 6000 ft, inferior 2000 ft; 16 horses, value \$4500; value of fire department equipment \$38,000; value of buildings occupied \$15,500; total ann expenses of department \$15,500 (including purchase of hose); total membership 175, paid full time 16, paid part time 4, volunteers; 8 tower strikers and Gamewell alarm, street boxes 15; 2 engine companies, 1 hook and ladder company, 1 hose company. Chief engineer, Chas. S. Lackey.

WATER SUPPLY—Source, driven wells and surface water;

system, pumping to standpipe, standpipe cap 500,000 gals; Worthington pumping engines, dy cap 9,500,000 gals; 160 hydrants, Wood; pipe Wood, 26 miles, 2 to 20 in dia; valves Wood; 280 meters, National, Worthington; pressure 40 to 58 pounds; water-works owned by company. Pres of com, Walter Wood; supt, Geo. T. Prince; mayor, Samuel D. Hoffman; city clerk, H. R. Albertson.

Bayonne City, Hudson Co., population *19,000; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 3 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 1 hand engine, 1 chemical engine on wheels, 8 chemical extinguishers, 3 hook and ladder trucks, 8 hose carriages; hose rubber, good 4700 ft; total ann expenses of department \$4000; volunteers; bell and telephone alarm. Chief engineer, J. H. Mahnkens; chairman of fire and water com, Henry Meigs.

WATER SUPPLY—Source, Passaic River; system, gravity; 156 hydrants, Johnson, Chapman, Galvin; pipe 15 miles, 6 to 20 in dia; 90 valves, Johnson; 900 meters, Crown, Worthington, Thomson; quality of water medium; pressure 45 pounds; water works owned by city; cost to construct \$159,000; ann expenses \$5000. Supt, M. O'Connor; mayor, John Newman; city clerk, Wm. D. Hamilton.

Bellefonte, Essex Co., population *1818; mercantile buildings, brick, 3 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1700 ft, rubber good 300 ft; value of fire department equipment \$2000; value of 2 buildings occupied \$1000; total ann expenses of department \$400; total membership 75, volunteers. Chief engineer, Levi Broadbent.

WATER SUPPLY—Source not given; system, pumping to reservoir, force pumps; 18 hydrants; pipe 2 miles, 6 in dia; pressure 70 pounds. Town clerk, Wm. D. Lister.

Belvidere, Warren Co., population 2000; fire area 600

NEW JERSEY—Continued.

acres; mercantile buildings, wood, 2½ to 5 stories; private, 2½ and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 700 ft, rubber good 800 ft, inferior 200 ft; value of fire department equipment \$3000; value of buildings occupied \$5000; total membership 50, volunteers; bell alarm. Chief engineer, F. V. Harris; fire marshal, Thos. H. Hayes.

WATER SUPPLY—Source, Delaware River; system, pumping to standpipe; Blake pumping engines, dy cap 1,000,000 gals; 18 hydrants, Chapman; pipe Fisher, Warren, 8 miles; valves Lehman; pressure 77 pounds; water-works owned by company; cost to construct \$25,500; ann expenses \$1400. Pres, D. C. Blair; supt, John H. King; town clerk, Sharp Melick.

Beverly, Burlington Co., population 1760; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—6 chemical extinguishers (bad order), 1 hook and ladder truck, 8 hose carriages (2 used); hose cotton, good 1400 ft; value of fire department equipment \$2500; value of buildings occupied \$3000; total membership 135, volunteers; bell alarm; 1 hook and ladder company, 1 hose company. Foreman, C. W. Adams; chairman of fire and water com, J. Ashton.

WATER SUPPLY—Source, river; system, pumping to standpipe and direct; Gordon & Maxwell pumping engines, dy cap 2,000,000 gals; 44 hydrants; pipe 6½ miles; 100 valves. Supt, Harry Stetser; city clerk, Clarence Hazard.

Blairstown, Warren Co., population 500; fire area 10 acres; buildings, wood, 2 stories; wooden roofs permitted, slate used largely. Fire department—1 hose carriage; hose cotton, good 500 ft; total membership 25, volunteers. Foreman, Geo. A. Braman.

WATER SUPPLY—Source, stream; system, pumping to standpipe and direct; pumping engines, dy cap 676,000 gals; 15 hydrants.

Bloomfield, Essex Co., population 8500; fire area 13½ sq. miles; mercantile buildings, wood and brick, 3 stories; private, wood, 2½ stories; wooden roofs permitted. Fire department—8 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 4250 ft, inferior 250 ft; 2 hoses, value \$900; value of fire department equipment \$7000; value of buildings occupied \$12,000; total ann expenses of department \$2500; total membership 142, volunteers; Gamewell alarm; 14 street boxes; 1 hook and ladder company, 8 hose companies. Chief engineer, T. H. Johnson.

WATER SUPPLY—Source, wells; 121 hydrants; pipe 17 miles, 4 to 9 in dia; pressure 90 to 120 pounds. Supt, Geo. Olcott; town clerk, E. F. Farrand.

Boonton, Morris Co., population 3500; fire area 500 acres; buildings, wood, 2 stories; wooden roofs permitted. No fire department—Buckets and ladders. The following apparatus is the property of Boonton Iron Works: 1 hook and ladder truck, 4 hose carriages; hose leather, good 1000 ft, inferior 800 ft. Mayor, E. G. Myer.

Bordentown, Burlington Co., population 14658; mercantile buildings, brick, 2 to 4 stories; private, wood and brick, 3 stories; tin or slate roofs; fireworks ordinance; causes of fire investigated. Fire department—2 hand engines, 1 hook and ladder truck, 8 hose carriages; siamese couplings used; hose rubber, inferior 800 ft, leather good 1200 ft; value of fire department equipment \$6000; value of buildings occupied \$35,000; total ann expenses of department \$270; total membership 125, volunteers; bell alarm. Chief engineer, H. N. Jobs.

WATER SUPPLY—Source, Crowick's Creek; system, pumping to reservoir and direct; reservoir cap 500,000 gals; Worthington pumping engines, dy cap 500,000 gals; 42 hydrants, Wood; pipe 6 miles, 6 in dia, Wood, McNeal; valves, Eddy; 4 meters, Worthington; quality of water good, National filter; pressure, domestic 33 pounds, fire direct; water-works owned by company. Pres, Wm. Steele; supt, John M. Steele; mayor, John O. Huden; city clerk, Isaac Elliott.

Bridgeton, Cumberland Co., population 12,000. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 1500 ft; 2 hoses; total membership 23, paid part time. Chief engineer, W. H. Elwell.

WATER SUPPLY—Source, East Lake and springs; system, pumping to reservoir; reservoir cap 1,500,000 gals; Worthington pumping engines, dy cap 1,500,000 gals; 110 hydrants, Cassin; pipe 17 miles, 8 to 16 in dia, Mellert, Wood; 120 valves, Cassin; 8 meters, Crown, Hersey; quality of water good, soft; pressure 15 to 45 pounds; water-works owned by city; cost to construct \$107,000; ann expenses

\$2000; int on bonds 6 per cent. Pres of com, Benj. F. Harding; supt, Timothy Woodruff; mayor, Jeremiah Dubois; city clerk, Wm. B. Kirby.

Burlington, Burlington Co., population 9000; fire area 1500 acres; mercantile buildings, brick and wood, 3 and 4 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted, but mostly tin. Fire department—2 steam fire engines, 1 chemical engine on wheel, 1 hook and ladder truck, 7 hose carriages; hose cotton, good 2100 ft, leather good 8000 ft, inferior 400 ft; 2 hoses used; value of fire department equipment \$14,000; value of buildings occupied \$21,000; total ann expenses of department \$1248; total membership 448, volunteers; chief paid: Pierce & Jones electric alarm; 5 street boxes, 6 private; 3 engine companies, 1 hook and ladder company. Chief, Harry Carter; chairman of fire com, L. R. Vanechuyver.

WATER SUPPLY—Source, Delaware River; system, pumping to tank; tank cap 100,000 gals; Worthington, Holly-Gaskill pumping engines, dy cap 2,000,000 gals; standpipe ordered; 104 hydrants, Mathews; pipe 8 miles, Eddy valves; pressure, domestic 30, fire 65 pounds; water-works owned by city; cost to construct \$75,000; ann expenses \$9000; int on bonds 4 per cent. Supt, Geo. A. Hallison; city clerk, J. R. Batton.

Caldwell, Essex Co., population 800. No organized fire department—3 chemical extinguishers. Town clerk, M. B. Lindaley.

Camden, Camden Co., population 80,000; fire area 10½ square miles; mercantile buildings, brick and stone, 3 and 4 stories; private, brick, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines (1 in reserve), 6 chemical extinguishers, 2 hook and ladder trucks (1 in reserve), 5 hose carriages, all kinds; siamese couplings used; hose cotton, good 1300 ft, 18 hoses, value \$5400; value of fire department equipment \$40,000; value of 5 buildings occupied \$40,000 (owned by city); total ann expenses of department \$40,000 (1887); total membership 48, paid full time 33, paid part time 12; Gamewell & Singer alarm, 24 street boxes; 2 engine companies, 1 hook and ladder company. Chief engineer, R. S. Bender; chairman of fire com, James M. Lane.

WATER SUPPLY—Source, Delaware River; system, pumping to reservoir and standpipe; reservoir cap 7,300,000 gals; Blake pumping engines, dy cap 15,000,000 gals; 478 hydrants, Galvin; pipe 57.20 miles, 4 to 20 in dia, Gloucester Iron Works; 804 valves, Galvin; 20 meters, National; pressure, 18 to 40 pounds; water-works owned by city; cost to construct, \$500,000; ann expenses \$12,000; int on bonds 4 and 7 per cent. Pres of com, M. Ives; supt, Wm. Mines; mayor, Jesse Butt; city clerk, T. F. Varney.

Cape May City, Cape May Co., population 1405. Fire department—3 steam fire engines, 1 hook and ladder truck, 2 hose carriages, hose cotton, good 1500 ft, rubber good 1100 ft; total membership 41, paid full time 8, paid part time 33. Chief engineer, Jos. H. Hana.

WATER SUPPLY—Source, wells; system, gravity; tanks, auxiliary pumping; tanks cap 120,000 gals; Worthington pumping engines, dy cap 1,000,000 gals; 3 hydrants, Mathews; pipe 5 miles; pressure, domestic 24, fire 80 pounds; cost to construct \$25,000; ann expenses \$1500; int on bonds 5 and 6 per cent. Supt, H. F. Douglas.

Carlstadt, Bergen Co., population 9000. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose canvas, good 300 ft; total membership 70, volunteers.

WATER SUPPLY—Source, river and 3 cisterns.

Chambersburg, Mercer Co., annexed to Trenton.

Clayton, Gloucester Co., population 12000; buildings, wood, 2 and 3 stories; wooden roofs permitted. Fire department—2 hand engines, buckets.

WATER SUPPLY—Source, wells. Village clerk, B. F. Sparks.

Dover, Morris Co., population 12170. Fire department—2 steam fire engines, 4 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, 500 ft, rubber 1000 ft, leather good 500 ft; total membership 150. Chief engineer, W. H. Lambert.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 6,000,000 gals; 60 hydrants, Cassin; pipe 6½ miles, 4 to 10 in dia, Donaldson; 50 valves, Cassin; 8 meters, National; quality of water soft, good; pressure 5 to 80 pounds; water-works owned by company. Pres of com, Archer N. Martin; supt, P. J. H. Bennett; mayor, Sedgwick R. Bennett; town clerk, J. S. Gibson.

East Orange, Essex Co., population 14,000; buildings, brick and wood; wooden roofs permitted. Fire department—1 hook and ladder truck, 5 hose carriages; hose

cotton rubber lined, good 6000 ft; total membership volunteers; telegraph alarm. Chief, H. Mills.

WATER SUPPLY—Source, springs and wells; system, direct pumping; Holly-Worthington pumping engines, dy cap 1,500,000 gals; 251 hydrants, Ludlow; pipe 80 miles; valves Ludlow; 280 meters, Crown, Equitable; pressure 35 pounds; water-works owned by company; cost to construct \$106,000. Pres of com, F. M. Shepard; supt, Geo. P. Olcott; town clerk, Gen. A. F. Munn.

Easton town, Monmouth Co., population 1200; fire area 100 acres; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 600 ft, inferior 250 ft; value of fire department equipment \$1500; value of buildings occupied \$300; total membership volunteers. Chief, J. D. Fay.

Egg Harbor, Atlantic Co., population 1800; buildings, wood, 2½ stories; wooden roofs permitted; fireworks ordinance. Fire department—2 hand engines, 2 chemical extinguishers (also 2 private), 1 hook and ladder truck, 2 hose carriages, 1 two-wheel hook and ladder truck; hose cotton, good 2000 ft, inferior 800 ft, rubber good 150 ft; value of fire department equipment \$1100; value of buildings occupied \$400; total ann expenses of department \$160; total membership 76, volunteers; bell alarm; 1 hook and ladder company; 1 hose company. Chief engineer, H. V. Postina; chairman of fire and water com, Aug. Arnold.

WATER SUPPLY—Source, driven wells; force pumps. Town clerk, F. Norman.

Elizabeth, Union Co., population *35,000; buildings, brick and wood, 2 to 4 stories; wooden roofs not permitted within 200 ft of the main street. Fire department—(report of 1890)—6 steam fire engines, 2 hook and ladder trucks, 8 hose carriages; hose rubber, good 3500 ft, inferior 2500 ft; 15 horses; 7 buildings owned; total ann expenses of department \$8000; total membership 578, paid full time 7; telegraph alarm; 36 street boxes. Chief engineer, Wm. Mahoney.

WATER SUPPLY—Source, Elizabeth River; system, pumping to reservoir and direct; impounding reservoir, cap 200,000,000 gals; Worthington, Davidson pumping engines, dy cap 7,000,000 gals; 220 hydrants, Ayers; pipe 15 miles; 80 meters; filtration, sand and charcoal; pressure 10 pounds; water-works owned by company; cost to construct \$1,000,000; ann expenses \$40,000; int on bonds 7 per cent. Pres of com, Jas. Battin; supt, Wm. Whelan; city clerk, E. L. P. Coleman.

Englewood, Bergen Co., population 4076; buildings, brick and wood, 3 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; and extinguishers; hose rubber, good 1000 ft; value of fire department equipment \$2000; total membership 60, volunteers; bell alarm. Chief engineer, Jacob Taylor.

WATER SUPPLY—Source, Hackensack River; system, pumping to reservoir and direct; Worthington pumping engines, dy cap 5,000,000 gals; 50 hydrants, Coffin; pipe 8 miles, 4 to 24 in. Warren; 76 valves, Coffin, Ludlow; 300 meters, National, Worthington; quality of water good, aerated; pressure, domestic 10 to 100, fire 20 to 100 pounds; water-works owned by company. Supt, C. B. Brush; own clerk, A. A. Coyle.

Flemington, Hunterdon Co., population *2000; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine; 1 hook and ladder truck, 1 hose carriage; hose abric, good 600 ft, rubber good 600 ft; 2 buildings occupied; total membership 180, volunteers. Chief engineer, F. A. Rice.

WATER SUPPLY—Source, river and springs; system, pumping to reservoirs; 13 hydrants; 10 miles pipe, 4 to 6 in dia. Supt, J. C. Hopewell.

Freehold, Monmouth Co., population *2500; mercantile buildings, brick and wood, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; value of fire department equipment \$10,000; value of building occupied \$6000; total membership 130, volunteers; engineers paid; bell alarm. Chief engineer, John H. Hulse.

WATER SUPPLY—Source, 14 cisterns and steam well when necessary. Town clerk, C. H. Butcher.

Frenchtown, Hunterdon Co., population *1066; mercantile buildings, wood, 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 2 hose carriages; hose leather, good 1000 ft; value of fire department equipment \$2800; value of building occupied \$3000; total ann expenses of department

\$100; total membership 80, volunteers. Chief engineer, J. B. Lyons.

WATER SUPPLY—Source, Delaware River and mill race. Town clerk, P. Smith.

Gloucester City, Camden Co., population *1966. Fire department—6 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, 1800 ft, rubber good 1400 ft; mills own 5 hose carriages and 5000 ft hose; total membership 84, volunteers. Chief engineer, P. Mealey.

WATER SUPPLY—Source, springs and Newtown Creek; system, pumping from reservoir to standpipe; reservoir cap 2,000,000 gals; standpipe cap 145,000 gals; Wetherill pumping engines, dy cap 2,000,000 gals; 84 hydrants, Adams; pipe 12 miles; pressure, domestic 45, fire 80 to 90 pounds; water-works owned by city; cost to construct \$32,000; ann expenses \$1908; int on bonds 4 and 6 per cent. Supt, James Finley; mayor, John R. Jackson; city clerk, D. F. Lane.

Hackensack, Bergen Co., population *6000. Fire department—1 hand engine, 2 hook and ladder trucks, 8 hose carriages; hose cotton, good 3500 ft, rubber good 600 ft; total membership 165, volunteers; telegraph alarm. Chief engineer, M. W. Heath.

WATER SUPPLY—Supply furnished by Hackensack Water Co. reorganized (see Hoboken). 61 hydrants; pipe 5 miles; pressure 42 pounds. Town clerk, M. Demorest.

Hackettstown, Warren Co., population *1245. Fire department—2 hand engines, 2 hose carriages; hose cotton, good 1800 ft, rubber good 100 ft; total membership 40, volunteers. Chief engineer, G. W. Smith.

WATER SUPPLY—Source, mountain stream; system, gravity; 40 hydrants; pipe 10 miles; filtration sand, gravel and charcoal; pressure 40 pounds; water-works owned by village; cost to construct \$54,000; int on bonds 5 to 7 per cent. Pres of com, S. C. Lanson; supt, Wm. Sidner; village clerk, Thos. Nolan.

Haddonfield, Camden Co., population 3000; fire area radius 1 mile; buildings, wood, 2½ stories; new roofs are slate or tin; fireworks ordinance. Fire department—1 force pump, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1000 ft, rubber inferior 500 ft; value of fire department equipment \$3800; value of buildings occupied \$1500; total ann expenses of department \$128; total membership 154, paid part time 1, volunteers 77. Chief engineer, Thos. Hill.

WATER SUPPLY—Source, 24 public cisterns; system, pumping to standpipe; reservoirs in course of construction; 20 hydrants; pipe 5 miles; 10 valves; 15 meters, Worthington, Thomson; pressure 26 to 40 pounds. Pres of com, Wm. H. Snowden; supt, D. D. Barnard; town clerk, Wm. S. Hart.

Hammon ton, Atlantic Co., population *2000; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose leather, good 450 ft; value of fire department equipment \$1500; total membership 65, volunteers; telegraph alarm.

Harrison, Hudson Co., population *2000; buildings, wood, 2½ and 3 stories; wooden roofs permitted. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, inferior 300 ft, rubber good 2000 ft; value of fire department equipment \$4000; total ann expenses of department \$2500; total membership 95, volunteers; bell and whistle alarm.

WATER SUPPLY—Source, Belleville water-works; 65 hydrants; pipe 4½ miles; pressure 65 pounds.

Hightstown, Mercer Co., population *1800; buildings, wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, with 85 ft of ladder; 3 hose carriages; hose cotton, good 1500 ft, leather good 500 ft, inferior 400 ft; value of fire department equipment \$7000; value of building occupied \$3000; total membership 66, volunteers; bell alarm. Chief engineer, J. V. D. Beekman.

WATER SUPPLY—Source, pond, stream and wells; 8 cisterns, cap 1100 gals each. Town clerk, T. W. Pullen.

Hoboken, Hudson Co., population *42,000. Fire department (report of 1899)—3 steam fire engines, 4 chemical extinguishers, 2 hook and ladder trucks, 6 hose carriages, 2 hose carts, 2 jumpers; hose rubber, good 4500 ft, linen good 400 ft; total membership 808, paid full time 2 engineers; volunteers 800. Chief engineer, W. A. Willig.

WATER SUPPLY—Source, Hackensack River; system, pumping to reservoirs and tanks; 2 reservoirs, cap 18,000,000 gals; 3 tanks, cap 188,000 gals; Worthington pumping engines, dy cap 16,000,000 gals; 580 hydrants, Chapman, Coffin, Mathews, Galvin; pipe 78½ miles, Warren; valves

NEW JERSEY—Continued.

Chapman, Coffin, Mathews, Galvin; 2667 meters; pressure, domestic 35 to 50, fire 50 to 75 pounds; water-works owned by Hackensack Water Co., reorganized, which supplies several other towns; ann expenses \$54,000; int on bonds 5 per cent. Pres of com, R. W. DeForest; supt, Chas. B. Brush; city registrar, Chas. Gross.

Hopewell, Mercer Co., population 700. Fire department—1 hook and ladder truck; value of fire department equipment \$1000; total membership 80, volunteers; bell alarm. Chief engineer, S. Smith Ege.

WATER SUPPLY—Source, wells, cisterns and brooks.

Jersey City, Hudson Co., population *160,000; fire area 3840 acres; mercantile buildings, brick and wood, 3 and 4 stories; private, brick, 4 and 5 stories; fireworks ordinance; causes of fire investigated. Fire department—11 steam fire engines, 2 chemical engines on wheels, 26 chemical extinguishers, 6 hook and ladder trucks, 12 hose carriages, 15 fire boats, siamese couplings used; hose cotton, good 16,000 ft, rubber good 2000 ft; 46 horses; value of fire department equipment \$300,000; 23 buildings occupied; total ann expenses of department \$101,000; total membership 908, paid full time 75, paid part time 128; telegraph alarm; 96 street boxes. Chief engineer, Henry E. Farrier.

WATER SUPPLY—Source, Passaic River and tributaries; system pumping to reservoir, standpipe and direct; storage reservoir cap 167,000,000 gals; distributing reservoir cap 70,000,000 gals; 3 standpipes; 3 Cornish, 2 Worthington pumping engines, dy cap 32,000,000 gals; 1800 hydrants, Mathews, Titcomb, Galvin; pipe 168 miles, 4 to 36 in dia, Wood, Warren; valves, Mathews, Galvin; 220 meters, Crown, Worthington; quality of water good; pressure, domestic 85, fire 40 pounds; water-works owned by city and supplies Bayonne City and Kearny township; cost to construct \$4,950,000; ann expenses \$589,170. Water com, Chas. J. Somers; Chief engineer, W. W. Ruggies; mayor, Orestes Cleveland; city clerk, John E. Scott.

Keyport, Monmouth Co., population 19668; fire area 10,940 acres; buildings, brick and wood, 2½ and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—6 chemical extinguishers, 1 hook and ladder truck; value of fire department equipment \$1500; total ann expenses of department \$175; total membership 50, volunteers; bell alarm.

WATER SUPPLY—Source, cisterns and bay.

Lakewood, Ocean Co., population *1800. Fire department—1 hook and ladder truck; hose 800 ft.

WATER SUPPLY—Source, south branch Metedeconk River; system, pumping to standpipe; Worthington pumping engines, dy cap 1,000,000 gals; hydrants, Ludlow; pipe 2 6-10 miles; valves Ludlow; pressure, domestic 45 pounds; water-works owned by company. Pres and supt, Isaac A. Van Hise; town clerk, Geo. M. Holcombe.

Lambertville, Hunterdon Co., population 4500; buildings, brick and wood, 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 850 ft, rubber good 250 ft, inferior 800 ft; value of fire department equipment \$4400; value of buildings occupied \$13,650; total ann expenses of department \$1367; total membership 183, volunteer; chief paid \$25 per year; 8 fire companies. Chief engineer, C. H. W. Van Sciven; chairman of fire and water com, I. W. Holcombe.

WATER SUPPLY—Source, spring and Swans Creek; system, gravity; 2 reservoirs, cap 117,000,000 gals; 80 hydrants, Wood; pipe 5 miles, 4 to 8 in dia; 26 valves, Cassin; 6 meters, Union, Crown; quality of water good; pressure 71 pounds; water-works owned by company; cost to construct \$40,000; ann expenses \$1000. Pres of com, Chas. A. Skillman; supt, T. Coryell; mayor, S. Coryell; city clerk, W. H. Wellmet.

Long Branch, Monmouth Co., population *8000; fire area 8000 acres; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 1 chemical engine on wheels, 2 hook and ladder trucks, 4 hose carriages; siamese couplings used; hose cotton, good 1800 ft, rubber good 4000 ft; 6 horses; value of fire department equipment \$20,000; value of 4 buildings occupied \$12,000; total membership 800, volunteers, engineer and driver paid; telegraph alarm. Chief engineer, Jas. B. Flinn.

WATER SUPPLY—Source, brook and springs; system, pumping to standpipe; standpipe cap 143,000 gals; Worthington pumping engines, dy cap 5,000,000 gals; 112 hydrants, Starr, Mathews, Ludlow; pipe 26 miles, 4 to 2½ in dia; Warren, McNeal; 82 valves, Ludlow; quality of water soft and good; Hyatt filter; pressure,

domestic 40, fire 65 pounds; water-works owned by company; cost to construct \$850,000; int on bonds 5 per cent. Pres of com, Geo. F. Baker; sec and supt, Whitney Conant; mayor, G. W. Brown; town clerk, R. J. Van Brunt.

Madison, Morris Co., population *1800; buildings, wooden. Fire department—4 chemical extinguishers, 1 hook and ladder truck; bell alarm. Chief engineer, E. T. Absolon.

WATER SUPPLY—Source, 2 wells, supplied from roofs. Town clerk, C. M. Bush.

Manasquan, Monmouth Co., population 1000; buildings, wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 hook and ladder truck; value of fire department equipment \$1000; total membership 40, volunteers; bell alarm.

WATER SUPPLY—Source, wells.

Matawan, Monmouth Co., population 1500; buildings, wood, 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 250 ft, leather good 250 ft; value of fire department equipment \$500; total ann expenses of department about \$500; total membership 58, volunteers; bell alarm.

WATER SUPPLY—Source, cisterns. Town clerk, W. A. Rodgers.

Medford, Burlington Co., population 950; buildings, wood, 3 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 100 ft; total ann expenses of department \$5; total membership 50, volunteers.

WATER SUPPLY—Source, wells and cisterns. Town clerk, Sam'l Stackhouse.

Metuchen, Middlesex Co., population 2000; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck; value of fire department equipment \$500; value of buildings occupied \$2500; total annual expenses of department \$100; total membership 26, volunteers; bell alarm. Chief, Nathan Robino.

WATER SUPPLY—Source, wells. Town clerk, Joe Robinson.

Milford, Hunterdon Co., population 700; buildings, wood, stone and brick, 2 and 3 stories. Fire department—1 hand engine; other apparatus, hand grenades; hose rubber, good 500 ft; value of fire department equipment \$300; total membership 50, volunteers; bell and whistle alarm. Chiefs, Jno. Hager, C. H. Darmon.

WATER SUPPLY—Source creek and mill race. Town clerk, J. C. Stern.

Millville, Cumberland Co., population *9000; buildings, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 hand engine; 1 hook and ladder truck, 4 hose carriages, all kinds; hose rubber, good 4000 ft, leather good 1500 ft; value of fire department equipment \$6400; total membership 41, volunteers; bell alarm. Chief engineer, Geo. W. Yelter.

WATER SUPPLY—Source, well and river; system, pumping to standpipe from impounding reservoir; pumping engines dy cap, 1,500,000 gals; 66 hydrants, R. D. Wood & Co.; pipe 8 miles, 4 to 12 in dia; valves, R. D. Wood & Co.; quality of water good; pressure 60 pounds. Sept. W. Wood.

Montclair, Essex Co., population *7000; buildings, wood. Fire department—1 chemical engine, 1 hook and ladder truck, 8 hose carriages, all kinds; hose 1800 ft; bell alarm. Chief engineer, Geo. J. Westbrook.

WATER SUPPLY—Source, wells; system, pumping to reservoir; reservoir cap 800,000 gals; Worthington pumping engines, dy cap 1,000,000 gals; 241 hydrants, R. D. Wood & Co.; pipe 26 miles, 4 to 12 in dia, Warren Foundry Co.; 150 valves, Watson Mfg Co.; 26 meters, National Meter Co.; quality of water pure; pressure 70 to 120 pounds; cost to construct \$300,000. Pres, W. G. Saow; supt, James Owen; chairman town com, J. H. Wilson; city clerk, H. S. Yost.

Moorestown, Burlington Co., population 1355. Fire department—3 hand engines, 1 hook and ladder truck, 1 hose carriage; hose cotton, inferior 40 ft, rubber good 200 ft; total membership 70, volunteers. Chief engineer, Thos. Wilson.

WATER SUPPLY—Source, 8 cisterns of 40,000 gals cap; water-works constructed last year, not described. Town clerk, G. Airden.

Morristown, Morris Co., population *9000; buildings, wood, 3 stories; wooden roofs permitted; causes of fire investigated. Fire department—3 steam fire engines, 4 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages, all kinds; hose cotton, good 2200 ft, rubber good 1000 ft, inferior 1000 ft; value of buildings occupied

\$28,000; total membership 170, volunteers; bell and telephone alarm. Chief engineer, H. A. Freeman.

WATER SUPPLY—Source, springs; system, gravity to distributing from impounding reservoir; Worthington pumping engines, dy cap 1,500,000 gals; 71 hydrants; pipe 20 miles; 250 meters; pressure 30 to 40 pounds; cost to construct \$230,000; ann expenses \$3500; int on bonds and 6 per cent. Pres, H. C. Pitney; supt, W. A. Dunn.

Mt. Holly, Burlington Co., population 4700; mercantile buildings, brick, 5 stories; private, wood, 2 and 2½ stories; wooden roofs permitted. Fire department—2 team fire engines, 1 hand engine, 1 hook and ladder truck, 2 hose carriages, all kinds; siamese couplings; hose cotton, good 900 ft, rubber good 100 ft; inferior 100 ft, leather good 1600 ft, inferior 600 ft; value of fire department equipment \$5500; value of buildings occupied \$6800; total membership 200, volunteers. Chief engineer, Chas. B. Gibbs.

WATER SUPPLY—Source, river; system, pumping to reservoir; reservoir cap 600,000 gals; Worthington pumping engines, dy cap 1,500,000 gals; 36 hydrants; 8 miles pipe, 12 in dia, McNeal P. & F. Co. and R. D. Wood & Co.; 0 valves, Eddy; 4 meters, Worthington & American; not filtered; pressure 40 pounds; water-works owned by company; cost to construct \$75,000; ann expenses \$2500. Pres, 3. F. Shreve; supt, Henry C. Riadon; town clerk, Joseph Shrive.

Newark, Essex Co., population 200,000, fire area 19 square miles; mercantile buildings, brick, stone and wood, 2 to 7 stories; private, brick and wood, 2 to 4 stories; wooden roofs permitted; fireworks ordinance. Fire department—14 steam fire engines, 1 chemical engine on wheels, 6 chemical extinguishers, 3 hook and ladder trucks, 1 aerial truck, 9 hose carriages, all kinds, 8 hose wagons; hose cotton, good 24,800 ft, inferior 2800 ft; 47 horses, value \$14,100; total expenses of department (1899) \$138,841; total membership 124, paid full time; Gamewell electric fire alarm; 148 street boxes. Chief engineer, Robt. Gierstedt; chairman of fire com, Edw. Schickhaus.

WATER SUPPLY—Source, river; system, pumping to reservoir; Worthington pumping engines, dy cap 2,000,000 gals; 1460 hydrants, Hewes & Phillips, Galvin; 177 miles pipe, 30 to 4 in dia, McNeal, Warren & Wood; Galvin valves; 556 meters, Worthington, Crown, Ball & Frost; quality of water fair; pressure 30 pounds; water-works owned by city; cost to construct \$3,113,824; ann expenses \$115,000; int on bonds 4 to 7 per cent. Chairman of com, Hon. J. E. Haynes; supt, George B. Gray; mayor, Hon. J. E. Haynes; city clerk, S. H. Pemberton. A new supply, gravity system, cap of 50 million gals daily, and to cost \$6,000,000, was completed May 1st.

New Brunswick, Middlesex Co., population 19,000; fire area 2280 acres; mercantile buildings, brick, 3 stories; private, wood, 3 stories; causes of fire investigated. Fire department—6 steam fire engines, 1 hook and ladder truck, 7 hose carriages, all kinds; siamese couplings; hose cotton, good 1600 ft, rubber good 2500 ft; value of fire department equipment \$30,000; value of buildings occupied \$8000; total ann expenses of department \$3000; total membership 498, volunteer; bell alarm. Chief engineer, Francis Acker.

WATER SUPPLY—Source, brook; system, pumping to reservoir; reservoir cap 1,500,000 gals; Worthington pumping engines, dy cap 5,000,000 gals; 186 hydrants; 27 miles pipe, 4 to 12 in dia; 268 valves; 93 meters; quality of water good; pressure 15 to 55 pounds; cost to construct \$468,734; ann expenses about \$15,000. Pres, Jno. Runyor; supt, C. I. Cramer; mayor, Jas. Van Cleef; city clerk, H. B. Cook.

New Durham, Hudson Co., population 350; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 chemical extinguisher; 1 hook and ladder truck; value of fire department equipment \$800; value of buildings occupied \$400; total membership 28, volunteer, paid art time; bell alarm. Chief engineer, Geo. Bruce.

WATER SUPPLY—Source, wells; supply is also furnished by Hackensack Water Co. Town clerk, Hy. Jollins.

Newton, Sussex Co., population 3000; mercantile buildings, brick, 2 and 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 3 hose carriages, all kinds; hose cotton, good 550 ft, rubber good 500 ft, inferior 750 ft; value of fire department equipment \$5000; value of buildings occupied \$1000; total ann expenses of department about \$800; total membership 106, volunteer; 2 paid part time; bell alarm; 4 fire companies. Chief engineer, L. M. Morford.

WATER SUPPLY—Source and system not given; 4 cja-

terns, 90,000 gals cap; 1 reservoir, cap 42,000 gals; 700 ft pipe. Town clerk, D. B. Hetzel.

Ocean Grove, Monmouth Co., population 14,000; buildings, wood, 2 and 3 stories; wooden roofs permitted. Fire department—3 steam fire engines, 1 chemical engine, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1550 ft; value of fire department equipment \$7000; total ann expenses of department about \$800; total membership 65, volunteer. Chief engineer, Lewis Raineor.

WATER SUPPLY—Source, 11 artesian wells; system, pumping to tank; Giles & Garrison pumping engines, dy cap 864,000 gals; 37 hydrants; pipe 12 miles; 8 meters; pressure 40 pounds. Pres, E. H. Stokes; supt, L. Rynear.

Orange, Essex Co., population 18,000; fire area 100 acres; mercantile buildings, brick, 3 stories; private, wood, 2 and 3 stories; causes of fire investigated. Fire department—6 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 4000 ft, rubber good 600 ft; 6 horses; value of buildings occupied \$27,000; total ann expenses of department \$12,000; total membership 84, paid full time 6, paid part time 28; electric and telephone alarm. Chief engineer, J. W. Hodgkinson.

WATER SUPPLY—Source, river; system, gravity to reservoir; reservoir cap 275,000,000 gals; 206 hydrants, Casain, Wood, Galvin and Chapman; pipe 21 miles; filtration sponge and charcoal; pressure 70 pounds; cost to construct \$400,000; int on bonds 5 per cent. Supt, Thos. Dowd; mayor, Henry Truman.

Passaic, Passaic Co., population 8630. Fire department—3 steam fire engines, 1 chemical engine, 2 hook and ladder trucks, 4 hose carriages, all kinds; hose rubber, good 2300 ft; total membership 250, volunteer; Gamewell telegraph alarm; 30 street boxes. Chief engineer, W. E. Gibbs.

WATER SUPPLY—Source, lake and river; system, pumping to reservoir; reservoir cap 1,000,000 gals; Carr & Worthington pumping engines, dy cap 3,000,000 gals; 108 hydrants, Mathews, Browns; pressure 36 pounds; cost to construct \$150,000; ann expenses \$5000; int on bonds 7 per cent. Pres, John Reynolds; supt, Wm. Paulson.

Paterson, Passaic Co., population 80,000. Fire department—9 steam fire engines, 8 hook and ladder trucks, 1 aerial truck, 2 hose carriages, 7 hose wagons; hose cotton, good 10,000 ft, rubber inferior 1000 ft; 4 permanent and 28 call men to each company; telegraph alarm; 79 street boxes. Chief engineer, D. I. Turnbull.

WATER SUPPLY—Source, Passaic River; system, pumping to reservoir; reservoir cap 50,000,000 gals; Worthington and Watson pumping engines, dy cap 18,000,000 gals; 730 hydrants, Ayers & Watson Mfg. Co.; pipe 66 miles, 4 to 36 in dia; 600 valves, Ayers & Watson; not filtered; pressure 50 pounds; water-works owned by company. Pres, Geo. A. Hobart; supt, Wm. Ryle; mayor, W. Barnert; city clerk, Geo. Boyd.

Perth Amboy, Middlesex Co., population 9000; mercantile buildings, brick, 2 stories; private, wood, 2½ and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 2300 ft, rubber good 400 ft, inferior 600 ft; value of fire department equipment \$4800; value of buildings occupied \$5000; total ann expenses of department \$3800; total membership 117, volunteers; bell alarm. Chief engineer, G. H. Crowell.

WATER SUPPLY—Source, springs and surface water; system, pumping to standpipe from impounding reservoir; reservoir cap 90,000,000 gals; standpipe cap 170,000 gals; Blake pumping engines, dy cap 3,000,000 gals; 36 hydrants, Chapman; pipe 67 miles, 12 to 4 in dia; 7 valves, Ludlow and Chapman; 68 meters, Nat'l; quality of water good; pressure 43, fire 4 to 100 pounds; water-works owned by company. Pres, Wm. Hall; supt, W. A. Brown.

Phillipsburg, Warren Co., population 9000. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages, all kinds; hose cotton, good 2800 ft; total membership 130, volunteer, paid part time 3. Chief engineer, S. A. Metz.

WATER SUPPLY—Source, Delaware River; system, pumping to reservoir; reservoir cap 2,000,000 gals; Gordon & Maxwell pumping engines, dy cap 2,000,000 gals; 66 hydrants, Ludlow; pipe, 11 miles, 4 to 14 in dia, Warren Foundry & M. Co.; 76 valves, Ludlow; 7 meters; quality of water soft; pressure 105 pounds; water-works owned by company. Pres, S. Thomas; supt, G. G. Stryker; mayor, John S. Bowers; city clerk, P. F. Breakley.

Plainfield, Union Co., population 18,000; buildings

NEW JERSEY—Continued.

brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—3 steam fire engines, 1 hook and ladder truck, 8 hose carriages, all kinds; hose cotton, good 8000 ft, inferior 400 ft, rubber good 8000 ft; 9 horses; value of fire department equipment \$15,000; total ann expenses of department \$9000; total membership 180, volunteer; paid part time 5; bell alarm. Chief engineer, T. O. Doane.

WATER SUPPLY—Source, underground water through gravel; system, pumping to standpipes; 2 standpipes, cap 250,000 gals each; pumping engines, dy cap 4,000,000 gals; 260 hydrants; pipe 40 miles, 6 to 16 in dia; quality of water pure and soft; pressure 100 pounds; water-works owned by company. Pres, Jas. Moore; mayor, Job Male; city clerk, J. B. Coward.

Pleasantville, Atlantic Co., population *400, buildings, wood, 2 and 2½ stories; wooden roofs permitted. Fire department—1 hook and ladder truck; bell alarm. Chief engineer, Geo. W. Metz.

WATER SUPPLY—Source, wells. Town clerk, D. L. Albertson.

Princeton, Mercer Co., population *3800; mercantile buildings, brick, 4 stories; private, wood, 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—3 hand engines, 1 hook and ladder truck, 5 hose carriages, all kinds; hose cotton, good 750 ft, inferior 300 ft, leather good 1950 ft; value of buildings occupied \$7500; total ann expenses of department \$3000; total membership 180; bell alarm. Chief engineer, T. H. Bergen.

WATER SUPPLY—Source, well, sunk through gravel bed; system, pumping to standpipe; standpipe cap 142,000 gals; Worthen-Worthington pumping engines, dy cap 1,900,000 gals; 47 hydrants, Eddy; pipe 7 miles, 4 to 10 in dia, Warren, McNeal & Fisher; 22 valves, Eddy; 260 meters, National & Hersey; quality of water moderately hard, not filtered; pressure 45 to 80 pounds; water-works owned by company; cost to construct \$71,000; ann expenses \$3400; int on bonds 5 per cent. Pres, Chas. E. Burk; supt, Wm. Libbey; mayor, R. H. Cummings; town clerk, C. H. A. Zopf.

Rahway, Union Co., population *7000; fire area 1920 acres; mercantile buildings, brick and wood, 2 to 4 stories; private, wood, 2½ stories; wooden roofs permitted; causes of fire investigated. Fire department—2 hand engines, 1 hook and ladder truck, 8 hose carriages; hose 2300 ft; total ann expenses of department \$500; total membership 250, volunteer; bell alarm. Chief engineer, Chas. Reier.

WATER SUPPLY—Source, Rahway River; system, direct; Worthington pumping engines, dy cap 3,000,000 gals; 125 hydrants, R. D. Wood & Co.; pipe 13 miles, 4 to 12 in dia, Am. Water Gas Co.; 55 valves, Boston Machine Co.; 1 meter, Worthington; quality of water good; Serer filter; pressure, domestic 50, fire 70-75 pounds; water-works owned by city; cost to construct \$155,000; ann expenses \$5500; int on bonds 7 per cent. Pres, Dr. D. W. C. Hough; supt, H. B. Bunn; mayor, L. S. Hyer; city clerk, Chas. H. Lambert.

Raritan, Somerset Co., population *2250; fire area 700 acres; mercantile buildings, brick and wood, 2 and 3 stories; private, wood and brick, 2 stories; slate and tin roofs; fireworks ordinance. Fire department—1 chemical engine, 2 hose carriages; siamese coupling; hose cotton, good 2000 ft, inferior 300 ft, leather good 150 ft; value of fire department equipment \$3000; value of buildings occupied \$1000; total ann expenses of department \$300; total membership 50, volunteers; electric alarm. Chief engineer, J. C. Kinyon.

WATER SUPPLY—Source, Raritan River; system, direct and pumping to standpipe; 18 hydrants; pipe 2½ miles, 2 to 12 in dia; pressure 60 pounds; ann expense \$500.

Red Bank, Monmouth Co., population 3600. Fire department—1 hand engine, 2 chemical engines, 1 hook and ladder truck, 2 hose carriages; hose 1800 ft; total membership 150, volunteers, paid part time. Chief engineer, Jacob Degenring.

WATER SUPPLY—Source, artesian wells; system, pumping to reservoir; Worthington pumping engines; 45 hydrants, Ludlow; pipe, 3 miles, 4 to 10 in dia, Warren; 43 valves; 55 meters, Crown, Worthington; quality of water good; pressure 45 pounds; cost to construct \$60,000; ann expenses \$2500; int on bonds 5 per cent. Pres, John H. Cever; supt, W. T. Calais; mayor, S. T. Hendrickson; city clerk, A. Harrison.

Rutherford, Bergen Co., population *4600; mercantile buildings, brick and wood, 2½ stories; private, wood, brick and stone, 2½ stories; wooden roofs permitted.

Fire department—2 hand engines, 1 chemical engine, 1 hook and ladder truck; value of fire department equipment \$2500; value of buildings occupied \$300; total membership 140, volunteers; bell alarm. Chief engineer, J. J. Dupuy.

NO WATER SUPPLY—Mayor, W. A. Preston; borough clerk, Chas. E. Tolhurst.

Salem, Salem Co., population 5500; fire area 300 acres; mercantile buildings, wood and brick, 3 stories; private, wood, 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages, all kinds; siamese couplings; hose rubber, good 1000 ft, leather good 1000 ft, linen 100 ft; value of fire department equipment \$10,000; total membership 300, volunteers; bell alarm. Chief engineer, R. T. Starr.

WATER SUPPLY—Source, well and surface water; system, direct pumping from impounding reservoir; Holly pumping engines, dy cap 1,000,000 gals; 50 hydrants, Cassin; pressure, domestic 30, fire 110 pounds; cost to construct \$80,000; int on bonds 5 per cent. Supt, Chas. W. Casper.

Scotch Plains, Union Co., population 500; buildings, brick and wood, 2½ stories; wooden roofs permitted. Fire department—1 hand engine, 1 chemical engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; value of fire department equipment \$7000; total membership 80, volunteers; bell alarm. Chief engineer, F. W. Wistcraft.

WATER SUPPLY—Source, wells, brook and cisterns. Town clerk, Ed. L. Hand.

Somerville, Somerset Co., population 4000; mercantile buildings, brick, 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 950 ft, rubber inferior 250 ft, leather good 250 ft; value of fire department equipment \$5500; total ann expenses of department \$500, total membership 110, paid full time; whistle and bell alarm. Chief engineer, L. M. Coddington.

WATER SUPPLY—Source, Raritan River; system, pumping to standpipe; standpipe cap 82,000 gals; Worthington pumping engines, dy cap 1,000,000 gals; 50 hydrants, Eddy; pipe 8 miles, 3 to 10 in dia, Warren; Eddy valves; 6 meters, Worthington & Hersey; quality of water good; filtration, Hyatt; pressure, domestic 45, fire 50 pounds; water-works owned by company; cost to construct \$85,000; ann expenses \$3704. Pres, A. Molk; supt, J. Harper Smith.

Trenton, Mercer Co., population 60,000; fire area 2400 acres; buildings, brick and wood, 3 and 4 stories; wooden roofs permitted; causes of fire investigated. Fire department—6 steam fire engines, 2 hook and ladder trucks, 11 hose carriages, all kinds; 5500 ft hose; 43 horses; value of fire department equipment \$80,000; value of buildings occupied \$75,000; total ann expenses of department \$22,000; total membership 465, volunteers; telegraph alarm; 23 street boxes. Chief engineer, Philip Freudenmacher.

WATER SUPPLY—Source, Delaware River; system, pumping to reservoir; reservoir cap 30,000,000 gals; Worthington & Wright pumping engines, dy cap 10,000,000 gals; 242 hydrants; pipe 70 miles, 4 to 26 in dia; 45 meters; pressure 20 to 40 pounds; cost to construct to Feb. 1, 1890, \$581,551; ann expenses \$15,000; int on bonds \$18,100; works owned by city. Pres of com, R. Aitken; supt, Jacob E. Carter; mayor, A. A. Skiren; city clerk, Jno C. Owens.

Vineland, Cumberland Co., population 10,000; fire area 980 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 2 hose carriages, all kinds; hose cotton good 2100 ft, inferior 350 ft; value of fire department equipment \$3000; value of buildings occupied \$3000; total ann expenses of department \$1250; total membership 53, paid part time 40; Curtis & Parker electric alarm; 10 street boxes. Chief engineer, E. Morley; chairman of fire and water com, Frank B. Potter.

WATER SUPPLY—Source, driven wells; system, pumping to tanks; Holly, Gaskell pumping engines, dy cap 200,000 gals; 36 hydrants; pipe 12 miles, R. D. Wood & Co.; pressure 30 to 45 pounds; cost to construct \$40,000.

Washington, Warren Co., population *3400. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, 1200 ft, leather 400 ft; total membership 40, volunteer. Chief engineer, W. Banum.

WATER SUPPLY—Source, stream; system, gravity; 5½ miles pipe; pressure 85 pounds; cost to construct \$25,000. Pres, Z. W. Fitts; supt, Danl. Vliet.

Westfield, Union Co., population 2400; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—2 chemical engines, 2 chemical extinguishers, 1 hook and ladder truck; hose rubber, good 550 ft; value of fire department equipment \$3000; total ann expenses of department about \$100; total membership 10, volunteer; bell alarm.

WATER SUPPLY—Source, wells and cisterns.

West Hoboken, Hudson Co., population 15,000; fire area 8 square miles; mercantile buildings, brick, 3 to 5 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted. Fire department—6 chemical extinguishers, 2 hook and ladder trucks, 3 hose carriages, all kinds; hose linen, 4500 ft, inferior 300 ft; value of fire department equipment \$4000; value of buildings occupied \$8000; total ann expenses of department \$1500; total membership 254, volunteers; bell alarm; 5 fire companies. Chief engineer, Louis Haag; chairman of fire and water com, A. Lichtle.

WATER SUPPLY—Supplied by Hackensack Water Co. (see Hoboken).

Woodbury, Gloucester Co., population 4000; fire area 12,000 acres; mercantile buildings, wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fire-works ordinance. Fire department—2 hand engines, 1

hook and ladder truck, 3 hose carriages; hose 1750 ft; value of fire department equipment \$1000; value of buildings occupied \$3000; total membership 60, volunteers; bell alarm. Chief engineer, B. W. Cloud.

WATER SUPPLY—Source, stream; system, pumping to reservoir; reservoir cap 1,250,000 gals; Gordon & Maxwell pumping engines, dy cap 1,250,000 gals; 69 hydrants, Union Hydrant Works; pipe 11 miles, 2½ to 12 in dia; 75 valves, Union Hydrant Works; 2 meters, Crown; quality of water good, not filtered; pressure 30 to 50 pounds; water-works owned by city; cost to construct \$72,000; ann expenses \$2153; int on bonds \$3880. Supt, B. W. Cloud; mayor, D. O. Watkins; city clerk, D. T. Mathers.

Woodstown, Salem Co., population 1500. Fire department—1 hand engine, hose rubber, good 100 ft; total membership 40, volunteer.

WATER SUPPLY—Source, lake, creek and cisterns.

The following places have no fire protection: Dennisville, Cape May Co., population 1000. Hohokus, Bergen Co., population 260. Irvington, Essex Co., population 2600. Little Falls, Passaic Co., population 1000. Marlborough, Monmouth Co., population 200. Penns Grove, Salem Co., population 1500. South Amboy, Middlesex Co., population 5000. South River, Middlesex Co., population 1700. Stanhope, Sussex Co., population 1200. Swedesborough, Gloucester Co., population 800.

NEW MEXICO.

Albuquerque, Bernalillo Co., population 7840; mercantile buildings, brick, stone and wood, 2 to 3½ stories; private, brick and stone, 1 and 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 3 hose wagons. Chief engineer, Wm. Hopkins.

WATER SUPPLY—Source, wells; system, pumping to reservoir; reservoir cap 8,500,000 gals; Holly pumping engines, dy cap 8,000,000 gals; 75 hydrants, Ludlow; pipe 8 miles, 5 to 14 in dia, Nat'l Tube Works; 16 valves, Ludlow; 22 meters, Crown, Hersey; quality of water good; pressure 90 pounds; water-works owned by company; cost to construct \$128,000; ann expenses \$5500; int on bonds \$7700. Pres, A. A. Grant; supt, C. J. Stetson; mayor, M. Mandell; city clerk, Henry Lockhart.

Gallup, Bernalillo Co., population 1500; fire area 30 acres; buildings, adobe and wood, 1 story. Fire department—1 hose carriage; hose cotton, good 1000 ft, rubber good 2000 ft; value of fire department equipment \$500; total membership 85, paid full time 1, paid part time 6; steam whistle alarm. Chief engineer, John W. Green.

WATER SUPPLY—Source not given; system, pumping to large tank; pressure 120 pounds.

Kingston, Sierra Co., population 2000; fire area 40 acres; mercantile buildings, brick, stone and wood, 1 to 3 stories; private, wood and brick, 1 story; wooden roofs permitted. Fire department—1 hook and ladder truck; value of fire department equipment \$250; total ann expenses of department \$500; total membership 36, volunteers; bell alarm. Chief engineer, Wm. Burns; chairman of fire and water com, Fred. Lindner.

Las Vegas, San Miguel Co., population 7800; fire area 640 acres; buildings, wood, 2 stories; wooden roofs permitted. Fire department—2 hose carriages; hose linen, good 2000 ft; value of fire department equipment \$4000; value of buildings occupied \$3000; total membership 70, volunteers; bell alarm.

WATER SUPPLY—Source, Gallinas River; system, gravity; 30 hydrants, Holly; pipe, 11 miles, 12 to 8 in dia, Dennis Long & Co.; 41 valves, Ludlow; 1 meter; quality of water good; pressure, 60 to 120 pounds. Pres, W. A. Vincent; supt, A. K. Nones; mayor, Edw. Henry; city clerk, Geo. E. Johnson.

Maton, Colfax Co., buildings, stone and wood, 1 and 2 stories. Fire department—2 hose carriages; hose rubber,

good 900 ft, linen good 1500 ft; value of fire department equipment \$3000; total membership 30, volunteers; bell alarm. Chief engineer, C. A. Fox.

WATER SUPPLY—Source, springs and well; system, gravity and pumping to reservoir; reservoir cap 75,000 gals; Knowles pumping engines, dy cap 250,000 gals; 10 hydrants, Holly; pipe 9½ miles; 1 meter; pressure 60 pounds; ann expenses about \$5000.

Santa Fe, Santa Fe Co., population 10,000; fire area 10 acres; mercantile buildings, adobe and brick, 1 and 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 700 ft, rubber good 300 ft; value of fire department equipment \$2000; value of buildings occupied \$700; total membership 65, volunteers; bell alarm. Chief engineer, John Gray.

WATER SUPPLY—Source, river; reservoir cap 80,000,000 gals; 25 hydrants; pipe 10 miles; pressure 175 pounds; cost to construct about \$175,500; ann expenses \$6000. Pres, R. E. Carr; supt, E. B. Seward.

Silver City, Grant Co., population 3500; buildings; brick and stone, 1 story; 1 hook and ladder truck; 2 hose carriages; 1000 ft good hose. Chief engineer, Robert Black.

WATER SUPPLY—Source, well; system, pumping to reservoir and direct; reservoir cap 250,000 gals; Knowles pumping engines; 25 hydrants, Ludlow; pipe 6 miles; Ludlow valves; 10 meters, Crown; pressure 100 pounds; cost to construct \$20,000; ann expenses \$3800; int on bonds 5 per cent. Pres, G. H. Utter; supt, L. C. Munger.

Socorro, Socorro Co., population 4100; mercantile buildings, brick and stone, 1 and 2 stories. Fire department—1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$1000; total membership 60, volunteer; bell alarm.

WATER SUPPLY—Source, springs; system, gravity; 20 hydrants, Ludlow; pipe 6 miles, 6 in dia; 15 valves; pressure 100 pounds; cost to construct \$30,000; ann expenses \$1000; int on bonds \$1800. Supt, R. W. Monroe; mayor, C. Gamie.

The following place has no fire protection: Bernalillo, Bernalillo Co., population 1500.

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Adams, Jefferson Co., population 1800. Fire department—1 hand engine, 2 hose carriages; hose cotton, good 300 ft, linen good 900 ft, leather good 50 ft; total membership 60, volunteers. Chief engineer, R. H. Huntington.

WATER SUPPLY—Source, springs; system, pumping to standpipe and direct; standpipe cap 55,000 gals; Worthington pumping engines, dy cap 1,000,000 gals; 31 hydrants, Eddy; pipe 3 miles; 1 meter; pressure, domestic 44, fire 120 pounds; water-works owned by company; cost to construct \$30,000; int on bonds 6 per cent. Supt, I. W. Payne; mayor and clerk, T. F. Saunders.

Addison, Steuben Co., population 2800; mercantile buildings, iron, brick and stone, 2 and 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs not permitted; fireworks ordinance. Fire department—2 hand engines, 4 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 900 ft, inferior 150 ft, rubber good 500 ft, inferior 300 ft; value of fire department equipment \$2000; value of buildings occupied \$1000; total ann expenses of department \$300; total membership 100, volunteers; bell alarm; 1 engine company, 1 hook and ladder company, 1 hose company. Chief engi-

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neer, Ed. L. Hill; chairman of fire and water com, C. O. Shockey.

WATER SUPPLY—Source and system not given; 1 reservoir; 80 hydrants; pressure 100 pounds; water-works owned by company; cost to construct \$45,000. Town clerk, W. S. Moran.

Akron, Erie Co., population *1500; mercantile buildings, brick and wood 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—3 hand engines, 1 hook and ladder truck, 2 hose carts; value of fire department equipment \$1500; value of 2 buildings occupied \$1000; total ann expenses of department \$200; total membership 100, volunteers; bell alarm.

WATER SUPPLY—Source, cisterns. Village clerk, E. R. Ford.

Albany, Albany Co., population *102,000 Fire department—11 steam fire engines, 81 chemical extinguishers, 8 hook and ladder trucks; hose cotton, good 16,800 ft; 88 horses; total membership 161, paid full time 48, paid part time 112; insurance patrol; 2 wagons; 10 chemical extinguishers; 4 men paid full time, 4 part paid; telegraph alarm; 144 street boxes. Chief engineer, M. E. Higgins.

WATER SUPPLY—Source, Hudson River, Patroon's Creek; system, gravity and pumping to reservoir; 2 impounding reservoirs, cap 190,000,000 gals; 2 distributing reservoirs; Quintard pumping engines, dy cap 15,000,000 gals; 628 hydrants, Chapman; pipe 90 miles, 3 to 80 in dia; 431 valves, Ludlow; 60 meters, Worthington, Crown; quality of water good; pressure, domestic 20 to 60 pounds, fire a high head; water-works owned by city; int on bonds 4 to 7 per cent. Pres of com, R. L. Banks; supt, Geo. W. Carpenter; mayor, Edward A. Maher; city clerk, Thos. H. Craven.

Albion, Orleans Co., population *5500; fire area 10 miles; mercantile buildings, stone and brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical engine on wheels, 6 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 2500 ft; hired horses; total membership 240 volunteers, paid part time 8; triangle and bells alarm; 1 engine company, 1 hook and ladder company, 4 hose companies. Chief engineer, Frank E. O'Brien.

WATER SUPPLY—Source, springs and wells; system, pumping to standpipe; standpipe cap 250,000 gals; Buffalo pumping engines, dy cap 2,000,000 gals; 80 hydrants, Ludlow; pipe 8½ miles, 4 to 10 in dia, Wood; Ludlow valves, 150 meters; quality of water pure and soft; pressure, domestic 75, fire 75 to 100 pounds; water-works owned by company; cost to construct \$110,000; int on bonds 6 per cent. Pres of com, G. M. Wood; clerk, C. R. Samyer; mayor, W. B. Dye.

Alfred Centre, population 1000; fire area ¼ mile radius from centre; mercantile buildings, brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 1 hose reel; 100 ft hose; value of fire department equipment \$750; new building begun, to cost \$4000; total membership 88, volunteers. Chief, W. H. Crandall.

WATER SUPPLY—Proposition to build water-works to be voted upon soon. Village clerk, C. E. Green.

Amsterdam, Montgomery Co., population 21,000; fire area 100 acres; mercantile buildings, brick, 3 stories; private, wood and brick, 2 stories; wooden roofs permitted. Fire department—3 steam fire engines, 1 hook and ladder truck, 7 hose carts; hose cotton rubber lined, good 4000 ft; value of fire department equipment \$12,000; value of buildings occupied \$10,000; total ann expenses of department \$8000; total membership 400, paid full time 2, paid part time 4; telegraph and bell alarm; 16 street boxes (20 to be added). Chief engineer, John C. Wright.

WATER SUPPLY—Source, spring and brooks; system, gravity; reservoir cap 90,000,000 gals; 215 hydrants, Ludlow; pipe 20¼ miles, 4 to 14 in dia, McNeal and others; 280 valves, Ludlow; 45 meters, Union, Crown, Thompson; quality of water good; pressure, domestic 80, fire 128 pounds; water-works owned by city; cost to construct \$297,000; ann expenses \$4000. Pres of com, Jas. R. Snell; supt, Capt. A. H. DeGraff; mayor, H. B. Waldron; city clerk, Andrew Conlin.

Andes, Delaware Co., population 2639; buildings, private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck, 1 hose carriage; hose cotton, 600 ft, leather good 900 ft; value of fire department equipment \$1800; 1 building rented \$90 per ann; total ann expenses of department \$75; total membership

50, volunteers; bell alarm. Chief engineer, Cornelius Felton.

WATER SUPPLY—Source, springs; system, gravity; 1 reservoir, dy cap 120,000 gals, 26 hydrants; pipe 1½ miles; 4 to 16 in dia; pressure 81 pounds; water-works owned by company; cost to construct \$8000, int on bonds 6 or 7 per cent. Supt, D. Ballantine; town clerk, J. Muir.

Antwerp, Jefferson Co., population 1100; fire area 640 acres; mercantile buildings, brick and stone, 2 stories; private, wood, 1½ and 2 stories; tin roofs. Fire department—1 hose carriage, hose cotton, rubber lined, good 700 ft.

WATER SUPPLY—Source, wells and river; 1 pump; 3 hydrants; pipe through main street. Supt, G. H. Crosby; village clerk, W. N. Johnson.

Aroa, Wyoming Co., population 800; fire area 230 acres; mercantile buildings, wood, 4 brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 chemical engine on wheels, 8 chemical extinguishers, 1 hook and ladder truck; hose rubber, good 150 ft, inferior 100 ft; value of fire department equipment est \$1350; value of buildings occupied \$100; total ann expenses of department \$160; total membership 40, volunteers; bell alarm; 1 engine company, 1 hook and ladder company. Chief engineer, C. E. Churchill.

WATER SUPPLY—Source, creeks and wells. Town clerk, W. W. Wade.

Athens, Greene Co., population *2500; buildings, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose rubber, good 1500 ft; value of 2 buildings occupied \$4500; total membership 120, volunteers; bell alarm. Chief engineer, John Sicks.

WATER SUPPLY—Source, river, wells and springs; 8 cisterns, cap 180,000 gals. Town clerk, W. C. Brady.

Attica, Wyoming Co., population 2500; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted, mostly tin. Fire department—1 hand engine, 2 chemical extinguishers; 1 hook and ladder truck, 8 hose carriages; hose cotton, good 2500 ft, rubber good 500 ft; value of fire department equipment \$3500; value of buildings occupied \$6000; total membership 100, volunteers; bell and whistle alarm; 1 engine company, 1 hook and ladder company, 1 hose company. Chief engineer, Andrew G. Krauss.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 12,000,000 gals; 28 hydrants, Mathews; pipe 5½ miles; 18 valves, Eddy; 1 meter; pressure 65 pounds; water-works owned by company; cost to construct \$78,000; ann expenses \$500; int on bonds 6 per cent. Pres of com, C. E. Loomis; sec and supt, G. T. Loomis; village clerk, A. G. Krauss.

Auburn, Cayuga Co., population *26,000; mercantile buildings, brick and stone, 4 stories; private, brick and wood, 3 stories; wooden roofs permitted. Fire department—1 hook and ladder truck (1 in reserve); 6 hose carriages, 6 hose jumpers in reserve, 1 protective carriage; hose cotton, good 7600 ft; 2 hoses used; value of fire department equipment \$22,750; value of buildings occupied \$30,000, annual rent \$600; total ann expenses of department \$10,000; total membership 208, paid full time 1, paid part time 2, volunteers 200; Gamewell alarm; no of street boxes 81; 1 patrol company, 1 hook and ladder company, 6 hose companies. Chief engineer, E. J. Jewhurst; chairman of fire com, M. J. Cunningham.

WATER SUPPLY—Source, Owasco Lake; system, direct pumping from impounding reservoir; Holly pumping engines, dy cap 15,000,000 gals; 353 hydrants, Mathews; pipe 83¼ miles, 4 to 24 in dia, Wood, Warren; 200 valves, Ludlow, Eddy; 400 meters, National, Hersey; pressure, domestic 45, fire 75 to 125 pounds; water-works owned by company; cost to construct \$400,000. Pres of com, A. G. Beardsley; sec, treas and supt, Nelson B. Eldred; mayor, C. Wheeler, Jr.; city clerk, Rob't J. Carson.

Avoca, Steuben Co., population 1200; fire area 13 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hose carriage; hose cotton, good 1600 ft; value of fire department equipment \$700; total membership 80, volunteers. Chief engineer, Walter H. Wood.

WATER SUPPLY—Source, creek; system, gravity; 33 hydrants; pipe 4 miles, 4 to 10 in dia; pressure 60 pounds.

Avon, Livingston Co., population 2000; fire area 2500 acres; mercantile buildings, brick, 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 chemical engine on wheels, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages, pump

hose rubber, good 1000 ft; 2 hoses, value \$400; value of fire department equipment \$5000; value of buildings occupied \$5000; total ann expenses of department \$500; total membership 120, volunteers; bell alarm; 4 fire companies. Chief engineer, Wm. H. Farnum.

WATER SUPPLY—Source, Conesus Lake; system, gravity; reservoir cap 800,000 gals; 22 hydrants; pipe 12 miles, Dwyer; pressure 75 to 110 pounds; water-works owned by company; cost to construct \$50,000; int on bonds 8.7 per cent. Pres of com, G. D. Dover; supt, O. Sackett; village clerk, H. E. Van Zandt.

Babylon, Suffolk Co., population 3000. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage, 1 hose cart; hose 1000 ft; total membership 115, volunteers. Chief engineer, S. S. Baldwin.

WATER SUPPLY—Source, 30 large wells and 2 ponds. Town clerk, Jos. A. Douglas.

Bainbridge, Chenango Co., population 781; buildings, wood, 1½ to 3 stories; wooden roofs permitted. Fire department—2 hose carriages; hose cotton, good 1200 ft, inferior 1200 ft; total ann expenses of department \$150; total membership 60, volunteers; bell alarm. Chief engineer, Dr. R. D. L. Evans.

WATER SUPPLY—Source, artesian wells, springs; system, pumping to 2 reservoirs; 20 hydrants; pipe 6 miles; pressure 115 pounds; water-works owned by J. N. Roberts. Town clerk, E. S. Gilbert.

Baldwinsville, Onondaga Co., population 3000; fire area 300 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted. Fire department—1 steam fire engine, 1 hand engine; 1 hook and ladder truck, 5 hose carriages; hose cotton, good 750 ft, rubber good 800 ft, leather good 600 ft; value of fire department equipment \$5000; value of buildings occupied \$1200; total ann expenses of department \$300; total membership 100; paid \$25 per annum; bell alarm. Chief engineer, T. B. Crum.

WATER SUPPLY—Source, well; system, pumping direct and to standpipe; standpipe cap 117,500 gals; Gordon pumping engines, dy cap 1,000,000 gals; 69 hydrants, Galvin; pipe 8¼ miles, 4 to 12 in dia, Jackson; 20 valves Galvin; 1 meter, Crown; quality of water soft; filtration natural, through gravel; pressure 87 pounds; water-works owned by city; cost to construct \$50,000. Pres of com, Chas. N. Bliss; supt, Wm. Rodgers; pres of com, Willard H. Tappan; town clerk, Geo. C. Ellison.

Ballston, Saratoga Co., population 9000; fire area 640 acres; buildings, wood; causes of fire investigated. Fire department—2 hand engines, 1 hook and ladder truck; 2 hose carriages; hose cotton 200 ft, rubber 1000 ft, leather good 600 ft, linen 400 ft; value of fire department equipment \$400; 2 buildings occupied; total membership 75; bell alarm. Chief engineer, Frank J. Holmes.

WATER SUPPLY—Source, springs; system, gravity; 2 reservoirs; dy cap 100,000 gals; 100 hydrants, Eddy, Bailey; 11 miles pipe, 3 to 12 dia; 2 meters; pressure 35 pounds; water-works owned by village; cost to construct \$100,000; ann expenses \$150; int on bonds 5 to 7 per cent. Supt, J. H. Norris; town clerk, H. C. Wescott.

Batavia, Genesee Co., population 8000; mercantile buildings, brick, 3 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 3 hose carriages; hose linen, good 3500 ft; total ann expenses of fire and water department \$5000; total membership 115, volunteers; bell and whistle alarm; contract awarded for Gaynor alarm with 12 street boxes; 1 hook and ladder company; 3 hose companies. Chief engineer, C. B. Austin; chairman of fire and water com, John Redshaw.

WATER SUPPLY—Source, Tonawanda Creek; system, pumping to tank and direct; tank cap 22,000 gals; Holly-Gaskill pumping engines; 60 hydrants, Holly; 7 miles pipe, 4 to 12 in dia; pressure, domestic 40, fire 125 pounds; water-works owned by village; cost to construct \$115,000; int on bonds 8 per cent. Pres water board, W. C. Woolsey; city clerk, W. D. Smith.

Bath, Steuben Co., population 3500; fire area 14 acres; mercantile buildings, brick, 3 stories; private, wood, 3 stories; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose linen, good 1800 ft, inferior 950 ft; value of fire department equipment \$3000; value of building occupied \$4750; total ann expenses of department \$790; total membership 80; bell alarm system. Chief engineer, Wm. E. Howell.

WATER SUPPLY—Source, caisson well, system, pumping to standpipe; standpipe cap 300,000 gals; Blake pumping engines, dy cap 1,200,000 gals; 78 hydrants, Ludlow; 7 miles pipe, 4 to 10 in dia, Buffalo; Ludlow valves; 33 meters; quality of water pure and soft; pressure, domestic

80, fire 80 to 100 pounds; water-works owned by company; cost to construct \$75,000; int on bonds 6 per cent. Pres of com, F. A. Hinds; supt, H. W. Tattin; mayor, E. C. Cook; corporation clerk, Lucius A. Waldo.

Bay Shore, Suffolk Co., population 2750; fire area 1 mile; buildings, wood, 1 to 3 stories; wooden roofs permitted. Fire department—1 hook and ladder truck; value of fire department equipment \$500; value of buildings occupied \$1000; total ann expenses of department \$400 (1899); total membership 40, volunteers. Foreman, John Daggett.

Lockwood WATER SUPPLY will be in use in 1890.

Binghamton, Broome Co., population 35,000; fire area 1800 acres; mercantile buildings, brick and stone, 4 to 7 stories; private, wood and brick, 2 to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 1 chemical engine on wheels, 6 chemical extinguishers, 1 hook and ladder truck, 7 hose carriages; hose cotton, good 6000 ft, inferior 1000 ft; 12 hoses, value \$2400; value of fire department equipment \$30,000; value of buildings occupied \$35,000; total ann expenses of department \$15,000; total membership 414, paid full time 14, volunteers 400; Utica electric alarm; 18 street boxes. Chief engineer, Frank B. Newell; chairman of fire and water com, Frank Stuart.

WATER SUPPLY—Source, wells and Susquehanna River; system, direct pumping; Holly pumping engines, dy cap 8,000,000 gals; 318 hydrants, Mathews, Holly, Chapman; pipe 40 miles, 4 to 30 in dia, Warren; 366 valves, Eddy (30 will be added in 1890); 267 meters, National, Union, Hersey, Thompson, Undine; quality of water first-class; pressure, domestic 60, fire 70 to 100 pounds; water-works owned by city; cost to construct \$550,000; ann expenses \$10,500. Pres of com, John Anderson; supt, Darwin Felter; mayor, Frank H. Stephens; city clerk, Walter Flanagan.

Black Brook, Clinton Co., population 500; mercantile buildings, wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted. Fire department—1 hand engine, 1 chemical extinguisher, 1 hose carriage; value of fire department equipment \$100; value of buildings occupied \$500; bell alarm. Chief engineer, H. W. Stetson. Supt, I. Richard; village clerk, Chas. Sawyer.

Bolivar, population 1600; fire area 300 acres; mercantile buildings, wood, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—4 hose carriages; hose cotton, good 850 ft, inferior 200 ft; value of fire department equipment \$2000; value of buildings occupied \$1000; total ann expenses of department \$400; total membership 107, volunteers; bell alarm; 2 hose companies. Chief engineer, Thos. Hearons; chairman of fire and water com, F. L. Newton.

WATER SUPPLY—Source not stated; system, gravity; dy cap 10,000 gals; 24 hydrants; pipe 5 in dia.

Booneville, Oneida Co., population 1850; fire area 843 acres; mercantile buildings, brick and wood, 3 stories; private, wood; 2 stories; wood and tin roofs. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose 1700 ft; total membership 110, volunteers. Chief engineer, Ed. L. Woolley.

WATER SUPPLY—Source pond, canal, river; reservoirs; force pumps. Town clerk, Eugene Hayes.

Brewster Station, Putnam Co., population 2500; fire area 180 acres; buildings, brick and wood, 1 to 3 stories; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 chemical engine on wheels, 10 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 2000 ft, inferior 400 ft; value of fire department equipment \$3500; value of building occupied \$2000; total ann expenses of department \$500; total membership 50, volunteers. Chief engineer, C. A. Rundall.

WATER SUPPLY—Source, brooks and cisterns. Town clerk, Richard Michell.

Broadalbin, Fulton Co., population 2175; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 chemical engine on wheels, 1 hook and ladder truck, rubber buckets; hose rubber, good 225 ft; value of fire department equipment \$300; value of buildings occupied \$500; total ann expenses of department \$100; total membership 40. Foreman, John E. Lasher.

Brookport, Monroe Co., population 4500; mercantile buildings, brick, 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam

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fire engine, 1 hand engine, 8 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages, 1 protective wagon; siamese couplings used; hose cotton, good 2800 ft; value of fire department equipment \$10,000; value of 1 building owned \$20,000; total membership 200, volunteers; bell alarm.

WATER SUPPLY (following system in course of construction)—Source, canal; system, pumping to standpipe; pumping engines dy cap 2,000,000 gals; 75 hydrants; pipe 7 miles, 4 to 10 in dia; quality of water pure; pressure, domestic 75, fire 75 to 100 pounds; water-works owned by company. Pres of com, C. M. Harrington; mayor, Frank Capen; city clerk, E. Welch.

Brooklyn, Kings Co., population 816,840; fire area 12,000 acres; mercantile buildings, brick, stone and iron, 4 to 8 stories; private, brick and stone, $\frac{3}{4}$ to 4 stories; wooden roofs permitted outside of fire limits; fireworks ordinance; causes of fire investigated. Fire department—25 steam fire engines (and 3 in reserve), 2 chemical extinguishers on each truck and hose wagon, 8 hook and ladder trucks, 8 Hayes aerial trucks, 24 hose carriages, 4 hose wagons, 1 fire boat; hose cotton, good 30,700 ft; rubber good 30,000 ft; 148 horses, value \$42,900; value of fire department equipment \$378,000; value of buildings occupied \$479,800; total ann expenses of department \$218,428; total membership 629, paid full time; Gamewell alarm; 387 street boxes, 117 private. Chief engineer, Thomas F. Nevins.

WATER SUPPLY (report of 1899)—Source, surface water, open and driven wells; system, pumping to reservoirs; storage reservoir cap 1,000,000 gals; distributing reservoir cap 180,000,000 gals; high service reservoir cap 30,000,000 gals; various pumping engines, dy cap 60,000,000 gals; 8702 hydrants, Eddy, Chapman, Ludlow, Galvin and others; pipe 397 miles, 8 to 48 in dia; Eddy, Chapman, Coffin, Ludlow valves; 2021 meters, Crown, Worthington, Gem and others; pressure, domestic 40 pounds; water-works owned by city; cost to construct \$18,100,000; ann expenses \$688,068; int on bonds 5.56 per cent. Chief engineer, Robert Van Buren; mayor, A. C. Chapin; city clerk, M. J. Cummings.

Buffalo, Erie Co., population 200,000; fire area 26,880 acres; mercantile buildings, brick, 4 stories; private, wood, 2 stories; wooden roofs permitted; no stringent fireworks ordinance; causes of fire investigated. Fire department—25 steam fire engines, 8 chemical engines on wheels, 8 chemical extinguishers, 8 hook and ladder trucks, 8 aerial trucks, 23 hose carriages, 1 Hale water tower; hose cotton, good 56,000 ft, inferior 2000 ft; 126 horses, value \$22,000; value of fire department equipment \$300,000; value of buildings occupied \$150,000; total ann expenses of department \$325,326; total membership 319, paid full time; Gamewell alarm; 206 street boxes. Chief engineer, Fred. Hornung; chairman of fire and water com, Nelson K. Hopkins.

WATER SUPPLY—Source, Niagara River; system, pumping to reservoir and direct; 3 Worthington, 2 Gaskill, 2 Holly pumping engines, dy cap 84,000,000 gals; Gaskill 30,000,000 gal pump in course of construction; 2488 hydrants, Ludlow, Eddy; pipe 277½ miles, 2 to 36 in dia; Eddy, Ludlow valves; 115 meters; pressure 30 pounds; water-works owned by city; cost to construct \$6,523,088; ann expenses \$145,822; int on bonds 3 to 7 per cent. Pres of com, Louis F. Reichert; supt, Louis H. Knapp; city clerk, W. E. Delany.

Cambridge, Washington Co., population 1482; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 8 hose carriages; siamese couplings used; hose cotton, good 2000 ft, rubber good 650 ft, leather good 300 ft; value of fire department equipment \$3000; value of building occupied \$2000; total membership 94, paid 1; bell alarm. Chief engineer, John Larmon.

WATER SUPPLY—Source, springs; system, pumping to reservoir, thence direct pumping; 2 reservoirs cap 7,000,000 gals; Miller pumping engines, dy cap 1,000,000 gals; 86 hydrants, Ludlow, pipe 6½ miles; Eddy valves; 1 meter; pressure 80 pounds; water-works owned by company; cost to construct \$40,000; ann expenses \$300; int on bonds 5 per cent. Pres and supt, Wm. McKee; town clerk, H. H. Parrish.

Camden, Ononda Co., population 1589; fire area 20 acres; mercantile buildings, brick, 2 stories; private, wood and brick, 2 stories. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 600 ft, inferior 50 ft, leather good 600 ft, inferior 100 ft; value of fire department equipment \$2800; value of building occupied \$1500; total ann

expenses of department \$58; total membership 93, volunteers; bell alarm.

WATER SUPPLY—Source, springs and surface water; system, gravity; 1 reservoir; 36 hydrants, Ludlow; pipe 6½ miles; valves, Eddy; pressure, fire 71 pounds; water-works owned by village; cost to construct \$26,000; ann expenses \$100; int on bonds 8½ per cent. Sec water board, Fred. Gamble; supt, S. Sherman; town clerk, Wm. Streater.

Canajoharie, Montgomery Co., population *2200. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 8 hose carriages; hose good 3000 ft; total membership 115, volunteers.

WATER SUPPLY—Source, springs in mountain; system, gravity; pipe 5000 ft; water-works owned by company; cost to construct \$23,000; ann expenses \$500; int on bonds 6 per cent. Supt, H. G. Bragden; town clerk, James W. Dygert.

Canandaigua, Ontario Co., population 7000; fire area 2000 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—2 steam fire engines, (only one in commission), 2 chemical extinguishers, 2 hook and ladder trucks, 8 hose carriages, all kinds; hose cotton, good 2800 ft, inferior 200 ft, linen inferior 800 ft; value of fire department equipment \$13,500; value of buildings occupied \$12,000; total ann expenses of department \$780; total membership 125, paid part time 5, volunteers 120; bell alarm; 1 hook and ladder company, 3 hose companies. Chief engineer, Wm. McCabe, Jr.; chairman of fire and water com, W. M. Spangle.

WATER SUPPLY—Source, Canandaigua Lake; system, pumping to tank and direct; tank cap 800,000 gals; Worthington pumping engines, dy cap 8,000,000 gals; 96 hydrants, Ludlow; pipe 14 miles, 4 to 14 in dia, Warren; quality of water excellent; pressure domestic, 60 to 70, fire 70 to 180 pounds; water-works owned by company; cost to construct \$170,000; int on bonds 6 per cent. Pres of com and supt, Frank B. Merrill; mayor, W. M. Spangle; city clerk, S. F. Wader.

Canastota, Madison Co., population *3000. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 5 hose carriages; hose rubber and leather, good 2800 ft; total membership 100, volunteers. Chief engineer, Wm. H. Pattern.

WATER SUPPLY—Source, creek; system, gravity; reservoir cap 7,000,000 gals; 56 hydrants, Ludlow; pipe 7½ miles, 4 to 16 in dia; water filtered; pressure 160 pounds; water-works owned by village; cost to construct \$70,000; ann expenses \$700; int on bonds 4 per cent. Pres of com, F. W. Doolittle; supt, D. Gee; mayor, F. W. Doolittle; village clerk, D. T. Willis.

Candor, Tioga Co., population 1500; fire area 10,000 acres; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine; hose rubber, inferior 200 ft; value of fire department equipment \$100; value of buildings occupied \$100; total membership 12, volunteers. Chief engineer, N. W. Griffin.

Canisteo, Steuben Co., population *3000; buildings, brick and wood, 2 and 3 stories. Fire department—1 steam fire engine, 1 hook and ladder truck, 8 hose carriages; 1 set protective apparatus; hose cotton rubber lined, good 2000 ft; value of fire and water departments equipments \$50,000; value of building occupied \$3000; total ann expenses of department \$700 (1886); total membership 130, volunteers; bell alarm. Chief engineer, F. C. Goff.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 3,000,000 gals; 51 hydrants, Mathews; pipe 7 miles, 4 to 10 in dia, Sayre; 30 valves, Eddy; quality of water pure; pressure 71½ pounds; water-works owned by company; cost to construct \$45,000; int on bonds 6 per cent. Pres and supt, O. O. Laine; town clerk, Eli Sweet, Jr.

Canton, St. Lawrence Co., population 3700; fire area entire village; mercantile buildings, brick, 2 and 3 stories; private, wood 2 stories; wooden roofs not permitted on main streets; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1500 ft, inferior 500 ft; value of fire department equipment \$7000; value of buildings occupied \$3600; total ann expenses of department \$300; total membership 50, volunteers; bell alarm. Chief engineer, T. G. Kirkland; chairman of fire and water com, D. H. Rice.

WATER SUPPLY—Source, river; reservoir, dy cap 25,000 gals. Village clerk, C. E. Chamberlain.

Cape Vincent, Jefferson Co., population *1500;

buildings, brick and wood, 1 and 2 stories. Fire department—1 Remington horse-power engine, 1 chemical engine on wheels, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 1455 ft; value of fire department equipment \$3800; value of new building occupied \$4000; total membership 185. Chief engineer, M. E. Lee.

WATER SUPPLY—Source, river and 8 tanks. Fire department clerk, E. C. Kelsey.

Carthage, Jefferson Co., population *2000; fire area 690 acres; mercantile buildings, brick, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 hose carriages; siamese couplings used; hose linen, good 1600 ft, rubber inferior 1000 ft; value of fire department equipment \$2600; value of building occupied \$1500; total ann expenses of department \$400; total membership 90, volunteers; bell alarm. Chief engineer, Wm. Bellen; chairman of fire and water com, F. D. Hubbard.

WATER SUPPLY—Source, river; system, 18 cisterns, dy cap \$28,500. Town clerk, M. C. Paul.

Castile, Wyoming Co., population *1200; fire area 300 acres; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 8 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1200 ft, rubber 350 ft; value of fire department equipment \$1800; value of building occupied \$1000; total ann expenses of department \$150; total membership 48, volunteers; bell alarm. Chief engineer, E. A. Pierce.

WATER SUPPLY—Source, wells, cisterns and streams; reservoir cap 10,000 barrels; pressure 65 to 100 pounds. Town clerk, A. B. Smith.

Castleton, Rensselaer Co., population *1200. Fire department—1 steam fire engine, 3 hose carriages; hose linen, good 850 ft, leather good 200 ft; total membership 60, volunteers. Chief engineer, Wm. W. Wood.

WATER SUPPLY—Source, river; 1 cistern. Town clerk, John Moore.

Catskill, Greene Co., population 5041; fire area 2300 acres; mercantile buildings, brick, 3 stories; private, wood, 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages, 3 hose jumpers; hose rubber, good 2400 ft, linen inferior 300 ft; value of fire department equipment \$10,000; value of buildings occupied \$1100; total ann expenses of department \$1200; total membership 261, paid full time 2, volunteers 349; electric alarm; 10 street boxes; 1 engine company; 1 hook and ladder company, 3 hose companies. Chief engineer, W. R. Post.

WATER SUPPLY—Source, Hudson River; system, pumping to reservoir; 3 Davidson pumping engines, dy cap 2,000,000 gals; 100 hydrants, Wood; pipe 12 miles, Warren; Ludlow valves, 4 meters; pressure, domestic 95, fire 120 pounds; water-works owned by village; cost to construct \$150,000; ann expenses \$3810; int on bonds 4 per cent. Pres of com, Oliver Bourke; supt, Frank P. Smith; town clerk, E. P. Smith.

Cattaraugus, Cattaraugus Co., population 1000. Fire department—3 chemical extinguishers, 1 hook and ladder truck; total membership 30. Town Clerk, W. A. Andrews.

Cazenovia, Madison Co., population 1918; fire area 640 acres; mercantile buildings, brick and stone, 3 and 4 stories; private, wood, 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 horse power engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose leather, good 1000 ft, inferior 300 ft; value of fire department equipment \$3500; total ann expenses of department \$500; total membership 80, volunteers; bell alarm; 5 fire companies. Chief engineer, Will. S. Weber.

WATER SUPPLY—Source, creek and lake. New water-works completed June 1, 1890, not described Town clerk, Jesse W. Hall.

Champlain, Clinton Co., population 1800; mercantile buildings, brick, 2½ stories; private, brick; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 300 ft, rubber good 700 ft; value of buildings occupied \$800; total membership 70, volunteers; bell alarm. Chief engineer, Ransom W. Graves.

WATER SUPPLY—Source, river. Village clerk, E. Everest.

Chateaugay, Franklin Co., population 2698; fire area 640 acres; mercantile buildings, brick, 3 stories; private, wood, 1 and 1½ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck; 2 hose carriages;

hose rubber, good 700 ft; value of fire department equipment \$880; value of building occupied \$1000; total ann expenses of department, \$25; total membership 55, volunteers; bell alarm; 1 hook and ladder company, 2 hose companies. Chief engineer, H. E. Goodspeed.

WATER SUPPLY—Source, springs; system, gravity; 15 hydrants, Holyoke; pipe 4 miles, 4 to 6 in dia; Holyoke valves; pressure 45 to 60 pounds; water-works owned by company; cost to construct \$12,000; ann expenses \$100. Pres of com, H. D. Farnsworth; supt, Barney Harvey; town clerk, F. W. Ferrell.

Chatham, Columbia Co., population 2100; mercantile buildings, brick, 3 stories; private, wood, 2 stories; tin roofs; fireworks ordinance. Fire department—3 hose carriages; hooks and ladders; hose cotton, good 1000 ft, inferior 500 ft, rubber inferior 500 ft; value of fire department equipment \$3000; value of buildings occupied \$4000; total ann expenses of department \$100; total membership 45, volunteers. Chief engineer, H. A. Blunt; chairman of fire and water com, J. C. Washburn.

WATER SUPPLY—Source, gang wells; system, pumping to reservoir; reservoir cap 1,500,000 gals; Gaskill pumping engines, dy cap 1,000,000 gals; 56 hydrants, Wood; pipe 5 miles; 24 valves; pressure, domestic 80, fire 125 pounds; water-works owned by company; cost to construct \$50,200; ann expenses \$3000. Pres of com, H. W. McClellan; supt, P. B. Blinn, Jr.; city clerk, Frank E. Page.

Chittenden, Madison Co., population 954; fire area 330 acres; buildings, brick, 2 and 2½ stories; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose, cotton 1800 ft, rubber 50 ft, leather good 350 ft; value of fire department equipment \$2100; value of building occupied \$3000; total ann expenses of department \$100; total membership 50; volunteers; bell alarm. Chief engineer, Peter C. Carl.

WATER SUPPLY—Source, creeks; 13 hydrants; ¼ mile pipe, 12 in dia. Village clerk, C. A. Hitchcock.

Clayton, Jefferson Co., population *2280; buildings, wood, 2 and 3 stories. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, rubber lined, 1500 ft, rubber good 1600 ft; value of fire department equipment \$2000; total membership 95, volunteers; whistles and bell alarm. Chief engineer, L. J. Bates.

WATER SUPPLY—Source, river. Pres of village, A. E. Wood; village clerk, M. E. Frame.

Clifton, Richmond Co. (See Edgewater.)

Clifton Springs, Ontario Co., population 1800; fire area 200 acres; mercantile buildings, brick and wood, 1 to 4 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—12 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; ladders and buckets; hose cotton, good 2000 ft, rubber good 1000 ft, leather good 1000 ft, inferior 1000 ft; value of fire department equipment \$2000; value of buildings occupied \$500; total membership 70, volunteers; 1 hook and ladder company; 1 hose company. Chief engineer, Geo. W. Kingsbury.

WATER SUPPLY—The Sanitarium Co. owns the water supply, mains and hydrants; also the hose carriages.

Clinton, Oneida Co., population 1236; fire area 2500 acres; mercantile buildings, brick, 3 stories; private, wood and brick, 2½ stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose linen, good 1000 ft, leather good 750 ft; rent of buildings occupied \$200; total ann expenses of department \$300; total membership 85, volunteers; bell alarm. Chief engineer, Francis Tasker.

WATER SUPPLY—Source, Miller Brook; system, gravity; impounding reservoir, cap 8,000,000 gals; 40 hydrants, Ludlow; pipe 5 miles, 8 to 16 in dia, Hays; Ludlow valves; pressure 55 to 100 pounds; water-works owned by village; cost to construct \$80,000; ann expenses \$1231. Pres of com, Chas. H. Smyth; supt, T. T. Thomson; town clerk, John Colgrove.

Clyde, Wayne Co., population *3000; fire area 960 acres; mercantile buildings, wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 2 chemical engines on wheels, 8 chemical extinguishers (private), 1 hook and ladder truck, 4 hose carriages, siamese couplings used; hose linen, good 2000 ft, inferior 300 ft, rubber good 400 ft; total ann expenses of department \$3500; total membership 100, paid full time 2; bell alarm. Chief engineer, A. E. Adams.

WATER SUPPLY—Source, flowing wells; system, pumping to standpipe; standpipe cap 300,000 gals; Buffalo

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pumping engines, dy cap 1,000,000 gals; 40 hydrants; Ludlow; pipe 5½ miles, 4 to 10 in dia. Buffalo; valves Ludlow; 20 meters; pressure, domestic 75, fire 75 to 100 pounds; water-works owned by company; cost to construct \$300,000; int on bonds 6 per cent. Pres of com, G. B. Bassett; supt, A. M. Van Buskirk; mayor, A. C. Lux; clerk of board, Geo. G. Gregg.

Cobleskill, Schoharie Co., population *1800; mercantile buildings, brick, 8 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine (not used), 1 hook and ladder truck, 2 hose carriages; hose good 1200 ft; value of fire department equipment \$3000; value of building occupied \$2000; total ann expenses of department \$500; bell alarm. Chief elected by members, C. H. Borst.

WATER SUPPLY—Source not given; system, gravity; 1 reservoir, cap 120,000,000 gals; 50 hydrants; pipe 7 miles, 4 to 16 in dia; pressure 80 to 110 pounds; cost to construct \$80,000. Supt, Jas. N. Borst; town clerk, Archie C. Kilmer.

Cohocton, Steuben Co., population *1200. Fire department—1 engine, 1 hook and ladder truck, hose; total membership 40; all volunteers. Chief engineer, J. M. Reynolds.

WATER SUPPLY—Source, wells. Town clerk, C. Crosby.

Cohoes, Albany Co., population 19,416; fire area 1280 acres; mercantile buildings, stone, brick and wood, 4 stories; private, brick and wood, 4 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—3 steam fire engines, 6 chemical extinguishers, 6 hose carriages; hose leather, good 7500 ft; 8 horses; value of fire department equipment \$25,000; value of buildings occupied \$21,500; total ann expenses of department \$10,415; total membership 100, paid full time 11, paid part time 4; telegraph alarm; 3 engine companies; 1 hook and ladder company, 2 hose companies. Chief engineer, R. S. Calkins.

WATER SUPPLY—Source, Mohawk River; system, pumping to reservoir; 8 reservoirs, cap 92,000,000 gals; 3 Lang pumping engines, dy cap 2,000,000 gals; 200 hydrants, Ludlow; pipe 25 miles, 4 to 24 in dia; Ludlow valves; 850 gates, Ludlow; 65 meters, National; pressure 55 to 90 pounds; cost to construct \$266,000; ann expenses \$12,000; int on bonds 4 and 7 per cent. Pres of com, Wm. E. Thorn; supt, A. L. Kniffin; mayor, John Garside; city clerk, P. C. Ryan.

College Point, Queens Co., population 5173. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 8200 ft; total membership 90, all volunteers. Chief engineer, Peter Schriener.

WATER SUPPLY—Source, Meadow Brook; system, direct pumping; Worthington pumping engine, dy cap 2,500,000 gals; 59 hydrants, R. D. Wood & Co.; pipe 14 miles, 12 to 6 in dia, McNeal Pipe & F. Co.; 69 valves, Ludlow; 140 meters, Worthington and Crown; quality of water good; pressure, domestic 60, fire 80 pounds; water-works owned by village; cost to construct \$212,000; ann expenses \$5000; int on bonds 7 per cent. Chairman of com, A. D. Schlesinger; supt, Wm. Taylor; mayor, Henry Kraemer; village clerk, Edward Biederlin.

Coney Island, Kings Co. Fire department—1 hook and ladder truck; 1 hose carriage, 1 jumper; hose cotton, good 1200 ft; value of fire department equipment \$6000; total membership 100, volunteers. Chief engineer, W. A. Vanderveer.

WATER SUPPLY—Source, near creek; system, direct pumping; Davidson pumping engines, dy cap 1,000,000 gals; 80 hydrants; pipe 6 miles. Wood. Pres of com, John Y. McKane; supt, T. G. Ring.

Constableville, Lewis Co., population 598; fire area 640 acres; buildings, wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 chemical extinguisher (private), 1 hose carriage; hose rubber, good 500 ft, leather inferior 100 ft; value of buildings occupied \$1000; total ann expenses of department \$650; total membership 32, volunteers; bell alarm; 1 engine company; 1 hose company. Chief engineer, James Hinton.

WATER SUPPLY—Source, creek and well ponds; 9 reservoirs, cap 1200 gals each dy; Knowles pumping engines; 8 hydrants; pipe through main street. Supt, Jacob Worthby; town clerk, W. R. Wardsworth.

Cooperstown, Otsego Co., population 2199; fire area 350 acres; mercantile buildings, brick, 8 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—2 hand engines, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 1500 ft, rubber 1100 ft; value of fire department equipment \$3000; value of building occupied \$20,000; total membership 125, volunteers. Chief engineer, L. B. Crittenden.

WATER SUPPLY—Source, Otsego Lake; system, direct pumping; 2 Worthington pumps, water power, combined cap 1,000,000 gals dy cap; 22 hydrants, Eddy and others; pipe 5 miles, 4 to 8 in dia; valves, Ludlow, Eddy; pressure, domestic 75, fire 100 pounds; water-works owned by company; cost to construct \$42,000; ann expenses \$400; int on bonds 5 per cent. Pres of com, E. M. Harris; supt, Warren Lamb; village clerk, L. J. Arnold.

Corning, Steuben Co., population *6000; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories. Fire department—2 hook and ladder trucks, 5 hose carriages; siamese couplings used; hose linen, good 2000 ft, rubber 500 ft; value of 2 buildings owned \$7000, 1 room rented \$250 per year; total ann expenses of department \$1800; total membership 120, volunteers; bell alarm. Chief engineer, Harry C. Heermans.

WATER SUPPLY—Source, Monkey Run Creek and springs; system, gravity and pumping to reservoir and direct; reservoir cap 2,000,000 gals; Martin pumping engines, dy cap 1,000,000 gals; 65 hydrants, Mathews; pipe 7 miles, 4 to 10 in dia; 48 meters; pressure 90 pounds; water-works owned by city, leased to Heermans & Lawrence; cost to construct \$60,500. Supt, H. C. Heermans.

Cornwall, Orange Co., population 1233; buildings, brick and wood, 2 and 3 stories; wooden roofs permitted; Fire department—1 hand engine, 1 hose carriage; hose cotton, rubber lined, good 400 ft, rubber good 275 ft; value of fire department equipment \$2000; value of buildings occupied \$2000; total membership 40, volunteers. Foreman, W. J. James.

WATER SUPPLY—Source, river and cistern.

Cornwall-on-the-Hudson, Orange Co., population 2500. Fire department—1 hand engine, 1 hose carriage.

Cortland, Cortland Co., population *7792; fire area 2660 acres; mercantile buildings, brick and wood, 3 to 4 stories; private, wood, 2 stories; mostly tin roofs; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages, 1 extra extension ladder; hose large quantity; total membership 210, volunteers; fire police; electric alarm. Chief engineer, John H. Phelps.

WATER SUPPLY—Source, springs; system, pumping to standpipe; standpipe cap 400,000 gals; Worthington pumping engines, dy cap 4,000,000 gals; 126 hydrants, Ludlow; pipe 15½ miles, 4 to 14 in dia; 81 valves, Ludlow; 100 meters, Worthington, Crown, Union; quality of water best; pressure, domestic 65, fire 90 pounds; water-works owned by company; cost to construct \$175,000; int on bonds 5 per cent. Pres of com, B. F. Taylor; supt, L. I. Richardson; mayor, Daniel E. Smith; city clerk, Fred Hatch.

Coxsackie, Greene Co., population 1661; fire area 300 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 2 hose carriages; hose good 1400 ft, inferior 500 ft; value of fire department equipment \$5500; value of 2 buildings occupied \$3500; total ann expenses of department \$70; total membership 65, volunteers. Chief engineer, Wm. K. Reed; chairman of fire and water com, Allen G. Case.

WATER SUPPLY—Source, river and cisterns. Town clerk, Albert Parker.

Croghan, Lewis Co., population 1000; mercantile buildings, wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose, linen good 800 ft; value of fire department equipment \$1500; value of buildings occupied \$700; total membership 50, volunteers; bell alarm. Chief engineer, Adolph Martin; chairman of fire and water com, Frank Pilchen.

WATER SUPPLY—Not described; reservoirs.

Cuba, Allegany Co., population *1500. Fire department—2 hand engines, 1 hook and ladder truck, 4 hose carriages; hose good 1000 ft; total membership 150 volunteers. Chief engineer, A. W. Smith.

WATER SUPPLY—Source, springs; system, gravity; 38 hydrants; pipe 4½ miles; pressure 80 pounds. Pres of village, I. N. Sheldon; village clerk, E. A. Bartlett.

Dansville, Livingston Co., population 4500; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; protective carriage and outfit; hose linen, good 2750 ft; value of fire department equipment \$3000; value of buildings occupied \$9000; total ann expenses of department \$450; total membership 100, volun-

teers; electric alarm; 7 street boxes. Chief engineer, J. W. Burgess.

WATER SUPPLY—Source, Mill Creek; system, gravity; reservoir cap 1,000,000 gals; 54 hydrants; pipe 4 miles, 4 to 10 in dia, Ayrault; pressure 77 pounds; water-works owned by village; cost to construct \$25,000; ann expenses \$500. Pres of com, James Killen; supt, Jacob Huver; mayor, Geo. A. Sweet; town clerk, Anthony Dougherty.

Delhi, Delaware Co., population 4100; mercantile buildings, wood and brick, 2 and 8 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 hand engines, 2 chemical extinguishers (private), 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose cotton, 1700 ft, leather good 200 ft, inferior 450 ft; value of fire department equipment \$6000; value of 2 buildings occupied \$4000; total membership 150, volunteers; bell alarm. Chief engineer, F. L. Norton.

WATER SUPPLY—Source, brook; system, gravity; reservoir cap 600,000 gals; 33 hydrants, Ayers; pipe 3 1/4 miles, 8 to 12 in dia; filtration gravel; pressure 38 pounds; water-works owned by company; cost to construct \$25,000; ann expenses \$250. Pres of com, G. E. Marvin; supt, J. Middernist.

Depost, Broome Co., population 200; mercantile buildings, wood and brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 800 ft; value of fire department equipment \$1000; value of buildings occupied \$800; total ann expenses of department \$500; total membership 75, volunteers; bell alarm. Chief, B. Knapp.

WATER SUPPLY—Source, Butler Brook; system, gravity; 1 reservoir; 33 hydrants, Cassin; pipe 6 miles; Cassin valves; pressure 65 pounds; water-works owned by company; cost to construct \$37,000; ann expenses \$450. Pres of com, J. B. Perry; supt, C. M. Putnam; town clerk, H. J. Adams.

Dryden, Tompkins Co., population 779; mercantile buildings, stone, brick and wood, 2 stories; private, wood, 2 stories. Fire department—1 hand engine, 3 chemical extinguishers (private), 1 hose cart; total membership 60, volunteers. Chief engineer, H. F. Pratt.

WATER SUPPLY—Source, wells; 6 cisterns. Village clerk, D. T. Wheeler.

Dundee, Yates Co., population 4100; buildings, brick and wood, 2 stories. Fire department—2 chemical extinguishers, 1 hook and ladder truck; value of fire department equipment \$600; total membership 42, volunteers; bell alarm. Chief engineer, H. V. L. Jones.

WATER SUPPLY—Source, wells.

Dunkirk, Chautauque Co., population 9700. Fire department—1 hook and ladder truck, 8 hose carriages; hose cotton, good 2800 ft, leather good 700 ft; total membership 148, volunteers.

WATER SUPPLY—Source, Lake Erie; system, direct pumping; Holly, Worthington pumping engines, dy cap 4,500,000 gals; 116 hydrants, Holly; pipe 2 1/2 miles, 8 to 12 dia; 164 valves, Ludlow; quality of water good; pressure, domestic 50, fire 100 to 125 pounds; water-works owned by city; cost to construct \$137,094; ann expenses \$8000; int on bonds 7 per cent. Pres of com, M. L. Hinman; supt, Geo. M. Abell; mayor, Wm. Bookstaver; city clerk, Edward Madigan.

East Aurora, Erie Co., population 2000; mercantile buildings, wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—3 hand engines, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft, rubber inferior 500 ft; value of fire department equipment \$1500; value of buildings occupied \$5000; total ann expenses of department \$500; total membership 100, volunteers; 2 engine companies, 1 hook and ladder company, 1 hose company. Chief engineer, Henry H. Parsons.

WATER SUPPLY—Source, wells; 2 cisterns, dy cap 250 gals. Village clerk, Chas. H. Addington.

East Syracuse, Onondaga Co., population 2100; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 700 ft; value of fire department equipment \$1500; total membership 100, volunteers; bell and whistle alarm; 1 engine company, 1 hook and ladder company, 1 hose company. Chief engineer, Geo. M. Weaver.

WATER SUPPLY—Source, cisterns.

Elizabethtown, Essex Co., population 445; buildings, wood, 1 and 2 stories. Fire department—1 hose carriage; sectional ladder; hose linen 400 ft, rubber good

200 ft, inferior 100 ft; value of fire department equipment \$900; total ann expenses of department \$100 (1888); total membership 20; bell alarm. Chief engineer, Milo C. Perry.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 125,000 gals; 17 hydrants, Mathews; pipe 3 1/2 miles; pressure 100 pounds; water-works owned by company; cost to construct \$18,500; ann expenses \$150; int on bonds 6 per cent. Pres of com, R. L. Hand; supt, K. C. Kellogg; town clerk, Frank H. Durand.

Ellenville, Ulster Co., population 4500; fire area 700 acres; buildings, 1 to 3 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck; hand extinguishers; hose cotton, good 1500 ft, leather good 500 ft, inferior 800 ft; value of fire department equipment \$5900; value of buildings occupied \$800; total membership 125, volunteers; 1 engine company, 1 hook and ladder company, 8 hose companies. Chief engineer, E. G. Fuller; chairman of fire and water com, W. H. Deyo.

WATER SUPPLY—Source, surface water; system, gravity; reservoir cap 40,000 gals; 54 hydrants, Ayers; pipe 10 miles, 4 to 8 in dia, Donaldson; valves, Kennedy; quality of water pure; pressure, domestic 80, fire 130 pounds; water-works owned by city; cost to construct \$51,000; ann expenses \$500; int on bonds 7 per cent. Pres of com, B. B. Demarest; supt, D. S. Williams; mayor, Geo. S. Kimble; village clerk, Geo. H. Heath.

Elliottsville, Cattaraugus Co., population 800; buildings, wood, 2 stories; slate, shingle and tin roofs. Fire department—4 chemical extinguishers; hose 1000 ft.

WATER SUPPLY—Source, wells; water company organizing. Village clerk, E. S. King.

Elmira, Chemung Co., population 32,000. Fire department—4 steam fire engines, 1 chemical engine on wheels, 1 hook and ladder truck, 8 hose carriages; hose good 6100 ft, inferior 1900 ft; 11 horses; total membership 35, paid full time 14, call men 21; telegraph alarm; 40 street boxes. Chief engineer, Joseph A. Campbell; com, J. D. Boothe, J. M. Shoemaker.

WATER SUPPLY—Source, Chemung River, Carr's Creek and wells; system, gravity, pumping to reservoir and direct; reservoir cap 118,000,000 gals; Knowles, Worthington pumping engines, dy cap 8,000,000 gals; 249 hydrants, Wood; pipe 33 miles, 4 to 20 in dia, Wood, Mellert, Warren; 274 valves, Eddy, Wood; 285 meters, National, Hersey, Union; quality of water good, filter galleries and aeration; pressure 44 pounds; water-works owned by company; cost to construct \$610,186; ann expenses \$13,000. Pres of com, Geo. M. Diven; supt, J. M. Diven; mayor, C. S. Davison; city clerk, Thos. Smith.

Elm Park, Richmond Co. (see New Brighton).

Fairport, Monroe Co., population 3600; fire area 844 acres; mercantile buildings, brick and wood, 2 and 4 stories; private, wood, 2 1/2 stories. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages, protection carriage; siamese couplings used; hose cotton, good 3600 ft; value of fire department equipment \$3800; total ann expenses of department \$1000; 100 volunteer members; whistle alarm. Chief engineer, P. McAuliffe.

WATER SUPPLY—Source, canal and creek. Mayor, Patrick McAuliffe; town clerk, Martin J. Ganbon.

Far Rockaway, Queens Co., population 2244; buildings, wood, 2 stories. Fire department—1 hook and ladder truck; 2 hose carriages; hose cotton, good 1000 ft; value of fire department equipment \$3000; bell alarm.

WATER SUPPLY—Source, wells; system, pumping to standpipes; Davidson pumping engines, dy cap 2,500,000 gals; 80 hydrants, Eddy; Chapman, Holyoke; pipe 12 miles, McNeal; Eddy & Peet valves; pressure 48 pounds; water-works owned by company. Pres, R. V. DuBois, N. Y.; Supt, C. A. Lockwood.

Fayetteville, Onondaga Co., population 1556. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 800 ft, rubber good 200 ft, leather good 300 ft; total membership 200, all volunteers; bell alarm.

WATER SUPPLY—Source, 6 cisterns and creeks.

Fishkill, Dutchess Co., population 800. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 880 ft; total membership 25, all volunteers. C. F. Benjamin, foreman engine company.

WATER SUPPLY (see Mattawean).

Fishkill-on-Hudson, Dutchess Co., population 2508. 1 hand engine, 1 hose carriage; hose rubber and leather, good 1000 ft; membership 50, volunteers.

WATER SUPPLY—Source, mountain streams; system, gravity; reservoir cap 70,000,000 gals; 61 hydrants, R. D.

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Wood & Co., pipe 10 miles, 4 to 12 in dia, Warren Foundry; 30 valves, Ludlow; 4 meters, National; quality of water best; pressure, 80 to 104 pounds; works owned by company. Pres of com, G. E. Taintor; supt, A. S. Brinkerhoff.

Flatbush, Kings Co., population *15,000; buildings, brick and wood, 8 stories; wooden roofs permitted. Fire department—1 hand engine, 2 hook and ladder trucks, 6 hose carriages; volunteer members; telegraph and bell alarm. Chief engineer, Thos. M. Lott.

WATER SUPPLY—Source, wells; system, pumping to standpipe; 2 Worthington pumps, dy cap 2,500,000 gals; 149 hydrants; pipe 80 miles; pressure 75 pounds; capital stock \$300,000; int on bonds 6 per cent. Supt, Jeremiah Lott; town clerk, F. M. Gleason.

Flushing, Queens Co., population *8000. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1000 ft, leather good 1600 ft; 180 volunteer members. Chief engineer, Jas. McCormick.

WATER SUPPLY—Source, wells; system, direct pumping; Holly and Blake pumps, dy cap 8,000,000 gals; 118 hydrants, Matthews; pipe 80 miles; 800 taps; 140 meters; pressure, domestic 40, fire 100 pounds; cost to construct \$300,000; ann expenses \$11,000; int on bonds 5 and 7 per cent. Supt, G. A. Roullier.

Fonda, Montgomery Co., population 1300; area 640 acres; mercantile buildings, brick, 3 stories; private, brick and wood, 2 stories; tin roofs. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose linen, good 600 ft, inferior 200 ft; value of buildings occupied \$500; total membership 75, all volunteers. Chief engineer, Henry Silver.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 2,000,000 gals; 31 hydrants, R. D. Wood & Co.; pipe 3 1/2 miles; taps 78; pressure 47 pounds; cost to construct \$38,000; ann expenses \$450; int on bonds 5 per cent. Supt, Frank H. Burtch.

Fort Edward, Washington Co., population 2998; mercantile buildings, brick and wood, 2 to 4 stories; private, brick and wood, 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 2 hose carriages, hose cotton, good 1800 ft, rubber good 500 ft; value of building occupied \$1500; total membership 80, all volunteers; bell alarm. Chief elected by members, L. B. Fields.

WATER SUPPLY—Source, springs; system, gravity; 10 reservoirs; cost to construct \$10,000. Supt, Ransom Quas; village clerk, M. Bennett.

Fort Plain, Montgomery Co., population *3500; buildings, wood and brick, 2 to 3 stories; wooden roofs permitted. Fire department—3 hand engines, 1 chemical extinguisher, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 2000 ft, linen good 200 ft, leather good 600 ft; value of fire department equipment \$4500; value of buildings occupied \$3500; total ann expenses of department \$500; total membership 150, all volunteers; bell alarm. Chief elected by company and approved by trustees, J. Winning.

WATER SUPPLY—Source, springs; system, gravity; 52 hydrants, Ludlow; pipe 12 miles, 4 to 16 in dia, Warren Foundry; Ludlow valves; 1 meter, Crown; quality of water soft; pressure 80 pounds; cost to construct \$85,000; ann expenses \$800; int on bonds \$3800. Pres of com, J. M. Low; supt, Chas. Hennebergh; pres of town, D. G. Hackney; town clerk, A. D. Canning.

Frankfort, Herkimer Co., population *2500; fire area 1000 acres; mercantile buildings, wood, 2 to 3 stories; private, wood, 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 2100 ft, rubber good 100 ft; value of fire department equipment \$3000; total ann expenses of department \$350; total membership 100, all volunteers; bell alarm. Chief elected by companies, Thos. Hanahan.

WATER SUPPLY—Source, cisterns, canal and river, and 4 suction connections with water supply of West Shore R. R. Village clerk, Chas. B. Cleland.

Franklin, Delaware Co., population 2907; mercantile buildings, wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 650 ft, rubber good 650 ft, inferior 350 ft; total membership 75, all volunteers; bell alarm; 1 hook and ladder company, 2 hose companies. Chief engineer, Henry Phelps; chairman of fire and water com, David Betts.

WATER SUPPLY—Source not given; 2 reservoirs; cost to construct \$18,000. Town clerk, A. Bush.

Franklinville, Cattaraugus Co., population 1968; mercantile buildings, brick and wood, 2 and 3 stories. Fire department—1 hand engine, 1 chemical engine, 1 hook and ladder truck, 1 hose carriage; hose rubber good 200 ft, inferior 100 ft; 600 ft good canvas; value of fire department equipment \$2500; 1 building rented \$120 per year, value \$15,000; total ann expenses of department \$300; 90 volunteer members; bell alarm. Chief appointed by village trustees, M. J. Waring.

WATER SUPPLY—Source, wells. Village clerk, G. E. Spring.

Fredonia, Chautauque Co.; mercantile buildings, wood and brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; slamese couplings used; hose cotton, good 2400 ft, rubber good 300 ft; value of fire department equipment \$3500; 1 building occupied, owned by village; 86 volunteer members; whistle alarm. Chief elected by trustees, R. K. Palmer.

WATER SUPPLY—Source, creek; system, gravity; reservoir cap 10,000,000 gals; 56 hydrants, Matthews; pipe 9 miles; valves Ludlow; 4 meters; pressure 105 pounds; cost to construct \$90,000; ann expenses \$445; int on bonds 4 per cent. Board of trustees control and have charge of works. Village clerk, John A. Warren.

Freeport, Queens Co., population 1217. Fire department—1 hook and ladder truck; 30 volunteer members. Foreman, Hiram B. Smith. An incorporated department is contemplated.

Friendship, Allegany Co., population 2127; buildings, wood and brick. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose cart, 1 supply cart; slamese couplings used; hose good 1400 ft; value of fire department equipment \$3000; value of building occupied \$4000; expenses of department for 1899 \$1054; 74 volunteer members; bell and whistle alarm. Chief elected by company, T. J. Rose.

WATER SUPPLY—Source, 4 cisterns, dy cap 2200 gal. Town clerk, J. O. Rice.

Fulton, Oswego Co., population 6500; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted. Fire department—2 steam fire engines, 1 chemical extinguisher, 1 hook and ladder truck, 6 hose carriages; hose cotton, good 3600 ft; 5 horses; total ann expenses of department \$1200; total membership 100, paid 4. Chief engineer, Walter Bradley; chairman of fire and water com, W. D. Patterson.

WATER SUPPLY—Source, wells; system, pumping to standpipe and direct into mains; Worthington pumps, dy cap 3,000,000 gals; 82 hydrants, Holyoke; pipe 11 miles; valves Eddy; quality of water best; pressure, domestic 52, fire 120 pounds; works owned by company; int on bonds 6 per cent. Pres of com, H. E. Nichols; supt, Geo. G. Chauncey; mayor, F. M. Wilson; city clerk, M. Highviter.

Fultonville, Montgomery Co., population 1400; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 2 hose carriages; equipment for truck; value of buildings occupied \$1800; total membership 40, all volunteers; bell alarm; 1 engine company. Foreman, August Anderson.

WATER SUPPLY—Source, springs, canal, river; system, gravity; 3 reservoirs; 8 hydrants; pipe 2 miles, 4 to 6 in dia. Supt, Robert Craig; village clerk, W. E. Vencer.

Geddes, Onondaga Co. (see Syracuse).

Geneseo, Livingston Co., population 2800; fire area 1500 acres; mercantile buildings, brick, 2 stories; private, wood, 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages, 1 hose wagon, protective cart; hose linen, good 1900 ft, inferior 800 ft, rubber good 1500 ft, inferior 200 ft, leather inferior 400 ft; value of fire department equipment \$6500; value of buildings occupied \$3000; total membership 125, all volunteers; bell alarm; 4 fire companies. Chief engineer, Edward P. Coyne; chairman of fire and water com, T. F. Olmstead.

WATER SUPPLY—Source, Conesus Lake; system, pumping to reservoir; Gaskill pump, dy cap 600,000 gals; 86 hydrants, Ludlow; pipe 11 miles; 200 taps; pressure 60 to 100 pounds; cost to construct \$50,000; ann expenses \$1800; int on bonds 8 1/2 per cent. Pres of com, W. A. Wadsworth; supt, Sam'l H. Blythe; town clerk, L. H. Doty.

Geneva, Ontario Co., population *7300; fire area 109

acres; mercantile buildings, brick, 3 stories; private, brick and wood, 2 stories; fireworks ordinance. Fire department—2 steam fire engines, 1 hook and ladder truck, 6 hose carriages; hose cotton, good 8000 ft, rubber good 500 ft; linen good 1000 ft; 4 horses; value of fire department equipment \$15,000; value of buildings occupied \$10,000; total ann expenses of department \$3000; total membership 180, paid part time 10, volunteers 150; bell alarm. Chief appointed by trustees, John Denison.

WATER SUPPLY—Source, Seneca Lake; system, gravity and pumping; Worthington pump, dy cap 1,500,000 gals; 108 hydrants, Matthews; pipe 18 miles, 12 to 4 in dia, R. D. Wood & Co.; Ludlow valves; 25 meters, National, Worthington, Union; quality of water good; pressure, domestic 45 to 100, fire 75 to 100 pounds; cost to construct \$150,000; int on bonds 6 per cent. Pres of com, S. H. Hammond; supt, Sam'l S. Graves; mayor, W. B. Dunning; city clerk, Henry B. Graves.

Gilbertsville, Otsego Co., population 600; fire area 2 square miles; mercantile buildings, wood, 1½ and 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 chemical engine, 1 hose carriage, 1 extension ladder; hose cotton, good 350 ft, linen inferior 100 ft; value of fire department equipment \$1000; value of buildings occupied \$1500; total ann expenses of department \$25; total membership 35, all volunteers; bell alarm. Foreman, J. R. Woodlands.

WATER SUPPLY—Source, wells, cisterns and brooks. Town clerk, H. O. Donaldson.

Glen Cove, Queens Co., population 8000; fire area 1000 acres; mercantile buildings, brick and wood, 2 to 5 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose canvas, good 350 ft, leather good 250 ft, inferior 300 ft; value of fire department equipment \$3500; total membership 45, all volunteers; bell alarm. Chief engineer, E. P. Titus.

WATER SUPPLY—Source, lake, cisterns and springs.

Glens Falls, Warren Co., population 10,000; fire area 100 acres; buildings, brick, stone and wood, 1½ to 7 stories; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 6 hose carriages; 1 extension ladder; siamese couplings used; hose rubber and linen, good 3000 ft, inferior 1000 ft; value of fire department equipment \$3000; value of 2 buildings occupied \$15,000; total ann expenses of department \$1300 (1885); total membership 155, volunteers, paid part time 12; bell alarm; 1 engine company; 1 hook and ladder company; 3 hose companies. Chief engineer, Lloyd L. Davis.

WATER SUPPLY—Source, springs; system, gravity; impounding reservoir, cap 75,000,000 gals; 85 hydrants, Ludlow; pipe 15 miles; Ludlow valves; 7 meters; pressure 90 pounds; water-works owned by village; cost to construct \$120,000; ann expenses \$700; int on bonds 7 per cent. Com, Geo. H. Thomas; supt, Henry E. Allen.

Gloversville, Fulton Co., population 10,000; fire area 250 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; fireworks ordinance. Fire department—1 hook and ladder truck, 3 hose carriages; siamese couplings used; hose linen, good 1800 ft; value of fire department equipment \$3000; 1 building occupied; total ann expenses of department \$798; total membership 80, volunteers; bell and whistle alarm. Chief engineer, Frank Carson.

WATER SUPPLY—Source not given; system, gravity; 8 reservoirs, cap 15,000,000 gals; 102 hydrants, Wood; pipe 17 miles; 22 meters; pressure 80 pounds; water-works owned by village; cost to construct \$120,000; ann expenses \$9000; int on bonds 5 and 6 per cent. Pres of com, F. M. Young; supt, A. A. Hellwig.

Goshen, Orange Co., population 2557. Fire department—1 hand engine, 1 hook and ladder truck, 4 hose carriages; hose fabric, 3000 ft, leather 2000 ft; total membership 100, volunteers. Chief engineer, C. G. Elliott.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 46,000,000 gals; 60 hydrants, Ludlow, Chapman; 6 miles pipe, 4 to 12 in dia; 17 valves; pressure 56 pounds; water-works owned by village; cost to construct \$75,000; ann expenses \$400; int on bonds 5 per cent. Supt, W. H. Wood; pres of village, Harrison W. Mowery; village clerk, E. H. Kelly.

Gouverneur, St. Lawrence Co., population 4000; fire area 600 acres; mercantile buildings, stone and brick, 2 to 4 stories; private, wood, 2 and 3 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 2 hose carriages; hose cotton, good 2200 ft, inferior 150 ft; 2 horses, value \$300; value of fire department equipment \$4500; value of buildings occupied \$2500; total ann expenses of department \$400; total membership 32, bell and steam gong alarm. Foreman, S. A. Ackerman.

WATER SUPPLY—Source, Oswegatchie River; system, direct pumping; Bagley Sewal pumps (water power), dy cap 1,000,000 gals; 24 hydrants, Ludlow, Wood; pipe 8 miles; 4 and 6 in dia; 25 valves, Ludlow; quality of water soft; pressure, domestic 40, fire 60 to 80 pounds; water-works owned by company; cost to construct \$39,000; ann expenses \$700. Pres of com, W. R. Dodge; supt, C. A. Van Duzel; pres of village, Henry Sudds; town clerk, Chas. N. Reynolds.

Gowanda, Cattaraugus Co., population 9000; fire area 640 acres; mercantile buildings, wood and brick, 2 and 3 stories; private, wood, 2 stories; gravel, iron and shingle roofs; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck; 3 jumpers; hose cotton, good 3000 ft, linen good 450 ft, inferior 50 ft; value of fire department equipment \$3500; value of buildings occupied \$1000; total ann expenses of department \$500; total membership 150, volunteers; bell and electric alarm; 2 street boxes (3 to be added); 8 engine companies; 1 hook and ladder company; 3 hose companies. Chief engineer, Peter Brenck.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 2,000,000 gals; 17 hydrants, Ludlow; pipe 3 miles, 4 to 10 in dia, Mellert; Ludlow valves; pressure 80 pounds; water-works owned by company. Pres of com, W. W. Welch; supt, F. J. Blackman; pres of village, J. Van Deusen.

Granville, Washington Co., population 3000; fire area 1000 acres; mercantile buildings, wood and brick, 4 stories; private, wood, 2 stories; wooden roofs not often permitted; fireworks ordinance. Fire department—3 hose carriages; hose cotton, good 700 ft, linen good 1800 ft; value of fire department equipment \$3000; value of buildings occupied \$3000; total membership 38, volunteers; bell alarm; 3 hose companies. Chief engineer, Geo. W. Henry.

WATER SUPPLY—Source, Mettewos River; system, pumping to reservoir and direct; Knowles pumping engines, dy cap 500,000 gals; 23 hydrants; pipe 4 miles, 4 to 8 in dia; filtration sand, gravel and charcoal; pressure, domestic 80, fire 100 pounds; water-works owned by village; cost to construct \$30,000; ann expenses \$1000; int on bonds 4 per cent. Supt, O. L. Goodrich; village clerk, John S. Warren.

Greenbush, Rensselaer Co., population 7600; buildings, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 3 hose carriages; hose linen, good 3000 ft; value of fire department equipment \$15,000; value of 3 buildings occupied \$10,000; total ann expenses of department \$1000; total membership 300, volunteers; whistle and bell alarm. Chief engineer, John B. Miller.

WATER SUPPLY—Source, well and Hudson River; system, pumping to standpipe; 2 Worthington pumping engines, dy cap 4,000,000 gals; 81 hydrants, Ludlow; pipe 9 miles, 6 to 30 in dia, Warren; valves Ludlow; filtration sand and gravel; pressure, domestic 80 to 100, fire 140 pounds; water-works owned by company; cost to construct \$300,000; int on bonds 6 per cent. Pres of com, J. F. Moffett; supt, John Winn; village clerk, W. H. Heffers.

Greene, Chenango Co., population 1900; fire area 640 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; hose linen, good 1000 ft; leather good 1800 ft, inferior 200 ft; value of fire department equipment \$3000; total ann expenses of department \$100; total membership 100, volunteers; bell alarm. Chief engineer, E. B. Jackson.

WATER SUPPLY—Source, cisterns and river. Supt, R. A. Race; town clerk, M. F. Porter.

Green Island, Albany Co., population 5500; fire area 2 sq. miles; mercantile buildings, brick, 2 stories; private, wood, 2 stories; shingle and tin roofs. Fire department—1 steam fire engine, 2 chemical extinguishers, 3 hose carriages, 1 hose wagon; hose cotton, good 2700 ft, inferior 600 ft; 2 horses, value \$700; value of fire department equipment \$3000; value of buildings occupied \$1500; total ann expenses of department \$1200; total membership 70, paid full time 1, volunteers 69; church and electric bells; 2 hose companies. Chief engineer, Dominick E. Tighe; chairman of fire and water com, J. S. Toner.

WATER SUPPLY—Source, filter gallery on island in Hudson River; system, pumping to reservoir and standpipe; Worthington pumping engines, dy cap 5,000,000 gals; 53 hydrants, Ludlow; pipe 4 miles, 4 to 12 in dia; quality of water pure; pressure 80 pounds; water-works owned by company. Pres of com, J. V. Clarke; supt, C. C. Hill; village clerk, Thos. H. Kay.

NEW YORK—Continued.

Greenport, Suffolk Co., population 8000; fire area 640 acres; buildings, wood, 25 to 30 ft; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1700 ft, value of fire department equipment \$10,000; value of buildings occupied \$8000; total ann expenses of department \$1000; total membership 180, volunteers; bell alarm; 8 engine companies, 1 hook and ladder company, 8 hose companies. Chief engineer, J. L. Terry; chairman of fire and water com, C. M. Smith.

WATER SUPPLY—Source, wells and lakes; water-works under construction. Village clerk, Geo H. Corwin.

Greenwich, Washington Co., population 2500. Fire department—2 hand engines, 1 hook and ladder truck, 4 hose carriages; hose rubber, fair 8000 ft; total membership 140, volunteers. Chief engineer, John B. Foster.

WATER SUPPLY—Source not given; system, gravity; 1 reservoir; 30 hydrants; pipe 5 miles; 15 valves; pressure 60 to 120 pounds. Supt, R. J. Wait; town clerk, W. T. Lidell.

Groton, Tompkins Co., population 1400; fire area 640 acres; mercantile buildings, brick, 8 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1400 ft, inferior 900 ft; total ann expenses of department \$800; total membership 100, volunteers; bell alarm; 1 hook and ladder company; 2 hose companies. Chief engineer, Ben Conger.

WATER SUPPLY—Source, springs; system, gravity; 1 reservoir, cap 600,000 gals; 45 hydrants; pipe 6½ miles, 4 to 8 in dia; pressure, domestic 80 to 95 pounds; cost to construct \$25,000. Supt, Thos. Moran; mayor, Eugene Landon; town clerk, R. B. Shaw.

Hamburg, Erie Co., population 1500; fire area 650 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 800 ft, rubber good 1000 ft; value of fire department equipment \$1500; value of building occupied \$5000; total ann expenses of department \$120; total membership 50, volunteers; bell alarm. Chief engineer, Chas. H. Wood.

WATER SUPPLY—Source not given; system, pumping to standpipe; 28 hydrants; pipe 5½ miles. Village clerk, Fayette Kelly.

Hamilton, Madison Co., population 2000; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1100 ft, inferior 250 ft, leather good 300 ft, inferior 50 ft; value of fire department equipment \$6000; value of buildings occupied \$7000; total ann expenses of department \$175; total membership 70, volunteers, paid full time 2; bell alarm; 2 fire companies. Chief engineer, John I. Baker.

WATER SUPPLY—Source, 3 inexhaustible streams. Village clerk, B. J. Stimson.

Hammondsport, Steuben Co., population 1500; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 horse-power fire engine, 1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1200 ft, inferior 800 ft; total membership 125, volunteers; bell alarm. Chief engineer, Geo. H. Keeler.

WATER SUPPLY—Source, lake, creek and 5 large cisterns. Village clerk, J. W. Shanley.

Hancock, Delaware Co., population 1000; buildings, wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 hose carriage; hose cotton, good 800 ft, inferior 150 ft. Dep't just organizing; will purchase hose cart and hook and ladder truck.

WATER SUPPLY—Source not given; system, gravity.

Hastings, Westchester Co., population 1800. Fire department—1 hand engine, 1 hose carriage; hose good 1100 ft, rubber inferior 500 ft, linen inferior 400 ft; total membership 40, volunteers.

WATER SUPPLY—Water supplied by Pocantico Water Co. See North Tarrytown.

Haverstraw, Rockland Co., population 4000; fire area 1½ square miles; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; tin roofs. Fire department—1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 6 hose carriages; hose rubber, good

1500 ft, leather good 500 ft, linen good 1000 ft; value of fire department equipment \$5500; value of buildings occupied \$3000; total ann expenses of department \$3000; total membership 135, volunteers; bell alarm. Chief engineer, Wm. Bounet; chairman of fire and water com, Thos. F. Clark.

WATER SUPPLY—Source, wells; system, gravity; Holly pumping engines, dy cap 1,500,000 gals; 30 hydrants; pipe 6 miles; pressure 75 pounds; water-works owned by company. Pres, John Lockwood; supt, D. D. Williams.

Hempstead, Queens Co., population 3500. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 2 hose carriages; hose 1500 ft; total membership 200, volunteers; bell alarm. Chief engineer, E. Cooper.

WATER SUPPLY—Source, 22 wells; hydrants.

Herkimer, Herkimer Co., population 4000; fire area 2 square miles; mercantile buildings, stone, brick and wood, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 15 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 2000 ft, rubber good 200 ft, leather good 200 ft, inferior 200 ft; value of fire department equipment \$10,000; value of buildings occupied \$3000; total ann expenses of department \$1200; total membership 180, volunteers; whistle and bell alarm. Chief engineer, M. Rice; chairman fire and water com, H. M. F. Ultee.

WATER SUPPLY—Source, driven wells; system, pumping to standpipe and mains; standpipe, cap 533,000 gals; Knowles pumping engines, dy, cap 500,000; 53 hydrants. Ludlow; pipe 8 miles, 4 to 8 in dia, R. D. Wood & Co.; 50 valves, Kessler Mfg. Co.; quality of water good; pressure, domestic 87, fire 100 pounds; water-works owned by village; cost to construct \$57,000; ann expenses \$1200; int on bonds 8½ per cent. Pres, A. B. Steele; supt, J. H. Huyck; mayor, A. B. Steele; village clerk, H. W. McKenzie.

Herkimer, St. Lawrence Co., population 1000; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 700 ft, inferior 800 ft; value of fire department equipment \$1000; value of buildings occupied \$200; total ann expenses of department \$50; total membership 40, volunteer; bell alarm; 2 fire companies. Chief engineer, P. L. Doyle; chairman of fire and water com, E. A. Conant.

Hicksville, Queens Co., population 1700; buildings, wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 chemical engine, 1 hook and ladder truck; bell alarm.

WATER SUPPLY—Source, wells and cisterns.

Highland Falls, Orange Co., population 2000; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck; value of fire department equipment \$700; value of buildings occupied \$900; total ann expenses of department \$200; total membership 40, volunteers; bell alarm. Chief engineer, L. F. Goodsell.

WATER SUPPLY—Water-works will probably be constructed; source, wells, brooks and river. Town clerk, J. E. Brennan.

Hobart, Delaware Co., population 600; buildings, wood, 2 and 3 stories. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 400 ft, rubber inferior 100 ft; total membership 50, volunteer. Chief engineer, John Muir.

WATER SUPPLY—Source, Spring Brook; system, gravity; reservoir cap 380,000 gals; 10 hydrants, Holyoke; pipe 2 miles, Norwalk; Ludlow valves, pressure, fire 80 pounds; water-works owned by company; cost to construct \$10,225; int on bonds 6 per cent. Pres of com, James Cowan; supt, A. S. Carroll; pres of corp, S. D. Kerr; village clerk, S. T. Morehouse.

Holley, Orleans Co., population 1500; buildings, brick and wood, 2 and 3 stories. Fire department—1 horse-power engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft; total membership 100, volunteers.

WATER SUPPLY—Source, streams and springs; system, pumping to standpipe; 35 hydrants, Ludlow; pipe, 4 to 8 in dia, Buffalo Foundry; quality of water pure and soft; pressure 75 pounds. Pres G. B. Bassett; mayor, O. S. Miller; village clerk, Wm. House.

Homer, Cortland Co., population 3800; fire area 1 mile square; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 3 hose

carriages; siamese couplings; hose cotton, good 1800 ft, leather good 1800; value of fire department equipment \$5000; value of buildings occupied \$3400; total ann expenses of department \$350; total membership 120; bell alarm. Chief engineer, C. E. Lawson.

WATER SUPPLY—Source, wells; system, pumping to standpipe; standpipe cap 150,000; Worthington pumping engines; dy cap 1,000,000 gals; 85 hydrants, Ludlow; pipe 5 miles, 4 to 8 in dia; 25 valves, Ludlow; 10 meters, Crown; quality of water good; pressure, domestic 60, fire 90 pounds; water-works owned by company; cost to construct \$50,000; int on bonds 6 per cent. Pres, L. J. Rich-aulp; mayor, W. A. Crane.

Honeoye Falls, Monroe Co., population 1500. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose good, 1500 ft; total membership 100; electric alarm. Chief engineer, H. H. Pillsbury.

WATER SUPPLY—Source, wells; system, pumping to tank; tank cap 1000 gals; Barr & Creelman pumping engines, dy cap 48,000 gals; pipe 2500 ft, Barr & Creelman; water-works owned by company; cost to construct \$2600. Pres of com, W. G. Starr; city clerk, J. Fitzpatrick.

Hosack Falls, Rensselaer Co., population 8500; mercantile buildings, brick and wood, 1 to 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages, all kinds; hose cotton, good 2600 ft, inferior 400 ft; value of fire department equipment \$5000; value of buildings occupied \$10,000; total ann expenses of department \$1950; total membership 70, paid full time 8; bell alarm. Chief engineer, W. H. Parsons. Gamewell alarm system to be erected.

WATER SUPPLY—Source, well; system, pumping to standpipe; Knowles & Russell Sons pumping engines, dy cap 600,000 gals; 84 hydrants, Holyoke & Chapman, Eddy; pipe 8 miles, 4 to 10 in dia; 60 valves, Eddy; 8 meters, Worthington & Nat'l; pressure 60 to 100 pounds; water-works owned by company. Pres, Jno. Lockwood; supt, E. R. Estabrook; mayor, F. Riley; village clerk, B. C. Armstrong.

Hornellville, Steuben Co., population *14,000. Fire department—1 steam fire engine, 1 hook and ladder truck, 8 hose carriages; 1 protective company; hose good, 4000 ft; total membership 203, volunteer; electric alarm; 14 street boxes. Chief engineer, T. C. McCarthy.

WATER SUPPLY—Source, mountain streams; system, gravity; impounding reservoir, cap 50,000,000 gals; 420 hydrants; pipe 19 miles, 4 to 16 in dia; 108 valves, Ludlow; 1 meter, Crown; filtration gravel and charcoal; pressure, domestic 95, fire 86 pounds; water-works owned by company; cost to construct \$200,000; int on bonds 6 per cent. Pres of com, N. M. Crane; supt, Geo. L. Tubbs; town clerk, H. C. Sawyer.

Horseheads, Chemung Co., population 1700; fire area 10 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; fireworks ordinance. Fire department—1 steam fire engine, 8 hose carriages; siamese couplings; hose cotton, good 1000 ft, leather good 900 ft; value of fire department equipment \$7000; value of buildings occupied \$6000, total ann expenses of department \$400; total membership 100, paid 8; bell alarm. Chief engineer, Jno. Hogan.

WATER SUPPLY—Source, springs and canal; 2 reservoirs. Town clerk, Chas. Marshall.

Hudson, Columbia Co., population 18,000; fire area 1000 acres; mercantile buildings, brick and stone, 2 to 4 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 6 hose carriages; hose cotton, good 8100 ft, inferior 600 ft; value of fire department equipment \$35,000; value of buildings occupied \$35,000; total ann expenses of department \$2300; total membership 244, volunteer; Gamewell electric bell; 10 street boxes. Chief engineer, Robt Elting; chairman of fire com, Jas. Muldoon.

WATER SUPPLY—Source, Hudson River; system, pumping to reservoir; reservoir cap 5,500,000 gals; Clapp & Jones pumping engines, dy cap 8,000,000 gals; 195 hydrants, Mathews, Ludlow; pipe 16 miles, 12 to 8 in dia, Wood and Warren; 126 valves, Ludlow and Eddy; 10 meters, Worthington; quality of water good; filtration sand; pressure 100 pounds; water-works owned by city; cost to construct to date \$309,361; ann expenses \$10,000; int on bonds 8½ and 7 per cent. Chairman of com, Wm. H. Traver; supt, John S. Roy; mayor, Henry S. Gregg; city clerk, Jas. McShane.

Huntington, Suffolk Co., population 8000; fire area 640 acres; mercantile buildings, brick, 2½ stories; private,

wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 chemical engine with 200 ft of hose, 1 chemical extinguisher, 1 hook and ladder truck, 1 hose carriage; siamese couplings; hose rubber, good 250 ft, inferior 125 ft; value of fire department equipment \$1500; value of building occupied \$1000; total ann expenses of department \$550; total membership 75, volunteer; bell alarm. Chief engineer, Chas. E. Shepard.

WATER SUPPLY—Source, springs; 2 cisterns. Town clerk, S. Pearsall.

Hyde Park, Dutchess Co., population 740; buildings, wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 600 ft, linen good 1700 ft, leather 800 ft; value of fire department equipment \$5000; total ann expenses of department \$1200; total membership 110, volunteer; bell alarm.

WATER SUPPLY—Source, cisterns.

Ilion, Herkimer Co., population 3711; buildings, brick and wood, 2 and 3 stories. Fire department—2 steam fire engines, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 2500 ft, inferior 400 ft; value of fire department equipment \$11,500; total membership 175, paid full time 2; whistle and bell alarm. Chief engineer, M. M. Kane.

WATER SUPPLY—Source, cistern; 1 reservoir. Town clerk, Z. E. Cooper.

Irrington, Westchester Co., population 1904; buildings, wood, 2½ stories; wooden roofs permitted. Fire department—1 hand engine, 2 hose carriages; hose cotton, good 1400 ft, inferior 800 ft; value of fire department equipment \$3800; total ann expenses of department \$317; total membership 40, volunteers; bell alarm. Chief engineer, W. Walker.

WATER SUPPLY—Source, artesian well and stream; system, pumping to reservoir; reservoir cap 9,000,000 gals; Worthington pumping engines, dy cap 250,000 gals; 26 hydrants, Mathews; pipe 4¼ miles; 100 meters; pressure 140 to 186 pounds; water-works owned by village. Supt, W. H. Winne; village clerk, T. W. Crisfield.

Islip, Suffolk Co., population *2000. Fire department—1 engine, 1 hose carriage; value of fire department equipment \$1000; value of buildings occupied \$1000; total membership 94. Chief engineer, P. J. Hawkins.

WATER SUPPLY—Source, wells. Town clerk, W. F. Lecluse.

Ithaca, Tompkins Co., population 18,000; fire area 220 acres; mercantile buildings, brick, 3 and 4 stories; private, wood and brick, 2 stories; wooden roofs not permitted in fire limits. Fire department—2 steam fire engines, 2 chemical extinguishers, 1 hook and ladder truck, 7 hose carriages, 1 supply wagon; hose cotton, good 4000 ft, inferior 1000 ft; 6 horses; value of fire department equipment \$15,000; value of buildings occupied \$40,000; total ann expenses of department \$3633; total membership 423, volunteers, paid part time 4; bell and telephone alarm; 2 engine companies, 1 protective police company, 1 hook and ladder company, 4 hose companies. Chief engineer, Frank Cole; chairman of fire and water com, James E. Warren.

WATER SUPPLY—Source, Bustermilk Falls Creek; system, gravity; 3 reservoirs, cap 13,000,000 gals; 70 hydrants, Treman, Waterman & Co.; pipe 15 miles, 4 to 20 in dia, Warren; 175 valves, Treman, Waterman & Co.; 8 meters; quality of water medium hard; pressure 55 to 80 pounds; water-works owned by company; cost to construct \$231,000. Pres of com, L. L. Treman; supt, E. M. Treman; mayor, John Barden; city clerk, Chas. H. Hillick.

Jamaica, Queens Co., population *5000; fire area 2800 acres; mercantile buildings, wood, 3 stories; private, wood, 2½ stories; wooden roofs permitted. Fire department—2 hand engines, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages, 3 jumpers, bucket carriage; hose canvas 600 ft, rubber good 1800 ft, various 800 ft; value of fire department equipment \$30,000; value of 6 buildings occupied \$10,000; total ann expenses of department \$435; total membership 165; bell alarm. Chief engineer, Wm. E. Everett.

WATER SUPPLY—Source, wells; system, pumping to reservoir and direct; reservoir cap 600,000 gals; Holly pumping engines, dy cap 1,000,000 gals; 140 hydrants, Holly; pipe 12 miles, 4 to 12 in dia, Warren; 60 valves, Holly, Kennedy; 8 meters, National; quality of water fine; pressure, domestic 60, fire 100 pounds; water-works owned by company; cost to construct \$175,000. Pres of com, John Lockwood; supt, J. T. Watts; mayor, J. Tyler-Watts; town clerk, G. Powell.

Jamestown, Chautauqua Co., population 18,000; buildings, wood and brick, 5 stories; wooden roofs permitted. Fire department—1 hand engine, 3 hook and

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ladder trucks, 5 hose carriages, 8 parade carriages, 1 Coffee cart; hose fabric, good 4500 ft, inferior 4500 ft, rubber inferior 500 ft, 11 horses not owned by city; value of fire department equipment \$10,000; value of buildings occupied \$10,000; total membership 250, volunteers; telephone alarm; fire police; Coffee brigade; 2 engine companies; 1 hook and ladder company, 8 hose companies. Chief engineer, T. T. Cluney.

WATER SUPPLY—Source, artesian wells; system, direct pumping; Holly pumping engines, dy cap 4,000,000 gals; 100 hydrants, Holly; pipe 17 miles; 10 meters; pressure, domestic 80, fire 120 pounds; water-works owned by company; cost to construct \$300,000; ann expenses \$6000; int on bonds 6 per cent. Pres of com, S. B. Broadhead; supt, A. F. Kent; mayor, O. F. Price; city clerk, Robt. Shaw.

Johnstown, Fulton Co., population 8000; fire area 10 acres; buildings, brick and wood, 2 and 3 stories; wooden roofs not permitted on new buildings in fire limits. Fire department—1 hook and ladder truck, 4 hose carriages; value of fire department equipment \$3700; value of buildings occupied \$8000; total membership 180, volunteers; Gamewell alarm; 8 hose companies. Chief engineer, A. J. Thompson.

WATER SUPPLY—Source, springs and streams; system, gravity; reservoir cap 10,000,000 gals; 86 hydrants, Mathews; pipe 18 miles, 4 to 10 in dia, Buffalo; 150 valves, Eddy; 40 meters; pressure, domestic 110, fire 100 pounds; water-works owned by city; cost to construct \$80,000; int on bonds 6 per cent. Pres of com, Oliver Getman; supt, J. J. Buchanan; mayor, M. S. Northrup; city clerk, J. J. Buchanan.

Jordan, Onondaga Co., population 4000; mercantile buildings, brick, 4 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 4 chemical extinguishers, 4 hose carriages; siamese couplings used; hose cotton, good 50 ft, rubber good 3000 ft, inferior 800 ft; value of fire department equipment \$3000; value of 3 buildings occupied \$2500; total ann expenses of department \$100; total membership 70, volunteers; bell alarm.

WATER SUPPLY—Source, outlet of Skaneateles Lake; system, pumping to reservoir; reservoir cap 30,000 gals; water power pump, dy cap 400,000 gals; 12 hydrants; 1/2 mile pipe, 1/2 in dia; pressure 50 to 100 pounds; water-works owned by an individual. Supt, S. Rockwell.

Keeseville, Essex Co., population 2500. Fire department—1 hook and ladder truck, 8 hose carriages, fire patrol with truck; hose cotton, 1500 ft; leather 800 ft; total membership 115, volunteers. Chief engineer, A. T. Talmadge.

WATER SUPPLY—Source, Ausable River; system, direct pumping; Flanders, Lang pumping engines, dy cap 2,000,000 gals; 40 hydrants, Ludlow; pipe 5 1/2 miles, 3 to 12 in dia; 25 valves, Ludlow; filtration gravel; pressure, domestic 68, fire 150 pounds; water-works owned by village; cost to construct \$88,000; ann expenses \$500; int on bonds 5 per cent. Chairman of com, W. Harper; supt, J. D. Cord; town clerk, M. R. La Duke.

Kinderhook, Columbia Co., population 1400; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose linen, 50 ft, leather good 1200 ft, inferior 400 ft; value of fire department equipment \$3000; value of building occupied \$3000; total membership 100, 2 paid; bell alarm. Chief engineer, Chas. Palmer.

WATER SUPPLY—Source, 14 cisterns, cap 100 to 600 hds. each. Village clerk, J. S. Whitbeck.

Kingston and Roundout, Ulster Co., population 21,104. Fire department—2 hook and ladder trucks, 10 hose carriages; hose cotton, good 2500 ft, leather inferior 2000 ft; total membership 307, 7 paid, volunteers 300. Chief engineer, John P. Dinnebocker.

WATER SUPPLY—Source, Sawkill Creek; system, gravity; reservoir cap 60,000,000 gals; 255 hydrants, Coffin; 38 1/2 miles pipe; Coffin valves; 85 meters; filtration charcoal and gravel; pressure 108 pounds; water-works owned by company; cost to construct \$600,000; ann expenses \$4800; int on bonds 6 per cent. Pres of com, Jas. L. Lindsey; supt, Alfred Hudler; city clerk, A. Scheffmans.

Lancaster, Erie Co., population 1802; fire area 790 acres; buildings, brick and wood, 2 stories; wooden roofs permitted. Fire department—2 hand engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose cotton 1800 ft, rubber 50 ft, leather 100 ft; value of fire department equipment \$3700; value of building occupied by H. & L. Co. \$1500; total ann expenses of depart-

ment \$75; total membership 85, volunteers; bell alarm. Chief engineer, Geo. Huber.

WATER SUPPLY—Source, wells and creeks. Town clerk, John Leininger.

Lansingburgh, Rensselaer Co., population 2000; mercantile buildings, brick, 3 to 5 stories; private, brick and wood, 2 and 3 stories. Fire department—2 steam fire engines, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; several factories have apparatus and steam fire pumps; hose good 2000 ft; 5 horses; total ann expenses of department \$5000 (1888); total membership 55; telegraph alarm, 18 street boxes. Chief engineer, J. H. Ingram.

WATER SUPPLY—Source, Oil Mill Creek; system, gravity; 2 reservoirs cap 85,000,000 gals; 120 hydrants, Ludlow; pipe 14 miles, Gloucester; Ludlow valves; 2 meters; pressure 71 pounds; water-works owned by village; cost to construct \$160,000; ann expenses \$5000; int on bonds 4 per cent. Pres of com, E. Tracy; supt, John Brooks; city clerk, F. DeWitt.

Le Roy, Genesee Co., population 4400; fire area 15 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—1 chemical engine on wheels, 1 hook and ladder truck, 2 hose carriages, bucket cart; hose cotton, good 1600 ft, inferior 300 ft; value of fire department equipment \$3000; value of buildings occupied \$3000; total ann expenses of department \$1000; total membership 85, volunteers; bell alarm. Chief engineer, John Wise.

WATER SUPPLY—Source, Oatka Creek; system, direct pumping; La France pumping engines; 30 hydrants; pipe 3 miles, 6 in dia; pressure 110 to 140 pounds; water-works owned by village; cost to construct \$3000; ann expenses \$300. City clerk, S. D. Gilbert.

Lima, Livingston Co., population 1878. Fire department—1 hand engine, 1 chemical engine on wheels, 4 chemical extinguishers, 1 hook and ladder truck, 30 grenades; hose cotton, good 34 ft, rubber good 800 ft; total membership 76, volunteers. Chief engineer, Geo. T. Salmon.

WATER SUPPLY—Source, cisterns and wells. Town clerk, A. Hyde.

Little Falls, Herkimer Co., population 7800. Fire department—3 steam fire engines, 1 chemical engine on wheels, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 3000 ft; total membership 309, paid 9; volunteers 300; telegraph alarm; 17 street boxes. Chief engineer, S. E. Babcock.

WATER SUPPLY—Source, stream; system, gravity; 4 reservoirs; cap 25,000,000 gals, dy cap 4,000,000 gals; 128 hydrants, Ludlow; pipe 26 1/2 miles, 4 to 20 in dia, Warren; 267 valves, Ludlow; 28 meters, Crown, Hersey, Union, Thompson, Worthington; quality of water soft, filtration coke, aerated; pressure, domestic 40 to 140, fire 140 to 250 pounds; water-works owned by village; cost to construct \$300,000; ann expenses \$16,000. Pres of com, Wm. I. Skinner; supt, S. E. Babcock; pres of trustees, I. B. Richmond; clerk, O. Zimmerman.

Liverpool, Onondaga Co., population 1830; buildings, brick and wood, 3 stories; wooden roofs permitted. Fire department—2 chemical extinguishers, 1 hook and ladder truck, buckets; value of fire department equipment \$200; total membership 40, volunteers. Chief engineer, John T. Rogers.

WATER SUPPLY—Source, wells and cisterns. Village clerk, A. B. Randall.

Lockport, Niagara Co., population 18,000; mercantile buildings, stone and brick, 3 stories; private, wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck, 5 hose carriages, all kinds; hose rubber, 5000 ft; total ann expenses of department \$3800; total membership 200, volunteers; telegraph alarm; 30 street boxes; button at chief's residence; automatic box at police station. Chief engineer, H. K. Wicker.

WATER SUPPLY—Source, Erie Canal; system, direct pumping; Gaskill pumping engines, dy cap 4,500,000 gals; 250 hydrants, Holly; pipe 14 1/2 miles; 4 to 20 in dia, Buffalo; 100 valves, Holly, Ludlow; pressure, domestic 65, fire 75 to 100 pounds; water-works owned by company; cost to construct \$40,000; ann expenses \$3000; int on bonds 8 1/2 per cent. Pres of com, Louis Verdt; supt, R. J. Sterritt; mayor, James S. Liddle; city clerk, Wm. C. Olmsted. Three miles mains and 1,500,000 gal Gaskill pump were completed in June, 1880.

Long Island City, Queens Co., population 40,000; fire area 6400 acres; buildings, wood, 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire in-

vestigated. Fire department—2 steam fire engines, 2 hand engines, 4 hook and ladder trucks, 7 hose carriages, all kinds; hose rubber, good 6000 ft; value of fire department equipment \$30,000; 12 buildings occupied, 8 owned by city, 10 rented at \$3000 per annum; total ann expenses of department \$3000; total membership 600, volunteers; bell alarm. Chief engineer, Michael J. Sullivan.

WATER SUPPLY—Source, dug and driven wells; system, direct pumping; Holly, Worthington pumping engines; 600 hydrants; pipe 16 miles, 6 to 18 in dia; 27 meters; pressure, domestic 45, fire 70 pounds; water-works owned by city. Supt, P. J. Harrigan; mayor, P. J. Gleason; city clerk, T. C. Kadien.

Lowville, Lewis Co., population 8188. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1800 ft, linen and leather fair 400 ft; total membership 120, volunteers. Chief engineer, J. D. Moore.

WATER SUPPLY—Source, creek; 7 cisterns. Town clerk, F. C. Schraub.

Lyons, Wayne Co., population *6000; mercantile buildings, brick and wood, 2 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted. Fire department—2 steam fire engines, 1 hand engine, 25 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; hose linen, good 2750 ft, inferior 600 ft; value of fire department equipment \$30,000; value of building occupied \$6000; total ann expenses of department \$1021; bell alarm. Chief engineer, Chas. Marshall.

WATER SUPPLY—Source, driven wells; system, pumping to standpipe; standpipe cap 100,000 gals; Davidson pumping engines, dy cap 1,000,000 gals each; hydrants 41, Ludlow; pipe 8½ miles, 4 to 10 in dia, Sayre; 46 valves. Ludlow; 3 meters, National; quality of water hard; filtration charcoal; pressure, domestic 80, fire 84 pounds; water-works owned by company; cost to construct \$50,000; ann expenses \$2750. Pres of com, C. J. Ryan; supt, E. A. Brower; pres of village, Dr. J. W. Putnam; village clerk, E. D. Bourne.

Madrid, St. Lawrence Co., population *600; buildings, brick and wood, 2 stories. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 400 ft; value of building occupied \$300; bell alarm.

WATER SUPPLY—Source, river; tanks. Town clerk, J. E. Horsford.

Malone, Franklin Co., population *5000; fire area 750 acres; mercantile buildings, brick, 3 to 4 stories; private, wood, 1 to 2 stories; wooden roofs not permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 chemical engine on wheels, 1 hook and ladder truck; hose good 8600 ft, inferior 1800 ft; value of fire department equipment \$7000; value of 3 buildings occupied \$4500; total ann expenses of department \$400; total membership 104, volunteers; bell and whistle alarm. Chief engineer, M. G. Maguire.

WATER SUPPLY—Source, springs; system, gravity; 68 hydrants, Wood; pipe 80 miles, 1 to 14 in dia, Warren, Wood; 276 valves, Eddy; quality of water best; pressure, domestic 65 pounds; water-works owned by company. Pres of com, Chas. W. Breed; supt, Geo. Sabin; mayor, D. F. Mannix; town clerk, S. S. Willard.

Mamaroneck, Westchester Co., population 2500; buildings, brick and wood, 3 stories. Fire department—1 hook and ladder truck, 1 hose carriage; hose cotton, good 600 ft; value of fire department equipment \$1500; total ann expenses of department \$300 (1888); total membership 46; bell alarm. Chief engineer, D. E. O'Neill.

WATER SUPPLY—Source, Mamaroneck River; system, pumping to reservoir; reservoir cap 1,000,000 gals; Worthington-Woodruff pumping engines, dy cap 50,000 gals; hydrants 18; pipe 15 miles, 6 in dia; 15 valves; 110 meters; Worthington; pressure, domestic 60 to 65 pounds; water-works owned by company; cost to construct \$65,000; ann expenses \$300. Pres of com, James M. Constable; supt, Louis Ottman; town clerk, Wm. H. Sicklis.

Manlius, Onondago Co., population 884; buildings, wood, 2 stories, wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 400 ft, leather good 200 ft; value of fire department equipment \$4200; value of building occupied \$1500; total ann expenses of department \$100; total membership 89, volunteers; triangle alarm; 1 engine company; 1 hook and ladder company; 1 hose company. Chief engineer, George Myers; chairman of fire and water com, Chas. Hibbard.

WATER SUPPLY—Source, springs; system, gravity; hydrants 4; pipe ¼ mile, 2¼ to 4 in dia; cost to construct \$500. Pres and supt, Chas. Hart; town clerk, F. H. Dewey.

Marathon, Cortland Co., population *1200; buildings, wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 hand engine; 1 hose carriage; siamese couplings used; hose cotton, good 200 ft, rubber good 800 ft, inferior 188 ft; 1 building occupied; total ann expenses of department \$100; total membership 47, volunteers; bell alarm. Chief engineer, M. B. Aldrich.

WATER SUPPLY—Source, river, creek and cisterns; 1 reservoir; few hydrants. City clerk, H. E. Wilson.

Marcellus, Onondago Co., population 2378. Fire department—1 engine, 1 hose cart, 1 extension ladder; hose, good 1000 feet. Chief engineer, M. B. Van Vranken.

WATER SUPPLY—Source, cisterns. Village clerk, M. B. Van Vranken.

Maspeth, Queens Co., population 1000; mercantile buildings, wood, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine; 1 hook and ladder truck; 1 hose carriage; hose cotton, good 1000 ft; value of fire department equipment \$4500; value of buildings occupied \$1000; total ann expenses of company \$250; total membership 48, volunteers; 6 fire companies. Chief engineer, Oliver K. Perry.

WATER SUPPLY—Source, creek, ponds and wells. J. S. Fairbrother.

Massena, St. Lawrence Co., population 1000; buildings, brick, wood and stone, 1 and 2 stories. Fire department—2 hand engines, owned by village president; 1 hose carriage; bell alarm.

WATER SUPPLY—Source, river and well. W. H. Pad-dock.

Matteawan, Dutchess Co., population 5000; fire area 2148 acres; mercantile buildings, wood, 2½ stories; private, brick and wood, 2½ stories; wooden roofs permitted. Fire department—1 hand engine, 2 hose carriages; hose cotton, good 800 ft, inferior 100 ft, rubber good 100 ft, inferior 100 ft; value of fire department equipment \$2000; value of buildings occupied \$7000; expenses of department for 1899 \$4100; 50 volunteer members; bell alarm; 1 engine company. Chief engineer, S. H. Tillman; chairman of fire and water com, W. S. Watson.

WATER SUPPLY—Source and system not given. 8 reservoirs, cap 8,000,000 gals; hydrants 29; pipe 8 miles; pressure 110 pounds. Supt, Albert Brinkerhoff; city clerk, Sherwood Phillips.

Mechanicsville, Saratoga Co., population *4000; area 700 acres; mercantile buildings, wood and brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hose carriage, siamese couplings used; hose good 1600 ft; value of fire department equipment \$4000; 76 volunteer members; bell alarm. Chief elected by members, H. S. Miller.

WATER SUPPLY—Source, river, canal and stream. Village clerk, W. J. Adams.

Medina, Orleans Co., population *5000. Fire department—1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 3 hose carriages, 1 bucket wagon, 70 buckets; hose cotton, good 100 ft, rubber lined good 1500 ft; 158 volunteer members. Chief engineer, Fred C. Ryan.

WATER SUPPLY—Source, creek; system, direct pumping; hydrants 17; pipe 3 miles; a complete system of water-works will be constructed this year. Mayor, A. J. Hill; town clerk, Frank J. Kearney.

Mexico, Oswego Co., population 1278; fire area 700 acres; buildings, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages, 1 supply cart; siamese couplings; hose cotton, good 1000 ft, leather good 600 ft; value of fire department equipment \$5500; value of building occupied \$850; 61 members; bell alarm. Chief engineer, A. J. Hallock.

WATER SUPPLY—Source, 8 cisterns and stream. Town clerk, J. Porter.

Middleburg, Schoharie Co., population *2000; buildings, wood and brick, 2 and 3 stories. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carts; hose 1000 ft; value of fire department equipment \$5500; total ann expenses of department \$300; bell alarm. Chief engineer, G. L. Danforth.

WATER SUPPLY—Source, creek and river; 8 reservoirs. Village clerk, J. E. Young.

Middleport, Niagara Co., population 771; buildings, brick and wood, 2 stories. Fire department—1 horse-power engine, 2 Babcock fire extinguishers, 1 hook and ladder truck, fully equipped, 1 hose carriage, 1 hose car

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hose good 1000 ft; no of fire companies 3. Chief engineer, James Compton.

WATER SUPPLY—Source, canals, creeks and ponds. Town clerk, C. W. Laskey.

Middletown, Orange Co., population 12,000; fire area 20 acres; mercantile buildings, brick and wood, 3 stories; private, wood, 2½ stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—2 hand engines, 2 chemical extinguishers, 1 hook and ladder truck, 9 hose carriages; hose cotton, good 3000 ft, leather good 150 ft; value of fire department equipment \$3675; value of buildings occupied \$18,000; total ann expenses of department \$3000; 230 volunteer members; electric alarm; no of street boxes 17; 2 engine companies, 1 hook and ladder company, 8 hose companies. Chief engineer, E. M. Hamilton; chairman of fire and water com, Chas. E. Hill.

WATER SUPPLY—Source not given; system, gravity and pumping to reservoir; reservoir cap 300,000,000 gals; pumping engines dy cap 2,000,000 gals; 123 hydrants; Wood, Ayers; pipe 18 miles, 2 to 16 in dia. Wood, cement and iron; 124 valves; 16 meters; quality of water good, not filtered; pressure, 50 pounds; water-works owned by city; cost to construct \$75,162; ann expenses \$6178; int on bonds 2½ and 4 per cent. Pres of com, Isaac R. Clements; supt, Isaac F. Van Duzer; mayor, Samuel M. Boyd; city clerk, Frank Harding.

Mohawk, Herkimer Co., population 1800; fire area 4000 acres; mercantile buildings, brick, 2 stories; private, wood and brick, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 3 hose carriages; siamese couplings used; hose cotton, good 1600 ft, inferior 200 ft; value of buildings occupied \$5000; 90 volunteer members; bell alarm. Chief engineer, G. P. Peshect.

WATER SUPPLY—Source, well; system, pumping to 4 reservoirs. Town clerk, Eugene Plastridge.

Molra, Franklin Co., population 2254; buildings, brick and wood, 1½ stories. Fire department—1 hook and ladder truck; value of fire department equipment \$100; 40 volunteer members; bell alarm.

WATER SUPPLY—Source, cistern and wells. Village clerk, A. L. Sayles.

Montgomery, Orange Co., population 335; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 hand engines, 1 hose carriage; hose linen, good 695 ft, leather good 150 ft; value of fire department equipment \$2300; 1 building owned by department; expenses for 1888 \$50; 63 volunteer members; bell alarm.

WATER SUPPLY—Source, river; 1 cistern, cap 400 barrels dy. W. H. N. Thomson; town clerk, J. N. Harris.

Monticello, Sullivan Co., population 1296; mercantile buildings, brick and wood, 2 and 3 stories; private, brick and wood, 2 and 3 stories; shingle and slate roofs. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 750 ft; value of fire department equipment \$3000; buildings occupied \$160 per year; value \$3000; 90 volunteer members; bell alarm. Chief engineer, S. W. Demorest.

WATER SUPPLY—Source, 9 cisterns. Corporation clerk, C. H. Royce.

Moravia, Cayuga Co., population 1800; buildings, brick and wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages, siamese couplings in use; hose cotton, good 1600 ft; value of fire department equipment \$4000; value of building occupied \$3800; total ann expenses of department \$200; 80 volunteer members; bell alarm. Chief engineer, Chas. D. Shafr.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 150,000 gals; 100 taps, 80 hydrants, Bailey; pipe 5 miles, 4 to 10 in dia; 10 Eddy gates; pressure 85 pounds; cost to construct \$40,000; ann expenses \$400; int on bonds 6 per cent. Pres of com, S. H. Morgan; supt, Fred C. Reynolds; town clerk, F. A. Hawley.

Moriah, Essex Co., population 450; buildings, brick and wood. Fire department—1 hand engine; hose 200 ft; value of fire department equipment \$250; 25 volunteer members. Chief engineer, Joseph Wright.

WATER SUPPLY—Source, large well in centre of village.

Monnt Kisco, Westchester Co., population 1500; buildings, wood, 2 stories; wooden roofs permitted. Fire department—3 hand engines, 1 hook and ladder truck, 1 hose carriage; hose linen, good 1000 ft; value of fire de-

partment equipment \$2100; 80 volunteer members. Chief elected by members, A. Gerlach.

WATER SUPPLY—Source, wells; cisterns, brooks and 2 hydrants. Village clerk, W. E. Osborne.

Mount Morri, Livingston Co., population 2800; fire area 200 acres; mercantile buildings, brick, 2 stories; private, wood and brick, 2 stories; tin roofs. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage, 2 hose carts; hose cotton, good 3000 ft, rubber good 150 ft, leather good 1500 ft, inferior 500 ft; value of fire department equipment \$3000; value of buildings occupied \$1500; total ann expenses of department \$250; 80 volunteer members; bell alarm; 4 fire companies. Chief engineer, Wm. Patton; Chairman of fire and water com, J. Gornar, P. C. Harding.

WATER SUPPLY—Source, springs; system, gravity; 25 hydrants, Matthews; pipe 5 miles, 4 to 10 in dia; 21 gates, Eddy, Ludlow; valves Eddy, Ludlow; 11 meters; pressure, 45 pounds; water-works owned by company; cost to construct \$60,000; ann expenses \$750. Pres of com, M. H. Mills; supt, Geo. C. Branch; town clerk, Jos. Britton.

Mount Vernon, Jefferson Co., population 12,000; mercantile buildings, brick and wood, 3 stories; private, wood and brick, 2 stories; wooden roofs permitted. Fire department—1 steam fire engines, 2 hand engines, 1 hook and ladder truck, 8 hose carriages, 1 fire patrol; hose cotton, good 3000 ft, inferior 2000 ft, rubber good 1500 ft; 300, all volunteers; 8 engine companies, 1 hook and ladder company, 2 hose companies. Chief engineer, Theo. Taylor; chairman of fire and water com, E. H. Fish.

WATER SUPPLY—Source, Hutchinson's Creek; system, pumping from reservoir to standpipe; Deane pumping engines, dy cap 2,000,000 gals; 100 hydrants, Ludlow; pipe 22 miles, 4 to 16 in dia, Warren; Ludlow valves; 60 Ludlow gates; pressure 45 pounds; water-works owned by company; cost to construct \$300,000. Pres of com, G. E. Taintor; Supt, E. A. Sheaff; town clerk, Jas. H. Jenkins.

Naples, Ontario Co., population 2200; area 700 acres; buildings, wood. Fire department—1 hand engine, 1 hook and ladder truck, 1 bucket cart with 100 buckets. Chief engineer, Chas. A. Sabin.

WATER SUPPLY—Source, wells. Village clerk, D. J. Doughty.

Newark, Wayne Co., population 4000; mercantile buildings, brick and wood, 1 to 3 stories; wooden roofs permitted. Fire department—2 hand engines, 1 chemical engine, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 600 ft, leather fair 300 ft, rubber fair 150 ft, linen good 400 ft, inferior 300 ft; 125 volunteer members; bell alarm. Chief engineer, M. J. Flynn.

WATER SUPPLY—Source, springs; system, pumping to standpipe from reservoir; reservoir cap 1,250,000 gals; 2 Worthington pumps, dy cap 2,000,000 gals; 97 hydrants, Ludlow; pipe 9½ miles, 4 to 14 in dia; 30 taps; 65 valves. Ludlow; 10 meters, National; quality of water good; pressure 70, fire 120 pounds; water-works owned by company; cost to construct \$120,000; int on bonds 6 per cent. Pres of com, J. F. Moffett; supt, F. W. Kellogg; clerk, I. W. Colburn.

New Berlin, Chenango Co., population 1100; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 hand engines, 2 hose carriages; hose cotton, good 500 ft, rubber good 300 ft, inferior 100 ft, leather good 100 ft; value of fire department equipment \$1500; value of buildings occupied \$300; total ann expenses of department \$75; 80 volunteer members; bell alarm; one engine company, 1 hose company. Chief engineer, M. H. Fish.

WATER SUPPLY—Source, springs and brooks; system, gravity; reservoir cap 14,000,000 gals; 28 hydrants, Ludlow; pipe 4 miles, 4 to 10 in dia; 125 taps; Ludlow valves; pressure 115 pounds; cost to construct \$30,000; ann expenses \$50; int on bonds 4 per cent. Supt, G. G. Beers; pres of village, G. G. Beers; village clerk, Frank Holmes.

New Brighton, Richmond Co., population 15,000, covering West New Brighton, Port Richmond and Elm Park; buildings, brick and wood, 2 and 3 stories, wooden roofs permitted. Fire department—3 steam fire engines, 1 hand engine, 1 chemical engine, 6 hook and ladder trucks, 5 hose carriages; hose cotton, good 700 ft, rubber good 4200 ft; value of fire department equipment \$12,000; total ann expenses of department \$2500; 700 volunteer members; bell alarm. Chief engineer, W. James.

WATER SUPPLY—Source, 40 driven wells; system, pumping to reservoir; reservoir cap 750,000 gals; Knowles pumping engines, dy cap 8,000,000 gals; 253 hydrants; pipe 80 miles, 4 to 20 in dia, Donaldson; 180 valves, Jones; 26 meters, National; pressure 85 pounds; water-works

owned by company; cost to construct \$175,000; ann expenses \$30,000; int on bonds 6 per cent. Pres of com, Horace Brightman; Supt, J. Seymour Warde; town clerk, John J. Kenney.

Newburgh, Orange Co., population 28,000. Fire department—8 steam fire engines, 1 hook and ladder truck, 5 hose carriages; hose fabric, good 6500 ft, rubber good 2500 ft; total membership 457, paid part time 7, volunteers 450; Gamewell alarm; 30 street boxes, 9 indicators, 9 tappers. Chief engineer, Jas Cunningham.

WATER SUPPLY—Source, Washington Lake and Silver Creek; system, gravity, pumping to reservoir; reservoir cap 2,000,000 gals; Worthington pumping engines, dy cap 360 gals; 266 hydrants, Ayers; pipe 32 miles, 4 to 24 in dia, Wood; 260 valves, Eddy; 4 meters, Worthington; water-works owned by town, cost to construct \$524,107; ann expenses \$15,000; int on bonds 8½ to 7 per cent. Pres, J. M. Crane; supt, Wm. C. Miller; mayor, Richard Doyle; town clerk, Dan. J. Contant.

New Lebanon, Columbia Co., population 500; fire area 1½ miles square; mercantile buildings, wood and brick, 2 to 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—2 hand engines, 30 chemical extinguishers, 2 hose carriages; value of fire department equipment \$350; value of building occupied \$100; 35 volunteer members; bell alarm. Chief engineer, J. H. Cox; chairman of fire and water com, Col. S. J. Tilden, Jr.

WATER SUPPLY—Not described; have water towers and tanks.

New Lots, Kings Co., part of Brooklyn.

New Palts, Ulster Co., buildings, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—hook and ladder company lately organized. Chief engineer, Geo. Griffith.

WATER SUPPLY—Source, wells and cisterns. Village clerk, John Schmid.

New Rochelle, Westchester Co., population 8500; fire area 3000 acres; mercantile buildings, brick, 3 stories; private, wood, 2½ stories. Fire department—3 steam fire engines, 2 chemical extinguishers, 2 hook and ladder trucks, 2 hose carriages, all kinds; fire patrol; hose cotton, good 2200 ft, inferior 400 ft; value of fire department equipment \$10,000; value of buildings occupied \$7000; total ann expenses of department \$1500; 128 volunteer members; bell alarm; 4 fire companies. Chief engineer, Jas. Rose; chairman of fire and water com, J. S. Nicholas.

WATER SUPPLY—Source, Hutchinson River; system, gravity; reservoir cap 180,000,000 gals; 72 hydrants, Galvin; pipe 25 miles, 4 to 12 in dia, McNeal; 117 valves, Ludlow; 400 meters, National; quality of water good; pressure, domestic 35, fire 40 pounds; works owned by company. Pres of com, Adrian Iselin; supt, F. H. Davis; pres of village, Lawrence D. Huntingdon; village clerk, M. J. Dillon.

Newark Valley, Tioga Co., population 800; mercantile buildings, wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 chemical engine, 1 hook and ladder truck, 1 supply wagon; hose rubber, good 100 ft; value of fire department equipment \$1000; 100 volunteer members; whistle and gong alarm; 8 fire companies. Chief engineer, O. S. Randall; president of fire and water com, D. C. Rand.

Newport, Herkimer Co., population 900; mercantile buildings, wood and stone, 2 stories; private, wood, 2 stories; wooden roofs permitted; prohibitory firework ordinance. Fire department—2 hand engines, 2 hose carriages; hose cotton, good 600 ft, linen good 200 ft; value of fire department equipment \$2500; value of buildings occupied \$1000; total membership 85, volunteers; bell alarm. Chief engineer, W. A. Ingham.

WATER SUPPLY—Source, springs; system, gravity; 7 reservoirs; 1 hydrant.

Newtown, Queens Co., population 17,000; fire area 25 square miles; buildings, private, wood, 3 stories. Fire department—1 steam fire engine, 2 hand engines, 1 chemical extinguisher, 4 hook and ladder trucks, 8 hose carriages; hose linen, good 200 ft, rubber good 1100 ft, leather good 250 ft; total membership 130, volunteers; bell alarm; 2 engine companies, 8 hook and ladder companies. Chief engineer, Oliver H. Perry; pres board of trustees, Henry Skelton.

WATER SUPPLY—Source, well, cisterns, ponds and streams. Town clerk, Wm. O'Gorman.

New York, New York Co., population *1,750,000; fire area 26,500 acres; mercantile buildings, brick, stone and iron, 6 to 12 stories; private, brick, 8 to 12 stories; fire-proof roofs required; firework ordinance; causes of fire investigated by fire marshal. Fire department—63 steam

fire engines, 27 hook and ladder trucks, 68 hose tenders, 2 large supply tenders; 3 fireboats, 8 water towers, 2 hose wagons, 1 wrecking truck, 16 fuel wagons; siamese couplings used; hose cotton, rubber lined, good 96,400 ft, rubber good 112,700 ft; 363 horses, value \$90,760; 82 buildings occupied; total ann expenses of department \$2,000,000; total membership 1026, paid full time; fire patrol incorporated and maintained by insurance companies, 125 men; 4 stations; ann expenses \$100,000, Abram C. Hull, supt. Pearce & Jones alarm; 800 street boxes, in buildings 420; the expenses of the Bureau of Inspection of buildings, a branch of the fire department, were \$108,419 in 1899. Chief engineer, Hugh Bonner; new steel hull floating engine nearly completed.

WATER SUPPLY—Source, Croton and Bronx Rivers; system, gravity, pumping to reservoir and standpipe; impounding reservoir, cap 17,441,000,000 gals; distributing reservoir, cap 1,624,784,000 gals; Worthington pumping engines, dy cap 25,000,000 gals; 8500 hydrants, Ayers; pipe 600 miles, 4 to 48 in dia, various; 6800 valves; 30,000 meters, Worthington, Crown, Thompson; quality of water good; pressure, domestic 10, fire 20 pounds; water-works owned by city; cost to construct \$40,000,000; ann expenses \$1,000,000. Commissioner of public works, Thos. H. Gilroy; Supt, G. W. Birdsall; mayor, Hugh Grant.

New York Mills, Oneida Co., population 902. Fire department—2 hand engines, 2 hose carriages, all kinds; hose leather and linen, good 17,070 ft.

WATER SUPPLY (Private)—System, direct pumping; 28 hydrants.

Niagara Falls, Niagara Co., population *6000. Fire department—2 hand engines, 1 hook and ladder truck, 2 hose carriages; fabric hose, rubber lined, 1800 ft; leather good 1600 ft; total membership 189, volunteers. Chief engineer, John Pfetsch.

WATER SUPPLY—Source, Niagara River; system, direct pumping; Holly, Gaskill pumping engines, dy cap 6,500,000 gals (owned by Suspension Bridge W. W. Co.); 84 hydrants, Holly; pipe 8½ miles, 8 to 16 in dia, Gunther; 24 valves, Ludlow; quality of water good; pressure, domestic 60, fire 125 pounds; water-works owned by company; cost to construct pipe line \$50,000; ann expenses \$17,000; int on bonds 4 to 7 per cent. Pres of com, Jacob Bingenheimer, sr.; supt, Henry A. Keller; mayor, Thos. Gaskin; city clerk, James Murphy.

Northfield, Richmond Co., population *9000. Fire department—1 steam fire engine, 2 hose carriages; hose rubber, good 2100 ft; total membership 300, volunteers.

WATER SUPPLY—Source, river and wells.

North Tarrytown, Westchester Co., population 2684; buildings, brick and wood, 8 stories; wooden roofs permitted. Fire department—2 chemical extinguishers, 1 hook and ladder truck; fire patrol; hose cotton, good 1000 ft; value of fire department equipment \$2300; total membership 116, volunteers; assistance received from Tarrytown department. Chief engineer, Samuel Glenn.

WATER SUPPLY—Source, Pocantico River; system, pumping to distributing reservoir and direct; reservoir cap 180,000,000 gals; Deane, Gordon & Maxwell and water-power pumping engines, dy cap 5,000,000 gals; 87 double hydrants, pipe 21 miles; pressure 150 pounds; water-works owned by company. Pres of com, E. A. Stoddard; town clerk, J. Benedict See.

Norwich, Chenango Co., population 6000; mercantile buildings, brick, 4 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck; 8 hose carriages; siamese couplings used; hose hemp, good 1200 ft, rubber inferior 900 ft; value of fire department equipment \$7000; rent of buildings occupied \$440; total ann expenses of department \$500; total membership 125, paid 2. Chief engineer, H. C. Rydell.

WATER SUPPLY—Source, Hopkin's Brooks; system, gravity; reservoir cap 80,000,000 gals; 27 hydrants; pipe 9½ miles, 4 to 16 in dia; filtration drain tile; pressure 73 pounds; water-works owned by company; cost to construct \$100,000; ann expenses \$740. Pres of com, John Michell; supt, John Stuart; city clerk, F. H. Wheeler.

Nunda, Livingston Co., population 1100. Fire department—2 hand engines, 2 hose carriages; hose cotton, rubber lined, good 800 ft, leather 700 ft; total membership 75, volunteers. Chief engineer, H. Peck.

WATER SUPPLY—Source, springs; system, gravity and pumping reserve to reservoir; 25 hydrants; pipe 6½ miles, 4 to 10 in dia, Wyckoff; 10 valves, Galvin; pressure 75 pounds; water-works owned by company; cost to construct \$20,000; ann expenses \$1000. Pres, Miles Ayrant; supt, H. Willard; town clerk, C. D. Whitenack.

Nyack, Rockland Co., population 7000; mercantile buildings, brick, 2 and 3 stories; private, wood and brick,

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2 stories; wooden roofs permitted. Fire department (includes also Upper, South and West Nyack)—3 steam fire engines, 1 hand engine, 2 chemical extinguishers, 2 hook and ladder trucks, 2 hose carriages, 2 jumpers; hose cotton, good 8500 ft; leather good 800 ft; value of buildings occupied \$7000; total ann expenses of department \$3000; total membership 300, volunteers 379; bell alarm; 4 engine companies, 2 hook and ladder companies, 1 hose company. Chief engineer, August J. Gross.

WATER SUPPLY—Source, springs and Hackensack River; system, gravity, pumping to reservoir; 5 reservoirs, cap 5,000,000 gals; Blake pumping engines, dy cap 800,000 gals; 68 hydrants, Wood; pipe 18 miles, 8 to 12 in dia, Gloucester, Wood; 40 valves, Wood, Ludlow, McLean; quality of water good; pressure, 60 pounds; water-works owned by company; cost to construct \$150,000; ann expenses \$4000. Pres. of com, A. M. Voorhis; supt, Wm. L. Voorhis; mayor, Wm. De Groat; town clerk, Edward H. Cole.

Oceanus (Rockaway Beach), Queens Co.; buildings, wood, 2 and 3 stories. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 2100 ft, rubber lined, good 1750 ft; total membership 127; bell alarm. Chief engineer, John A. Bond.

WATER SUPPLY—Source, ocean; system, pumping to standpipes; hydrants; pipe 4 miles; pressure 55 pounds. Supt, Chas. Lockwood; town clerk, Jas. B. Curley.

Ogdensburg, St. Lawrence Co., population 18,000; fire area 50 acres; mercantile buildings, brick and stone, 3 and 4 stories; private, wood, 2½ stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—2 steam fire engines, 2 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages, 4 hose sleighs; hose cotton, rubber lined, good 4500 ft; 3 horses, not owned by dept; value of fire department equipment \$15,000; value of buildings occupied \$12,000; total ann expenses of department \$275; total membership 43, paid part time; telegraph and electric bells alarm; 16 street boxes; 4 fire companies. Chief engineer, Lyman D. Burt; chairman fire and water com, Edward Merry.

WATER SUPPLY—Source, Oswegatchie River; system, direct pumping; Lang pumping engines, dy cap 500,000,000 gals; 97 hydrants, Wood; pipe 17 miles, 4 to 12 in dia, Wood, Patent; 104 valves, Ludlow and others; quality of water soft; pressure, domestic 45, fire 75 pounds; water-works owned by city; cost to construct \$150,000; ann expenses \$3500; int on bonds 3½ and 7 per cent. Chairman of com, W. M. Baird; supt, A. H. Lord; mayor, Edgar A. Newell; city clerk, Geo. Van Kermion.

Olean, Cattaraugus Co., population 11,000; mercantile buildings, wood and brick, 2 to 4 stories; private, wood and brick, 1 to 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 Silaby steam fire engine, 1 hook and ladder truck, 9 hose carriages, 1 fire police wagon, equipped; hose cotton, rubber good 4700 ft, inferior 1600 ft, linen good 350 ft; value of fire department equipment \$3000; value of buildings occupied \$4500; total ann expenses of department \$3250; total membership 240, volunteers; Gamewell alarm; 10 street boxes, 1 fire police company, 1 hook and ladder company, 5 hose companies. Chief engineer, C. P. Luther.

WATER SUPPLY—Source, dug and driven wells; system, pumping to reservoir; reservoir cap 2,500,000 gals; Holly, Worthington pumping engines, dy cap 3,000,000 gals; 63 hydrants, Ludlow; pipe 11½ miles, 4 to 12 in dia, Wood; valves, Ludlow; 8 meters, Crown; quality of water good; pressure 80 to 90 pounds; water-works owned by city; cost to construct \$75,000; ann expenses \$9987; int on bonds 4 and 4½ per cent. Pres, James F. Johnson; supt, John Z. Le Fevre; mayor, C. S. Stowell; city clerk, Fred. L. Eaton.

Oneida, Madison Co., population *7000; fire area 50 acres; mercantile buildings, brick, 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; value of buildings occupied \$15,000; total ann expenses of department \$2500; total membership 123, paid 1; electric alarm. Chief engineer, Seth M. Hill.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 22,350,000 gals; 73 hydrants, Mathews; pipe 10 miles; Ludlow valves; pressure 80 pounds; water-works owned by company; cost to construct \$142,000. Pres and supt, J. W. Warner; mayor, E. C. Stark.

Oneonta, Otsego Co., population 6700; mercantile buildings, brick and wood, 2 to 4 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages;

hose cotton, good 3000 ft; value of fire department equipment \$6000; total membership 165, volunteers, 2 paid; bell alarm. Chief engineer, L. H. Groat.

WATER SUPPLY—Source, Oneonta Creek and Wilber Lake; system, gravity; reservoir cap 500,000,000 gals; 71 hydrants, Wood; pipe 15 miles, 4 to 20 in dia, Warren; Ludlow valves; 7 meters, Union; quality of water best; filtration charcoal and gravel; pressure 65 to 75 pounds; water-works owned by company; cost to construct \$300,000. Pres of com, Munro Westcott; supt, T. A. Norton; mayor, T. W. Stevens; town clerk, B. W. Hoyer.

Oswego, Oswego Co., population *25,000; fire area 3800 acres; mercantile buildings, brick, 4 stories; private, wood, 2 stories; causes of fire investigated. Fire department—3 steam fire engines, 1 chemical engine on wheels, 8 chemical extinguishers, 2 hook and ladder trucks, 3 hose carriages; 1 hose wagon; siamese couplings used; hose cotton, good 6000 ft, inferior 1800 ft; 9 horses owned, 15 in use; value of 4 buildings occupied \$30,000; total ann expenses of department \$17,000; total membership 43; paid full time 12, paid part time 30; telegraph alarm; 36 street boxes. Chief engineer, Geo. W. Warsaw.

WATER SUPPLY—Source, Oswego River; system, pumping to reservoirs; 2 reservoirs, cap 15,000,000 gals; Kingsford water-power pump, dy cap 4,000,000 gals; 185 hydrants; pipe 28 miles, 8 to 12 in dia; Ludlow valves; 12 meters; filtration, sand and gravel; pressure, domestic 30 to 70, fire 50 to 75 pounds; water-works owned by company; cost to construct \$300,000; ann expenses \$16,500; int on bonds 5 to 7 per cent. Pres, T. S. Mott; supt, H. H. Lyman; city clerk, J. H. Mackin.

Oswego Falls, Oswego Co., population 2000; fire area 720 acres; mercantile buildings, wood and brick, 2 and 3 stories; private, wood, 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 hose carriages; hose cotton, good 1000 ft; value of fire department equipment \$1500; total ann expenses of department \$350; total membership 50, volunteers; bell alarm; 2 hose companies. Chief, E. M. Baker.

WATER SUPPLY—Source, works at Fulton; 20 hydrants; 2½ miles pipe; Eddy valves; 1 meter; pressure 55 pounds. Supt, Geo. Chauncey; pres of village, Joshua Rigley; town clerk, G. F. Schenck.

Ovid, Seneca Co., population 850; fire area 240 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine (2½ miles distant, subject to telephone call), 1 hand engine, 1 hose carriage; hose cotton, good 1050 ft, rubber good 100 ft; total membership 35, volunteers. Chief engineer, A. S. Darrow.

WATER SUPPLY—Source, creek; 6 cisterns; reservoir. Village clerk, B. V. Covert.

Owego, Tioga Co., population 6000; mercantile buildings, brick and wood, 3 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 chemical extinguishers, 4 hose carriages, 1 protective wagon; hose cotton, good 2505 ft, inferior 800 ft, leather inferior 800 ft; value of fire department equipment \$10,000; value of buildings occupied \$16,000; total ann expenses of department \$1000; total membership 300, volunteers; bell and telephone alarm; 1 engine company, 1 protective company, 1 hook and ladder company, 3 hose companies. Chief engineer, Otis S. Beach; chairman of fire and water com, Orin T. Gorman.

WATER SUPPLY—Source, Barnes Creek; system, gravity, with auxiliary pumping; reservoir cap 75,000,000 gals; Deane pumping engines, dy cap 500,000 gals; 57 hydrants, Matthews, Ludlow; pipe 11 miles, 6 to 12 in dia, 41 valves, Chapman, Ludlow; 22 meters, National Union, Worthington; quality of water fine, soft; Hyatt filter; pressure 100 pounds; water-works owned by company; cost to construct \$135,000; int on bonds 6 per cent. Pres of com, S. L. Wiley; supt, Geo. Y. Robertson; mayor, John G. Sears; city clerk, James Rogers.

Oxford, Chenango Co., population 1400; fire area 1129 acres; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 3 hose carriages; hose, good 3000 ft, inferior 800 ft; value of fire department equipment \$7500; value of building occupied \$3000; total membership 120, volunteer; bell alarm. Chief engineer, John R. Glover.

WATER SUPPLY—Source, stream; system, gravity and pumping for fire protection; Holly pump; 7 hydrants; pipe ½ mile, 4 in dia. Pres of com, Chas. M. Dodge; village clerk, L. A. Knott.

Oyster Bay, Queens Co., population *1800; buildings, brick and wood, 2 to 3 stories; wooden roofs permitted. Fire department—4 chemical extinguishers, 1 hook and

ladder truck; value of fire department equipment \$800; total membership 45, volunteers; bell alarm. Chief engineer, T. H. McCormack.

WATER SUPPLY—Source, stream and wells. Village clerk, A. M. Knapp.

Palmyra, Wayne Co., population 2808; mercantile buildings, brick, 8 stories; private, wood, 2 stories. Fire department—1 steam fire engine, 1 chemical engine on wheels, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose cotton, 800 ft, linen good 650 ft, leather inferior 800 ft; value of building occupied \$5000; total ann expenses of department \$800; total membership 100, volunteers; bell alarm. Chief engineer, G. C. Williams.

WATER SUPPLY—Source, caisson well; system, pumping to standpipe; standpipe cap 175,000 gals; Buffalo pumping engines, dy cap 1,000,000 gals; 40 hydrants, Ludlow; pipe 4½ miles, 4 to 10 in dia, Jackson & W. valves Ludlow; 20 meters; quality of water pure and soft; pressure, domestic 75, fire 75 to 100 pounds; water-works owned by company; cost to construct \$80,000; int on bonds 6 per cent. Pres of com, C. M. Harrington; Supt, R. A. Vanderboget; mayor, Albert Rogers.

Patchogue, Suffolk Co., population 6000; fire area 1440 acres; mercantile buildings, wood and brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft, inferior 200 ft, rubber good 350 ft; value of fire department equipment \$2000; value of buildings occupied \$1000; total ann expenses of department \$350; total membership 100, volunteers; bell alarm; 2 fire companies. Chief engineer, Edwin Bailey.

WATER SUPPLY—Source, wells; system, pumping to standpipe and direct; Holly pumping engines, dy cap, 1,500,000 gals; 24 hydrants, Holly; pipe 5 miles, Warren; valves, Holly; pressure 40 to 100 pounds; water-works owned by company; cost to construct \$100,000; int on bonds 6 per cent. Pres of com, John Lockwood; supt, W. M. Bolton.

Peekskill, Westchester Co., population 7009; mercantile buildings, brick, 8 stories; private, brick and wood, 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 hand engines, 1 hook and ladder truck, 4 hose carriages, all kinds; hose cotton, 1700 ft, leather good 1800 ft; value of fire department equipment \$10,000; value of 2 buildings occupied \$25,000; total ann expenses of department \$3000; total membership 220, volunteers; bell and whistle alarm. Chief engineer, I. Yocom.

WATER SUPPLY—Source, Van Cortlandt Creek; system, gravity, pumping to reservoir; reservoir cap 85,565,779 gals; Vergennes pumping engines, dy cap 1,584,000 gals; 91 hydrants, Wood; pipe 10½ miles, 4 to 12 in dia, Warren; valves, Eddy & Ludlow; 60 meters, Crown; quality of water good; pressure 80 to 100 pounds; water-works owned by city; cost to construct \$150,000; ann expenses \$3655; int on bonds 7 per cent. Pres of com, Jas. T. Sutton; supt, Orrin J. Loder; mayor, Stephen D. Horton; town clerk, Edward G. Halsey.

Pensfield, Monroe Co., population *800. Fire department—1 hand engine, 1 hose carriage; hose 815 ft; total membership 50, volunteers. Chief engineer, J. W. Jones.

WATER SUPPLY—Not described; 2 reservoirs.

Penn Yan, Yates Co., population 4500; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 8000 ft; total ann expenses of department \$500; total membership 123, paid part time 3, volunteers 120; bell alarm; 1 hook and ladder company, 2 hose companies. Chief engineer, J. S. Parker; chairman of fire and water com, Edson Potter.

WATER SUPPLY—Source, outlet of Lake Kenka; system, direct pumping; water-power pumps, dy cap 150,000 gals; 16 hydrants, Commercial; pipe ½ mile; valves Commercial; pressure 60 pounds; pipe and hydrants owned by village; cost to construct \$1500. Supt, W. Saunders; village clerk, W. D. Dwelle.

Perry, Wyoming Co., population 2000; fire area 600 acres; mercantile buildings, brick, 2 to 3 stories; private, wood, 2 to 3½ stories; wooden roofs permitted. Fire department—1 hand engine, 1 chemical engine on wheels, 5 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 600 ft, rubber good 800 ft; value of fire department equipment \$1800; value of buildings occupied \$1500; total ann expenses of department \$600; total membership 80, volunteers; bell alarm; 2 engine companies, 1 hook and ladder company, 1 hose com-

pany. Chief engineer, G. R. Traver; chairman of fire and water com, A. H. Lowery.

WATER SUPPLY—Source, creek. Town clerk, H. A. Cole.

Phelps, Ontario Co., population 1260; buildings, wood and brick, 2 and 3 stories; State fireworks ordinance. Fire department—1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose fair, 800 ft. Chief engineer, Fred. Baker.

WATER SUPPLY—Source, springs; system, gravity; 1 force pump; pipe 8½ miles, 4 to 6 in dia, Jackson & W.; 10 meters; quality of water pure and soft; pressure 60 pounds; water-works owned by company; cost to construct \$20,000. Pres of com, C. M. Harrington; supt, W. D. Norton; mayor, S. Bowker.

Phoenix, Oswego Co., population *2800; fire area 600 acres; mercantile buildings, brick, 8 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 4 hose carriages; siamese couplings used; hose cotton, good 1000 ft, rubber inferior 300 ft, linen 200 ft; value of fire department equipment \$1000; total membership 47, volunteers; bell alarm. Chief engineer, Geo. Heselton.

WATER SUPPLY—Source, Oswego River; system, pumping to standpipe and direct; Volker & Felthousen pumping engines, dy cap 2,000,000 gals; 33 hydrants, Ludlow; pipe 6 miles, 2 to 4 in dia; 50 valves, Ludlow; pressure, domestic 75, fire 120 pounds; water-works owned by company; cost to construct \$25,000; ann expenses \$3000; int on bonds 6 per cent. Pres, F. K. Avery; supt, Van R. Sweet; village clerk, Chas. Harrison.

Plattsburgh, Clinton Co., population 9000; fire area 2400 acres; mercantile buildings, brick, 8 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 2 hook and ladder trucks, 7 hose carriages; hose cotton, rubber lined, good 2150 ft, inferior 500 ft, rubber good 400 ft, leather inferior 500 ft; value of fire department equipment \$10,000; total membership 800, volunteers; Gamewell alarm; 11 street boxes. Chief engineer, Ross W. Nichols; chairman of fire and water com, John H. Myers.

WATER SUPPLY—Source, 2 spring brooks; system, gravity; 2 reservoirs, cap 3,500,000 gals; 65 hydrants, Holly; pipe 28 miles, up to 12 in dia, Swift, McNeal; 65 valves, Ludlow; quality of water excellent; pressure, domestic 45 to 60, fire 65 to 90 pounds; water-works owned by village; cost to construct \$300,000; ann expenses \$2500. Pres of com, W. P. Movers; supt, Andrew Williams; mayor, Smith M. Weed; town clerk, Andrew Borde.

Port Byron, Cayuga Co., population *1800. Fire department—1 hook and ladder truck, 8 hose carriages; hose linen, good 1500 ft, inferior 300 ft; total membership 85, volunteer. Chief engineer, E. Homel.

WATER SUPPLY—Source, well; system, pumping to reservoir; reservoir cap 200,000 gals; Runsey pumping engines, dy cap 150,000 gals; 28 hydrants; pipe 3 miles, Camden; pressure 65 pounds; water-works owned by village; cost to construct \$12,000. Pres of com, John Holing; village clerk, S. Roney.

Port Chester, Westchester Co., population *6300. Fire department—2 hand engines, 1 hook and ladder truck, 8 hose carriages; fire patrol; hose cotton, good 600 ft, rubber good 2400 ft, leather good 1800 ft; total membership 220, volunteers. Chief engineer, W. E. Lowden.

WATER SUPPLY—Source, river, cisterns (also Greenwich, Conn., water-works); system, gravity; 60 hydrants, Mathews; pipe 20 miles; Chapman, Ludlow valves; 14 meters; filtered pure; pressure 118 pounds; water-works owned by company. Pres of com, J. W. Lowesburgh; supt, John Dayton, Greenwich, Conn.; village clerk, J. H. Gilbert.

Port Henry, Essex Co., population *2580. Fire department—1 steam fire engine, 1 chemical engine on wheels, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1450 ft, rubber inferior 950 ft; total membership 100, volunteers. Chief engineer, F. E. Tromblee.

WATER SUPPLY—2 hydrants. Supt, F. S. Witherbee.

Port Jefferson, Suffolk Co., population 2000; fire area 800 acres; buildings, wood, 2 stories; wooden roofs permitted. Fire department—3 chemical extinguishers, 1 hook and ladder truck, 1 hose wagon; pump, pails, rope chairs, hooks; hose cotton, good 200 ft; horses hired; value of fire department equipment \$800; value of buildings occupied \$1000; total ann expenses of department \$200; total membership 50, volunteers; bell alarm. Foreman, W. P. Lake.

WATER SUPPLY—Source, spring, cistern and harbor.

Port Jervis, Orange Co., population *10,000; mer-

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cantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 5 hose carriages; hose leather, good 2500 ft; value of fire department equipment \$8000; value of buildings occupied \$12,000; total ann expenses of department \$500; total membership 350, volunteers; steam whistle alarm.

WATER SUPPLY—Source, brook and springs; system, gravity; 2 reservoirs, cap 275,000,000 gals; 140 hydrants, Mathews; pipe 5 8-10 miles, 4 to 15 in dia; pressure, domestic 68, fire 75 pounds; water-works owned by company; ann expenses \$2500; int on bonds 5 per cent. Pres, Peter E. Farnum; supt, E. H. Ellis.

Port Leyden, Lewis Co., population *1100; buildings, brick and wood, 1½ to 2½ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 hose carriage; hose linen, good 400 ft, leather inferior 800 ft; total membership 19, volunteers; bell alarm. Chief engineer, S. Hutt.

WATER SUPPLY—Source, river and canal. village clerk, I. A. Warmuth.

Port Richmond, Richmond Co. (See New Brighton).

Port Washington, Queens Co., population 1200; fire area 5 miles; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck; total membership 47, volunteers. Chief, Chas. E. Strickland.

WATER SUPPLY—Source, river, ponds and cisterns. Town clerk, Samuel Hooper.

Potsdam, St. Lawrence Co., population 4000. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck; hose linen, good 2000 ft, leather good 300 ft; total membership 85, volunteers. Chief engineer, M. Hughes.

WATER SUPPLY—Source, Racket River; system, direct pumping; Lang & Goodhue pumping engines, dy cap 1,500,000 gals; 44 hydrants, Mathews; pipe 6½ miles, 4 to 8 in dia; 25 valves, Ludlow; quality of water soft; pressure, domestic 65, fire 100 pounds; water-works owned by village; cost to construct \$47,000; ann expenses \$1000; int on bonds 7 per cent. Pres of com, Geo. Lewis; supt, W. F. Sealy; pres of trustees, A. X. Parker; village clerk, S. C. Crane.

Poughkeepsie, Dutchess Co., population 20,307; fire area 3560 acres; mercantile buildings, brick, 3 stories; private, brick, 2½ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 1 hook and ladder truck, 7 hose carriages; siamese couplings used; hose leather good, 5000 ft, inferior 2000 ft; value of fire department equipment \$30,000; value of 8 buildings occupied \$24,000; total ann expenses of department \$3416; total membership 810, paid full time 8, paid part time 6; bell alarm.

WATER SUPPLY—Source, Hudson River; system, pumping to reservoir through settling basin; reservoir cap 12,000,000 gals; 2 Worthington pumping engines, dy cap 8,000,000 gals; 316 hydrants; pipe 15 2-5 miles, 6 to 16 in dia; 530 meters, Crown, Worthington; filtration, sand, gravel and stone; pressure 40 to 120 pounds; water-works owned by city; cost to construct \$683,655; ann expenses \$18,000; int on bonds 7 per cent. Supt, Chas. E. Fowler.

Prattville, Greene Co., population 400; mercantile buildings, wood, 2 stories; private, wood, 1 to 2 stories; wooden roofs permitted (a few iron roofs). Fire department—1 hook and ladder truck, 1 hose carriage; hose cotton, good 600 ft; total membership 17, volunteers. Chief, J. W. Mix.

WATER SUPPLY—Source not given; system, gravity; 1 reservoir; hydrants Ludlow; pipe 1 mile, 6 in dia, Norwalk; valves Ludlow; water-works owned by company. Pres, Francis Leonard, Norwalk, Conn.; supt, Martin Chamberlain.

Pulaski, Oswego Co., population 2000; fire area 30 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—2 hand engines, 2 hose carriages; hose linen, rubber lined, 1150 ft, leather good 400 ft; value of fire department equipment \$5000; value of buildings occupied \$4000; total ann expenses of department \$500; total membership 30, volunteers; bell alarm; electric connection between engine and pump houses. Chief engineer, M. I. Lane; chairman of fire and water com, D. C. Dodge.

WATER SUPPLY—Source, spring, brook; system, direct pumping; 1 reservoir; Holly pumping engines; 38 hydrants; pipe 48 miles, 4 to 8 in dia; pressure, domestic 30, fire 30 pounds; water-works owned by village; cost to

construct \$22,200; int on bonds 4 per cent. Pres and supt, F. S. Low; village clerk, B. E. Parkhurst.

Ramapo, Rockland Co., population *500. Fire department—1 hand engine, 6 chemical extinguishers, 1 steam pump. Chief engineer, G. B. Pierson.

WATER SUPPLY—Not described; 1 reservoir.

Randolph, Cattaraugus Co., population 1111. Fire department—4 chemical extinguishers, 2 hose carriages, 1 hose jumper, 1 hook and ladder outfit; hose 1700 ft; 75 members. Chief engineer, Chas. C. Sheldon.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 500,000 gals; 17 hydrants, Ludlow; pipe 4½ miles, 4 to 8 in dia; Ludlow valves; 1 meter; pressure 67 pounds; cost to construct \$30,000; int on bonds 4 per cent. Supt, G. E. Seager; village clerk, L. D. Van Rensselaer.

Rensselaerville, Albany Co., population 300; fire area 40 acres; mercantile buildings, wood, 2 stories; private, wood, 1½ stories; shingle roofs permitted. No organized fire department; ladders and pails; value of fire department equipment \$50.

WATER SUPPLY—Source, wells and springs.

Rhinebeck, Dutchess Co., population 1600. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose linen, good 1050 ft, rubber good 100 ft, inferior 500 ft, leather good 400 ft, value of fire department equipment \$7500; value of buildings occupied \$5500; total ann expenses of department \$780; total membership 103, 2 paid part time; 2 engine companies, 1 hook and ladder company, 1 hose company. Chief engineer, Augustus M. Quick.

WATER SUPPLY—Source, 20 cisterns. Town clerk, Jacob H. Potterburgh.

Richfield Springs, Otsego Co., population *1700. Fire department—15 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose linen, good 1500 ft; 100 volunteer members. Chief engineer, M. A. McKie.

WATER SUPPLY—Source, Allen's Lake; system, pumping to reservoir; reservoir cap 9,000,000 gals; Worthen's pumping engines, dy cap 1,000,000 gals; 85 hydrants; pipe 5 miles; 200 taps; pressure 85 pounds; water-works owned by company; cost to construct \$50,000; ann expenses \$1000; int on bonds 5 and 6 per cent. Supt, S. F. Cole; village clerk, J. D. Reed.

Riverhead, Suffolk Co., population 1900; fire area ¾ x 1½ miles; mercantile buildings, wood and brick, 2½ stories; private, wood, 2½ stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 2 hose carriages; hose cotton rubber lined, good 1000 ft, inferior 300 ft, linen inferior 100 ft, leather inferior 40 ft; value of fire department equipment \$5000; value of buildings occupied \$3300; total ann expenses of department \$400; 100 volunteer members; bell alarm; 4 fire companies. Chief engineer, O. A. Terry; chairman of fire and water com, T. M. Guffing.

WATER SUPPLY—Source, river (reaching all business parts of village), 3 cisterns 30,000 gals capacity, 13 fire wells. Town clerk, John Bagshaw.

Rochester, Monroe Co., population *125,000; fire area 10,000 acres; mercantile buildings, stone and brick, 3 to 11 stories; private, wood and brick, 2 to 3 stories; fireworks ordinance; causes of fire investigated. Fire department—4 steam fire engines, 2 chemical engines, 6 chemical extinguishers, 8 hook and ladder trucks, 5 hose carriages, 4 hose wagons; siamese couplings used; hose linen, good 20,000 ft, inferior 3000 ft; 61 horses; value of fire department equipment \$96,000; value of buildings occupied \$170,000; total ann expenses of department \$150,000; total membership 187, paid full time 98; telegraph alarm; 116 street boxes. Chief, elected by executive board, S. Bemish.

WATER SUPPLY—Source, lakes and Genesee River; system, gravity and direct pumping; reservoir cap 50,540,000 gals; Holly pumping engines, dy cap 7,000,000 gals; 1650 hydrants; pipe 211 miles, 4 to 24 dia; 2260 Ludlow gates; valves Ludlow; 17,000 taps; 8000 meters, National; pressure, domestic 35 to 85, fire 112 pounds; water-works owned by city; cost to construct \$3,350,123; ann expenses \$30,000; int on bonds 7 per cent. Chairman of com, Geo. W. Aldridge; supt, J. Nelson Tubbs; mayor, William Carroll; city clerk, P. Sheridan.

Rockville Centre, Queens Co., population 1882; fire area 1500 acres; buildings, wood. Fire department—1 hook and ladder truck; value of fire department equipment \$1000; value of building occupied \$900; 40 volunteer members; bell alarm. Chief engineer, L. J. Sammond.

WATER SUPPLY—Source, wells.

Rome, Oneida Co., population 14,000; mercantile buildings, brick and iron, 2 to 4 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—3 steam fire engines, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose cart, 2 hose wagons; 1 four-wheeled supply cart; hose cotton, inferior 250 ft, rubber inferior 100 ft, leather inferior 200 ft, linen good 4850 ft; 7 horses, value \$1600; value of buildings occupied \$12,000; total ann expenses of department \$5000; total membership 80, paid full time 10, volunteers 80; telegraph alarm; 27 street boxes; 1 hook and ladder company; 8 hose companies. Chief engineer, Jay Bates; chairman of fire and water com, T. J. Nock.

WATER SUPPLY—Source, Mohawk River; system, pumping to reservoir and direct; reservoir cap 10,000,000 gals; Long pumping engines, dy cap 5,000,000 gals; 160 hydrants, Ludlow; pipe 20 miles, 6 to 14 in dia, Miller & Sons; Ludlow valves; quality of water good; pressure, domestic 28, fire 60 pounds; water-works owned by city; cost to construct \$160,000; ann operating expenses \$3000, int on bonds 7 per cent. Pres of com, Jas. Stevens; supt, Theo. S. Comstock; mayor, Jas. Stevens; city clerk, R. E. Sutton.

Roundout, Ulster Co. (see Kingston).

Roslyn, Queens Co., population 1101. Fire department—1 combined engine and hook and ladder truck; bucket car; 40 members. Chief engineer, J. S. Hicks.

WATER SUPPLY—Source, wells and ponds. Town clerk, Samuel Hooper.

Russia, Herkimer Co., population 2277; buildings, wood, 1 to 2 stories. Fire department—1 hand force pump; bell alarm.

WATER SUPPLY—Source, wells and cisterns. Town clerk, L. F. Carpenter.

Rye, Westchester Co., population 3822; fire area 1400 acres; buildings, wood, 3 stories; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck, 1 hose carriage; siamese couplings used; hose rubber, good 500 ft; value of fire department equipment \$3500; 1 building owned; 50 volunteer members; bell alarm. Chief elected by members, T. Sniffin.

WATER SUPPLY—(See Port Chester water-works). Wilford Purdy, town clerk.

Sackett's Harbor, Jefferson Co., population 885; area 2000 acres; mercantile buildings, brick, 2½ stories; private, wood, 2½ stories; shingle roofs; causes of fire investigated. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 450 ft, leather good 150 ft, inferior 200 ft; value of fire department equipment \$2000; value of buildings occupied \$1200; total ann expenses of department \$85; total membership 80, 2 paid; bell alarm.

WATER SUPPLY—Source, wells, reservoir and lake. Town clerk, B. W. Metcalf.

Sag Harbor, Suffolk Co., population 1906; buildings, brick and wood, 2½ and 3 stories; wooden roofs permitted. Fire department—2 hand engines, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 450 ft, rubber good 400 ft, linen good 850 ft; value of fire department equipment \$2000; total ann expenses of department \$830; 85 volunteer members; bell and whistle alarm. Chief engineer, J. Wm. Beebe.

WATER SUPPLY—Source, wells; 2 hydrants; pipe 200 ft. Water-works constructed in 1860. Town clerk, T. Cunningham.

Salamanca, Cattaraugus Co., population *5000; mercantile buildings, brick, 3 stories; private, wood, 2 stories; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 2 chemical extinguishers, 2 hook and ladder trucks, 4 hose carriages; siamese couplings used; hose cotton, good 8100 ft, rubber good 500 ft; value of fire department equipment \$15,000; value of buildings occupied \$2000; total ann expenses of department, \$2000; membership 180, volunteers; bell alarm. Chief elected by department, F. R. Stillman.

WATER SUPPLY—Source, springs and surface water; system, gravity, pumping direct and to reservoir; Gordon & Maxwell pumping engines, dy cap 850,000 gals; 48 hydrants, Matthews; pipe 5½ miles, 2 to 10 in dia, Wood; 85 valves, Eddy; quality of water soft, filtration gravel and charcoal; pressure 70 pounds; water-works owned by company; cost to construct \$30,000; int on bonds 6 per cent. Pres of com, Hudson Ausley; supt, A. H. Krieger; mayor, Fred. Stillman; city clerk, Thos. Dowd.

Salem, Washington Co., population 1410; area 2560 acres; buildings, wood, 2 stories; slate roofs; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 8 hose carriages; hose rubber, good 1200 ft; value of fire department equipment \$7000; value of building occupied \$2000; total ann expenses of

department \$150; 135 volunteer members; bell alarm. Chief elected by members, J. M. Williams.

WATER SUPPLY—Source, 12 wells. Village clerk, S. W. Russell, Jr.

Sandy Creek, Oswego Co., population 1800; fire area 1 square mile; mercantile buildings, wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage, hooks and ladders; hose cotton, good 700 ft; value of fire department equipment \$1000; 50 volunteer members; 1 engine company, 1 hose company. Chief engineer, Fred S. Bosworth.

WATER SUPPLY—Not described. Considering the question of water-works.

Sandy Hill, Washington Co., population *8000. Fire department—1 steam fire engine, 2 hose carriages; hose cotton, good 1250 ft; total membership 67, 2 paid full time. Chief engineer, S. H. Parks.

WATER SUPPLY—Source, Cold Brook; system, pumping to standpipe; 2 Worthington pumping engines, dy cap 750,000 gals each; 48 hydrants, Matthews; pipe 6½ miles, 4 to 12 in dia, McNeal; 20 valves, Eddy; 40 meters, National; quality of water excellent; pressure, domestic 50; fire 60 to 100 pounds; cost to construct \$50,000; ann expenses \$5000; int on bonds 5 per cent. Pres of com, Loren Allen; supt, John J. Cunningham; pres of village, Mitchell Potvin; village clerk, Harper N. Rogers.

Saratoga Springs, Saratoga Co., population *12,000; mercantile buildings, brick, 3 and 4 stories; private, wood, 2 stories; wooden roofs permitted outside fire limits; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose wagons, 1 hose wagon in reserve; apparatus drawn by horses; hose cotton, good 8800 ft; value of fire department equipment \$18,000; value of buildings occupied \$24,000; total ann expenses of department \$9000; total membership 27, paid part time; telegraph alarm; 21 street boxes. Chief elected by board of fire commissioners of village, E. J. Shadwick.

WATER SUPPLY—Source, Loughberry Lake; system, direct pumping; Holly-Gaskill pumping engines, dy cap 12,000,000 gals; 210 hydrants, Ludlow; pipe 29 miles, 3 to 20 in dia; 1700 taps; 10 meters; pressure 90 to 120 pounds; cost to construct \$300,000; ann expenses \$12,500; int on bonds 4 to 7 per cent. Pres of com, M. F. Meehan; supt, G. F. Bacon; village clerk, S. F. Corey.

Saugerties, Ulster Co., population *4000. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 500 ft, rubber good 1000 ft; 100 volunteer members. Chief engineer, Wm. Ziegler.

WATER SUPPLY—Source, Plotull Creek; system, gravity; 52 hydrants, Ludlow; pipe 12 miles, McNeal; valves Ludlow; 100 taps; pressure 80 pounds. Pres of com, Matthew Trumpbower; supt, J. M. Low; village clerk, M. Freleigh.

Savannah, Wayne Co., population 500; fire area ¼ mile; mercantile buildings, wood, 30 ft; private, wood, 25 ft. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 120 ft; value of fire department equipment \$550; 60 volunteer members; bell alarm; 1 fire company. Chief, Chas. Reamer; foreman, L. C. Sherman.

WATER SUPPLY—Not described. 1 reservoir. Village clerk, A. P. Smith.

Sayville, Suffolk Co., population *2000; fire area 8000 acres; mercantile buildings, wood, 2½ stories; private, 2 or 3 stories; wooden roofs permitted. Fire department—1 chemical extinguisher, 1 hook and ladder truck; value of building occupied \$400; 40 volunteer members; whistle alarm. Chief elected by members.

WATER SUPPLY—Source, wells.

Schaghticoke, Rensselaer Co., population 1275; buildings, brick and wood, 2 stories. Fire department—Force pumps; bell alarm. Chief engineer, S. S. Congdon.

WATER SUPPLY—Source, river. Village clerk, T. J. Willy.

Schenectady, Schenectady Co., population 25,000; fire area 5 acres; mercantile buildings, brick and stone, 3 and 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 5500 ft, leather good 300 ft, inferior 200 ft; value of fire department equipment \$55,000; total ann expenses of department \$2000 (1888); total membership 150, volunteers; whistle alarm; 5 hose companies. Chief engineer, Geo. Anderson; chairman of fire com, Jas. Devine.

WATER SUPPLY—Source, Mohawk River; system, direct pumping; Deane, Holly-Gaskill pumping engines, dy cap

NEW YORK—Continued.

10,000,000 gals; 247 hydrants, Ludlow, Eddy and others; pipe 16 3-10 miles. Wood; 142 valves; 40 meters; pressure, domestic 80, fire 95 pounds; water-works owned by city; ann expenses \$20,000; int on bonds 3 and 4 per cent. Pres of com, Edgar M. Jenkins; supt, Geo. T. Ingersoll; mayor, H. S. De Forest; city clerk, H. G. Glen.

Schenenvers, Otsego Co., population 1000; buildings, wood, 2 to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1500 ft; value of fire department equipment \$1200; total membership 60, volunteers; 1 hook and ladder company, 1 hose company. Chief engineer, G. E. Guy; chairman of fire and water com, R. C. Wilson.

Schoharie, Schoharie Co., population 1500; fire area 2650 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 hose carriage; siamese couplings used; hose leather, good 800 ft; value of fire department equipment \$2100; value of buildings occupied \$2000; total ann expenses of department \$1100; total membership 45, volunteers; bell alarm. Chief engineer, Cyrus Griffin.

WATER SUPPLY—Source, driven well, brook; cisterns dy cap 1200 gals; hydrants. Town clerk, R. N. Stafford.

Schuyler, Saratoga Co., population 2000; fire area 800 acres; buildings, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 2 hose carriages; hose rubber, good 1150 ft; total membership 60, volunteers; 1 engine company; 1 hose company. Chief engineer, J. J. Cavanagh; chairman of fire and water com, H. C. Mowron.

WATER SUPPLY—Source, well; system, pumping to reservoirs; 4 reservoirs; 1 force pump; pipe 800 ft, 6 in dia. Pres of com, H. C. Mowron; town clerk, G. R. Salisbury.

Scottsville, Monroe Co., population *800; buildings, brick and wood, 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages, 1 supply wagon; siamese couplings used; hose linen, good 500 ft; value of fire department equipment \$2000; total ann expenses of department \$200; total membership 60, volunteers; bell alarm. Chief engineer, I. W. Salyards.

WATER SUPPLY—Source, creek, mill race. Town clerk, J. J. Weingand.

Seneca Falls, Seneca Co., population *7000. Fire department—2 steam fire engines, 1 hand engine, 2 chemical engines on wheels, 14 chemical extinguishers, 2 hook and ladder trucks; 5 hose carriage, all kinds; 1 protective wagon; hose cotton, good 2000 ft, inferior 1700 ft, leather inferior 400 ft; 3 horses; total membership 172, paid call men 22, volunteers 150. Chief engineer, Horace N. Rumsey.

WATER SUPPLY—Source, river and canal; 26 cisterns; 22 hydrants; 5000 ft pipe (private). Village clerk, C. Silsby.

Sherburne, Chenango Co., population 944; fire area 1200 acres; mercantile buildings, brick and wood, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted. Fire department—2 hand engines, 3 hose carriages; siamese couplings used; hose cotton, good 800 ft, rubber good 400 ft; value of fire department equipment \$1200; total ann expenses of department \$50; 75 volunteer members; bell alarm. Chief elected by members, W. S. Fish.

WATER SUPPLY—Source, surface water; system, gravity; reservoir cap 10,000,000 gals; 21 hydrants, Bailey; pipe 4 miles; taps 180; Eddy valves; pressure 100 pounds; cost to construct \$22,000; ann expenses \$500; int on bonds 4 per cent. Supt, W. E. Davis; city clerk, Geo. S. Loomis.

Sherman, Chautauqua Co., population 1100; fire area 640 acres; mercantile buildings, wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose leather, good 550 ft, inferior 100 ft; value of fire department equipment \$1000; total ann expenses of department \$100; total membership 65, bell alarm. Chief engineer, E. N. Myrick.

WATER SUPPLY—Source, 3 creeks, 1 mill pond; 2 reservoirs, cap 500 barrels. Town clerk, T. J. Newell.

Sidney, Delaware Co., population 1200; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hose carriage; hose linen good 500 ft; value of fire department equipment \$500; total ann expenses of department \$100; total membership 25, volunteers.

Silver Creek, Chautauqua Co., population *2200; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 Silsby steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 2000 ft; value of fire department equipment \$4000; value of buildings occupied \$3500; total ann expenses of department \$350; total membership 75, paid part time 2, volunteers 65. Private company, 60 members, responds to all calls, and has 1 hook and ladder truck, 1 hose carriage and 1500 ft good cotton hose; bell alarm; 1 engine company, 1 hook and ladder company, 2 hose companies. Chief engineer, F. B. Porter; chairman of fire and water coma, A. L. Brown, C. F. Shoemaker.

WATER SUPPLY—Source, 2 creeks, Lake Erie; Worthington pump.

Sing Sing, Westchester Co., population 7500; fire area 550 acres; mercantile buildings, brick, 3 and 4 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; hose cotton 1000 ft, rubber good 400 ft, inferior 30 ft, leather fair 1000 ft; value of fire department equipment \$10,000; value of buildings occupied \$2500; total ann expenses of department \$1000; total membership 100, 2 paid; bell alarm. Chief elected by members, A. E. Smith.

WATER SUPPLY—Source, reservoir fed by brook; system, gravity, pumping from reservoir; reservoir cap 11,710,000 gals; Lorez pumping engines, dy cap 2,000,000 gals; 100 hydrants. Wood; pipe 14 miles, 4 to 16 in dia, 75 valves. Wood; 110 meters. Thomson. National; quality of water very good; pressure 85 to 110 pounds; water-works owned by village; cost to construct \$190,000; ann expenses \$4000; int on bonds \$7200. Pres of com, John P. Truesdell; supt, S. G. Ellegood; mayor, E. G. Blakeley; town clerk, Wm. H. Peck.

Skaneateles, Onondaga Co., population *2500; fire area 640 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—2 hand engines, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft, leather good 500 ft, inferior 100 ft; value of fire department equipment \$3800; total membership 60; bell alarm; 1 engine company, 1 hook and ladder company, 1 hose company. Chief engineer, Geo. C. Buich.

WATER SUPPLY—Source, lake; 3 reservoirs. Village clerk, S. E. Benedict.

Southampton, Suffolk Co., population 942; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine with ladders; hose cotton, good 250 ft; value of fire department equipment \$800; 34 volunteer members; bell alarm. Chief engineer, Oscar L. Howell.

WATER SUPPLY—Source, five wells and cisterns. L. Borden.

South Nyack, Rockland Co. (see Nyack).

Southold, Suffolk Co., population 1221; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck; hose linen, good 650 ft; value of fire department equipment \$700; 70 volunteer members; bell alarm. Chief engineer, Lewis W. Kern.

WATER SUPPLY—Source, wells and cisterns. Town clerk, L. W. Kern.

Spring Valley, Rockland Co., population *1000; fire area 640 acres; buildings, wood, 2 1/2 stories; shingle roofs permitted. Fire department—2 hand engines, 1 hose carriage; hose cotton; good 100 ft, inferior 80 ft, leather good 200 ft, inferior 50 ft; value of fire department equipment \$2400; value of building occupied \$700; total ann expenses of department \$75; membership 40, volunteers; bell alarm. Chief elected by department, L. R. Brooks.

WATER SUPPLY—Source, brook and cistern.

Springville, Erie Co., population 2000; fire area 5 acres; mercantile buildings, brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 hand engines, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 500 ft, rubber good 500 ft; value of fire department equipment \$2000; value of buildings occupied \$1200; total ann expenses of department \$300; 46 volunteer members; electric bell alarm; 6 street boxes; 1 hose company. Chief engineer, Geo. D. Conger; chairman of fire and water com, Geo. H. Dabolt, J. P. Myers.

WATER SUPPLY—Source, springs; system, direct pumping; Holly pumping engines dy cap 750,000 gals; 65 hydrants; pipe 7 miles, 4 to 12 in dia; pressure 40 to 120

pounds; cost to construct \$16,000. Supt, Jas. A. Shuttleworth; city clerk, A. R. Tabor.

Stamford, Delaware Co., population *800. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 650 ft, leather inferior 200 ft; 1 building in use; 44 volunteer members. D. Chichester.

WATER SUPPLY—Source, Delaware River; system, gravity; 16 hydrants, Matthews; pipe 8 miles, 4 to 8 in dia; 85 taps; valves Ludlow; pressure 60 pounds; water-works owned by company; cost to construct \$20,000; ann expenses \$125; int on bonds 6 per cent. Pres of com, V. Z. Wyckoff; supt, Johnson Hamilton; town clerk, G. W. Kendall.

Stapleton, Richmond Co. (see Edgewater).

Stillwater, Saratoga Co., buildings, brick and wood, 2 and 8 stories. Fire department—1 steam fire engine, 1 hand engine, 1 hose carriage; hose cotton, good 500 ft, rubber good 600 ft, inferior 200 ft; value of fire department equipment \$800; expenses in 1898 \$500; 87 volunteer members; bell alarm. Chief engineer, T. T. Judd.

WATER SUPPLY—Source, Hudson River and canal. Village clerk, M. G. Hewett.

St. Johnsville, Montgomery Co., population *2000. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 550 ft, inferior 500 ft; 123 volunteer members.

WATER SUPPLY—Source, 9 cisterns. Town clerk, F. S. Mosher.

Suspension Bridge, Niagara Co., population 2476; fire area 600 acres; mercantile buildings, brick and stone, 3 stories; private, wood, 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 hook and ladder truck, 3 hose carriages; hose cotton, good 600 ft, leather good 800 ft; value of fire department equipment \$3100; value of buildings occupied \$1000; total ann expenses of department \$175; total membership 85, volunteer; bell alarm. Chief elected by village, O. R. Sackett.

WATER SUPPLY—Source, Niagara River; system, direct pumping; Holly, Gaskill pumping engines, dy cap 7,000,000 gals; 55 hydrants, Holly; pipe 7 miles, 4 to 14 in dia; Holly valves; pressure, domestic 60, fire 125 pounds; water-works owned by village; cost to construct \$125,000; ann expenses \$2500; int on bonds 5, 6 and 7 per cent. Pres of com, W. P. Horne; supt, Patrick Seymour; village clerk, C. F. Liscom.

Syracuse, Onondaga Co., population *90,000; fire area 9000 acres; mercantile buildings, wood and brick, 3 to 5 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—6 steam fire engines, 1 chemical engine, 4 chemical extinguishers, 2 hook and ladder trucks, 6 hose carriages; hose cotton, good 8500 ft, 80 horses; total ann expenses of department \$75,000; total membership 61, paid full time; telephone and telegraph alarm; 65 street boxes. Chief elected by commissioners, Henry Rieley.

WATER SUPPLY—Source, Onondaga Creek and springs; system, pumping to reservoir and direct; reservoir cap 80,000,000 gals; Worthington, Deane pumping engines, dy cap 16,000,000 gals; 400 hydrants; pipe 42 miles, 4 to 24 in dia; 300 valves; 500 meters, Crown; quality of water hard; pressure 42 pounds; water-works owned by company; cost to construct \$727,000; int on bonds 6 and 7 per cent. Pres and supt, D. H. Bruce; mayor, William Cowie; city clerk, Henry F. Stephens.

Tarrytown, Westchester Co., population 4500; buildings brick and wood, 3 stories; shingle roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 6 hose carriages; hose good 8500 ft; value of fire department equipment \$8000; value of buildings occupied \$5000; ann rent \$1100; total ann expenses of department \$1000; 95 volunteer members; bell alarm. Chief elected by department, Wm. Falton, Jr.

WATER SUPPLY—Source, well; system, pumping to reservoir and standpipe; Worthington pumping engines, dy cap 1,000,000 gals; 75 hydrants, Matthews; pipe 10 miles, 4 to 10 in dia, Wood; Eddy valves; 280 meters, National; quality of water good, filtration by natural process; pressure 185 pounds; cost to construct \$150,000; int on bonds 4 per cent. Pres of com, D. D. Tallman; supt, Alexander Megninley; Pres of village, Thomas Rawcliffe; village clerk, Warren C. Brown.

Ticonderoga, Essex Co., population 3804; fire area 100 acres; mercantile buildings, brick, 2 to 4 stories; private, wood, 1½ and 2 stories; metal roofs. Fire department—1 hook and ladder truck, 8 hose carriages; siamese couplings used; hose cotton good, 700 ft, linen rubber lined good 950 ft; value of fire department equipment \$3500;

value of building occupied \$1000; 62 volunteer members; bell alarm. Chief engineer, Albert Weed.

WATER SUPPLY—Source, Lake George; system, gravity; 10 hydrants, Wood; pipe 8 miles, 8 in dia; 10 valves, Ludlow; quality of water good, pressure 65 pounds; cost to construct \$2000. Pres of com, J. B. Ramsey; supt, C. E. Ramsay; village clerk, John C. Fenton.

Tivoli, Dutchess Co., buildings, wood, 2 stories. Fire department—1 steam fire engine, 1 hose carriage; hose rubber, good 950 ft; value of fire department equipment \$4000; 50 volunteer members; bell alarm. Chief engineer, J. L. De Peyster.

WATER SUPPLY—Source, river and creek; 2 reservoirs. Village clerk, F. H. Burnet.

Tompkinsville, Richmond Co. (see Edgewater).

Tonawanda, Erie Co., population 10,000; mercantile buildings, brick, 3 stories; private, wood and brick, 2 stories; fireworks ordinance. Fire department—2 steam fire engines, 1 hand engine, 2 hook and ladder trucks, 6 hose carriages, all kinds; siamese couplings used; hose linen good 3500 ft, leather good 1000 ft; total ann expenses of department \$3000; 215 volunteer members; telegraph alarm. Chief appointed by department, J. O. Day; M. J. Watteugh.

WATER SUPPLY—Source, Niagara River; system, direct pumping; Holly pumping engines, dy cap 4,000,000 gals; 279 hydrants, Holly; pipe 20 miles, 4 to 12 in dia; quality of water good, not filtered; pressure, domestic 40, fire 80 to 125 pounds; cost to construct \$300,000; int on bonds \$14,400. Pres of com, Benj. L. Rand; supt, Henry M. Fales; mayor, Joseph Petts; city clerk, Thos. E. Warner.

Tottenville, Richmond Co., population 1800; fire area 1000 acres; mercantile buildings, wood, 3 stories; private, wood, 3 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose linen, good 800 ft, rubber good 800 ft; value of fire department equipment \$2500; value of buildings occupied \$1800; total ann expenses of department \$500; 100 volunteer members; 1 engine company, 1 hook and ladder company. Chief engineer, Geo. Simonson.

WATER SUPPLY—Source, wells and cisterns. Town clerk, John Kall.

Troy, Rensselaer Co., population 56,737; fire area 580 acres; mercantile buildings, brick, 2 to 6 stories; private, brick and wood, 2 to 3 stories; fireworks ordinance. Fire department—8 steam fire engines, 12 chemical extinguishers, 2 hook and ladder trucks, 8 hose carriages; siamese couplings used; hose good 8200 ft, inferior 8000 ft; 28 horses; value of fire department equipment \$75,000; value of 10 buildings occupied \$90,000, 1 rented \$120; total ann expenses of department \$58,588; total membership 419, volunteers 388; telegraph alarm; 63 street boxes. Chief engineer, J. L. Lane.

WATER SUPPLY—Source, lakes and Hudson River; system, gravity and pumping to reservoir; 2 Holly pumping engines, dy cap \$12,000,000 gals; 661 hydrants, Bailey, Ludlow; pipe 55 8-10 miles, 4 to 30 in dia, Wood; 1010 valves; 228 meters; quality of water good; pressure 25 to 115 pounds; water-works owned by city; cost to construct \$1,171,692; ann expenses \$50,871; int on bonds 4 per cent. Pres of com, Samuel O. Gleason; supt, Edward Dolan; mayor, Dennis J. Whelan; city clerk, John J. McCormick.

Trumansburgh, Tompkins Co., population 1376. Fire department—1 hand engine, 1 chemical engine on wheels, 1 hose carriage; hose cotton, good 1000 ft, rubber good 400 ft; total membership 63, volunteers. Chief engineer, M. R. Bennett.

WATER SUPPLY—Source, creek; 6 reservoirs. Town clerk, C. L. Adams.

Unadilla, Otsego Co., population 1200; fire area 1000 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; fireworks ordinance. Fire department—1 hose carriage, 8 hose carts; hose cotton, good 1000 ft, linen inferior 1000 ft; value of fire department equipment \$1800; value of buildings occupied \$1500; total ann expenses of department \$500; total membership 60, volunteers. Chief engineer, Warren Curtis.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 2,000,000 gals; 18 hydrants, Matthews; pipe 2 miles; taps 41; Eddy valves; 1 meter; pressure 65 pounds. Supt, D. H. Loomis.

Union, Broome Co., population 1000; fire area 640 acres; mercantile buildings, wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose linen, good 500 ft; value of fire department equipment \$4000; value of buildings occupied \$15,000; total ann expenses of de-

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partment \$1000; total membership 100, volunteers; bell alarm; 1 engine company, 1 hook and ladder company, 1 hose company. Chief engineer, S. Skillman.

WATER SUPPLY—Source, wells and springs; 8 cisterns, cap 1000 barrels each. Town clerk, R. Park.

Union Springs, Cayuga Co., population 1210. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; 1000 ft hose; 100 volunteer members. Chief engineer, R. W. Tate.

WATER SUPPLY—Source, springs, ponds, cisterns, wells; reservoirs. Town clerk, E. M. Hart.

Upper Nyack, Rockland Co. (see Nyack).

Utica, Oneida Co., population 50,000; fire area 100 acres; mercantile buildings, brick and wood, 2 to 7 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted. Fire department—5 steam fire engines, 1 chemical engine, 8 chemical extinguishers, 1 hook and ladder truck, 1 hose reel, 4 hose wagons; hose cotton, good 8850 ft; 21 horses, value \$4500; value of fire department equipment \$103,522; value of buildings occupied \$44,650; total membership 70, paid full time 21, paid part time 49; electric bell alarm; 67 street boxes; 5 fire companies. Chief engineer, Wesley Dimbleby; chairman of fire and water com., Geo. Tulmer.

WATER SUPPLY—Source, surface water; system, gravity; reservoir cap 800,000,000 gals; 825 hydrants, various makers; pipe 50 miles, 4 to 24 in dia; taps 2600; 1500 meters; pressure, domestic 30, fire 180 pounds; water-works owned by company; int on bonds 4, 5 and 7 per cent. Pres, Thos. Hopper; supt, W. Pratt; city clerk, P. J. McQuade.

Valatie, Columbia Co., population 1200. Fire department—1 hand engine, 1 hose carriage; hose rubber lined, good 950 ft; 40 volunteer members. Chief engineer, D. Hilton.

WATER SUPPLY—Source, creek; 1 cistern, 1 hydrant, 2 force pumps. Village clerk, W. P. Pulver.

Waddington, St. Lawrence Co., population 977; buildings, brick, stone and wood, 1 to 3 stories. Fire department—1 hand engine, 1 hose carriage; hose, good 500 ft, inferior 600 ft; value of fire department equipment \$2000; expenses in 1898 \$350; 40 members; bell alarm. Chief engineer, W. C. Jarelin.

WATER SUPPLY—Source, St. Lawrence River and wells. Town clerk, Thos. Hargrave.

Walden, Orange Co., population 3500; fire area 1058 acres; mercantile buildings, brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages, 1 jumper; siamese couplings used; hose fabric, good 1150 ft, rubber good 850 ft, leather inferior 100 ft; value of fire department equipment \$800; value of building occupied \$7000; total ann expenses of department \$200; 106 volunteer members; bell alarm. Chief elected by members, John D. Paret.

WATER SUPPLY—Source, river, brooks and cisterns. Pres, T. D. Barker; village clerk, E. A. Nichols.

Walton, Delaware Co., population 3000; mercantile buildings, wood and brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 900 ft, inferior 150 ft, leather good 250 ft, inferior 300 ft; value of fire department equipment \$3850; value of buildings occupied \$12,000; total ann expenses of department \$907; 102 volunteer members; bell and whistle alarm; 1 hook and ladder company, 3 hose companies. Chief engineer, M. C. Sliter. Chairman of fire com., E. W. Pond.

WATER SUPPLY—Source, spring and brook; system, gravity; 45 hydrants, Matthews; pipe 8 miles, 4 to 10 in dia; 25 valves, Ludlow; quality of water best; pressure 90 pounds; cost to construct \$15,000; ann expenses \$50. Pres, S. Comstock; supt, Julius W. St. John; mayor, John H. Townsend; town clerk, J. S. Euils.

Wappinger's Falls, Dutchess Co., population 5000; Fire department—1 steam fire engine, 2 hand engines, 2 hose carriages; hose rubber cotton, good 500 ft, inferior 600 ft; 2 hoses; 70 volunteer members. Chief engineer, C. W. Clapp.

WATER SUPPLY—Source not given; system, gravity; 1 reservoir; 10 hydrants. Town clerk, J. W. Connell.

Warrensburg, Warren Co., population 1735. Fire department—8 chemical extinguishers.

WATER SUPPLY—Source, brooks fed by springs; system, gravity; 7 hydrants; pipe 6 miles; taps 70; pressure 110

pounds; cost to construct \$5000; int on bonds 6 per cent. Supt, Ira Cole; city clerk, R. G. Jarvis.

Warsaw, Wyoming Co., population 2800; fire area 400 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose, good \$100 ft; value of fire department equipment \$2000; 66 volunteer members, bell alarm. Chief elected by board of trustees, C. T. Watkins.

WATER SUPPLY—Source, springs; system, gravity; 50 hydrants, Ludlow; pipe 4 miles; Ludlow valves; 4 meters; pressure 125 pounds; cost to construct \$40,000; int on bonds 6 per cent. Supt, O. L. Morris; town clerk, N. S. Wells.

Warwick, Orange Co., population 1170; mercantile buildings, brick, 3 stories; private, wood, 2 and 3 stories. Fire department—1 hose carriage, 2 jumpers; siamese couplings used; hose cotton, good 700 ft, leather good 400 ft; value of fire department equipment \$1800; 3 rooms used; total ann expenses of department \$100; 50 volunteer members. Chief elected by members, B. F. Vail.

WATER SUPPLY—Source, surface water; system, gravity; 33 hydrants, Matthews; pipe 4 miles; 118 taps; pressure 72 pounds; cost to construct \$25,000; ann expenses \$100; int on bonds 5 per cent. Supt, W. A. Hulse; town clerk, J. McWilliams.

Waterford, Saratoga Co., population 6000; area 51 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 3 hose carriages; hose good \$100 ft; 1 building used; total membership 61; 2 paid; bell alarm. Chief elected by company appointed by trustees, W. F. Holroyd.

WATER SUPPLY—Source, Hudson River; system, pump-to reservoir and direct; Worthington pumping engines, dy cap 1,000,000 gals; 63 hydrants, Ludlow; pipe 8½ miles, 4 to 10 in dia, Fisher; 56 valves, Eddy, Ludlow; 96 meters. Crown, Hersey, Union; quality of water good; pressure, domestic 70, fire 150 pounds; cost to construct \$75,000; ann expenses \$2500; int on bonds \$4900. Pres, M. C. Powell; supt, W. A. Dennis; mayor, Jeremiah Husted; town clerk, L. D. Van Arnum.

Waterloo, Seneca Co., population 5480. Fire department—2 steam fire engines, 1 hand engine, 1 hook and ladder truck, 4 hose carriages, 1 patrol carriage; hose rubber, good 1700 ft, inferior 500 ft, leather inferior 40 ft; 240 volunteer members; independent hydrant hose, 20 men. Chief engineer, W. A. Gibson.

WATER SUPPLY—Source, Seneca River; system, pumping to standpipe and direct; Worthington pumping engines, dy cap 2,000,000 gals; 60 hydrants, Ludlow; pipe 11 miles, 4 to 14 in dia, Sayre; 25 valves, Ludlow, 3 meters; pressure, domestic 60, fire 80 pounds; water-works owned by company; cost to construct \$150,000; ann expenses \$3000; int on bonds 6 per cent. Pres, Francis Bacon; supt, Geo. Clark; village pres, Alfred S. Allen; town clerk, Jas. E. Batsford.

Watertown, Jefferson Co., population 12,000; fire area 2500 acres; mercantile buildings, brick, 5 and 6 stories; private, wood and brick, 2 and 3 stories; slate and tin roofs; fireworks ordinance. Fire department—2 steam fire engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; hose cotton, good 8500 ft, inferior 2000 ft; 6 hoses; value of fire department equipment \$15,000; value of buildings occupied \$14,000; 2 rented, ann rent \$700, value \$9000; expenses in 1898 \$2729; 120 volunteer members; telegraph alarm; Chief elected by department, J. L. McCarty.

WATER SUPPLY—Source, Black River; system, pumping to reservoir; reservoir cap 6,000,000 gals; Wood pumping engines, dy cap 5,000,000 gals; 500 hydrants; pipe 23½ miles, 4 to 16 in dia; 189 valves, Eddy; 24 meters; quality of water soft; pressure 40 to 100 pounds; water-works owned by city; cost to construct \$300,000; ann expenses \$14,000; int on bonds 8¼ per cent. Pres, J. C. Knowlton; supt, Alphonse Salisbury; mayor, W. F. Porter; town chamberlain, J. C. Lewis.

Waterville, Oneida Co., population 2800; buildings, wood and brick, 1 to 4 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 2 hose carriages; hose good 3000 ft, inferior 250 ft; value of fire department equipment \$6500; value of building occupied \$4000; total ann expenses of department \$450; membership 80, 8 paid; bell alarm. Chief elected by corporation, J. F. Hamill.

WATER SUPPLY—Source not given; system, gravity; reservoir cap 25,000,000 gals; 48 hydrants, Wood; pipe 5 miles; 60 taps; Eddy valves; pressure 90 pounds; cost to construct \$60,430; int on bonds 4 per cent. Pres, Ira D. Brainard; village clerk, Henry Peck.

Watkins, Schuyler Co., population *3000. Fire department—1 steam fire engine, 1 hook and ladder truck; 3 hose carriages; hose rubber, good 1800 ft; 100 volunteers. Chief engineer, Geo. O. Norman.

WATER SUPPLY—Source, lakes, driven wells and 7 cisterns. Town clerk, E. A. Gillett.

Waverly, Tioga Co., population *3000; area 640 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, and brick, 2 stories. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; hose cotton, good 1500 ft, inferior 1000 ft; 150 volunteer members; bell alarm. Chief elected by department, C. W. Jones.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 58,000,000 gals; 25 hydrants, Matthews; pipe 9 miles, 12 to 8 in dia; Wood; Eddy valves, 56; 10 meters, Crown; quality of water good; pressure 80 to 90 pounds; water-works owned by company; cost to construct \$30,000; ann expenses \$1800. Pres. J. T. Sawyer; supt, A. J. Pannatta; mayor, H. J. Baldwin; town clerk, J. F. Shoemaker.

Wayland, Steuben Co., population *900; fire area 640 acres; mercantile buildings, brick, 1 and 2 stories; private, wood, 1½ stories; fireworks ordinance. Fire department—2 chemical extinguishers, 1 hook and ladder truck; value of fire department equipment \$3200; value of building occupied \$1000; total ann expenses of department \$135; 40 volunteer members; bell alarm. Chief engineer, Henry L. Moore; chairmen of fire and water com, B. J. Scott, N. Rauber, H. Rosenkraus.

WATER SUPPLY—Source, wells. Village clerk, C. C. Tinker.

Weedsport, Cayuga Co., population 1950; area 640 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose cotton good 1700 ft, rubber good 300 ft; value of fire department equipment \$8500; total ann expenses of department \$300; membership 70, 2 paid; bell alarm. Chief elected by members, H. D. Brewster.

WATER SUPPLY—Source, canal and creek; reservoirs. Town clerk, H. D. Brown.

Wellsville, Allegany Co., population *5000. Fire department—1 steam fire engine, 1 hand engine (in reserve), 1 hook and ladder truck, 3 hose carriages; hose linen, good 3000 ft; 100 volunteer members. Chief engineer, Wm. C. Clark.

WATER SUPPLY—Source not given; system, gravity and direct pumping; reservoir cap 7,000,000 gals; 31 hydrants, Ludlow; pipe 6 miles; \$10 taps; Ludlow valves; pressure 75 pounds; water-works owned by company; cost to construct \$50,000; int on bonds 6 per cent. Simons and Arnold, E. R. Allen.

West Brighton, Richmond Co. (see New Brighton).

West Nyack, Rockland Co. (see Nyack).

Westfield, Chautauqua Co., population *1994; fire area 480 acres; buildings, wood, 2 and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 5 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose, rubber 1000 ft, leather good 200 ft; value of fire department equipment \$3000; value of building occupied \$3000; total ann expenses of department \$150; total membership 100, volunteers; bell alarm.

WATER SUPPLY—Source, springs; system, gravity; 12 hydrants; pipe 1½ miles, 4 and 6 in dia; pressure 15 pounds; water-works owned by village; cost to construct \$3000; ann expenses \$100. Pres. F. B. Brewer.

West Point, Orange Co., population 1181; buildings, brick, stone and wood, 2 stories; wooden roofs permitted. Fire department—2 steam fire engines, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 1800 ft; 4 horses owned by U. S. Gov't; membership, all U. S. employees or enlisted men; electric alarm; 5 boxes. Chief, Post Quartermaster Capt. Chas. W. Williams.

WATER SUPPLY—Source, mountain stream; system, gravity; 4 reservoirs, cap 68,600,000 gals; 17 hydrants; pipe 7 miles, 4 to 12 in dia; 11 valves, Chapman; filtration, sand and gravel; pressure, domestic 30, fire 70 pounds; water-works owned by U. S. Gov't; ann expenses \$1000. Supt, Capt. Philip M. Price.

West Troy, Albany Co., population 18,500; fire area 856 acres; mercantile buildings, brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—3 steam fire engines, 3 chemical extin-

guishers, 1 hook and ladder truck, 4 hose carriages, 3 hose wagons; hose cotton, good 6750 ft, inferior 1050 ft; 3 horses, value \$900; value of fire department equipment \$18,000; value of buildings occupied \$328,000; total ann expenses of department \$14,840; total membership 191, paid full time 4, paid part time 8, volunteers 184; bell alarm; 1 hook and ladder company, 4 hose companies. Chief engineer, Lewis W. Smith; chairman of fire and water com, S. V. Sturtevant.

WATER SUPPLY—From Green Island Water Co.; 100 hydrants, Eddy; pipe 14 miles, 4 to 16 in dia; valves Eddy; 60 meters; pressure 75 pounds. City clerk, John Cahill.

Whitehall, Washington Co., population *4000; fire area 3840 acres; mercantile buildings, brick, 3 stories; private, wood and brick, 2 and 2½ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 7 hose carriages; siamese couplings used; hose rubber, good 3500 ft, inferior 500 ft; value of fire department equipment \$15,000; value of 4 buildings occupied \$8000; total ann expenses of department \$1900; total membership 158, paid 2; bell alarm. Chief engineer, De Witt C. Smith.

WATER SUPPLY—Source, springs; system, pumping to reservoir; reservoir cap 5,500,000 gals; Davidson pumping engine, dy cap 1,500,000 gals; 58 hydrants, Matthews; pipe 9 miles, 4 to 12 in dia; 45 valves, Eddy, Wood; 18 meters, National, Union, Worthington; pressure, domestic 110, fire 115 pounds; water-works owned by village; cost to construct \$79,000; ann expenses \$4500; int on bonds 4 per cent. Pres. O. F. Davis; supt, C. M. Hotchkiss; village clerk, S. A. Conery.

White Plains, Westchester Co., population *5500; fire area *4500 acres; mercantile buildings, brick and wood, 3 stories; private, wood, brick and stone, 4 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 hand engines, 1 hook and ladder truck, 8 hose carriages; hose rubber, good 1000 ft, leather good 1000 ft; value of fire department equipment \$5000; value of buildings occupied \$18,000; total membership 125, volunteers; bell alarm; 3 engine companies, 1 hook and ladder company. Chief engineer, Chas. A. Matthews; chairman of fire and water com, Stephen W. Smith.

WATER SUPPLY—Source, calson and brick wells; system, pumping to standpipe and direct; standpipe cap 180,000 gals; Worthington pumping engines, dy cap 2,000,000 gals; 85 hydrants, Ludlow; pipe 7½ miles, 4 to 12 in dia, Warren; 46 valves, Ludlow; 125 meters, Thompson, Crown, Union; quality of water excellent, soft; pressure, domestic 85, fire 150 pounds; water-works owned by company; cost to construct \$136,000; int on bonds 6 per cent. Pres. J. V. Clarke; supt, A. L. Fassett; pres of board, Jas. Lockwood; city clerk, F. M. Thompson.

Whitesboro, Oneida Co., population 1500; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, fair 800 ft, leather fair 300 ft; value of fire department equipment and buildings occupied \$5000; total ann expenses of department \$302; total membership 60, paid part time 1, volunteers 59; bell alarm; 2 fire companies. Chief engineer, John Thomas.

WATER SUPPLY—Source, springs; system, gravity; 1 hydrant; pipe 2½ miles; water-works owned by L. L. Wight. Village clerk, G. A. Kirkland.

Whitestone, Queens Co., population 3000; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 double-tank chemical engine on wheels, 1 hook and ladder truck, buckets; hose rubber, good 200 ft, inferior 50 ft; value of fire department equipment \$2300; value of buildings occupied \$3200; total membership 52; bell alarm. Chief engineer, Thos. A. Harris; chairman of fire and water com, David Godley.

WATER SUPPLY—Source, cisterns.

Whitney's Point, Broome Co., population *1100; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 2 hose carriages; hose cotton, good 1400 ft, rubber inferior 300 ft; value of fire department equipment \$2000; value of buildings occupied \$2500; total ann expenses of department \$250; total membership 75, volunteers; bell and whistle alarm. Chief engineer, S. E. Birdsall.

WATER SUPPLY—Source, river and wells. Village clerk, D. L. Maxfield.

Willett's Point, Queens Co.; buildings, wood, 1 and 2 stories. Fire department—1 steam fire engine, 2 hose

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carriages; hose rubber, good 1260 ft; total membership 860; bugle alarm.

WATER SUPPLY—Source, Flushing water-works and cisterns; 14 hydrants; pressure 60 pounds. Town clerk, Maj. W. R. King.

Williamsville, Erie Co., population 880; fire area 640 acres; buildings, wood, 1½ to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage, siamese couplings used; hose linen, good 500 ft, leather good 100 ft, inferior 400 ft; value of fire department equipment \$2000; total ann expenses of department \$350; total membership 60, volunteers; bell alarm. Chief engineer, H. M. Long.

WATER SUPPLY—Source, creek; 2 reservoirs, dy cap 750 barrels.

Windham, Greene Co., population *450; buildings, wood, 2 stories; wooden roofs permitted. No organized fire department—3 hand engines; siamese couplings used; hose leather, good 460 ft, inferior 200 ft; value of fire department equipment \$800; value of building occupied \$50.

WATER SUPPLY—Source, creeks, wells and mill race. Town clerk, A. P. Roach.

Wolcott, Wayne Co., population *2500; mercantile buildings, brick, 2 stories; private, wood, 1½ stories; fireworks ordinance. Fire department—1 horse-power engine, 4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1500 ft; value of fire department equipment \$2500; value of buildings occupied \$800; total membership 90, 85 volunteers; bell alarm. Chief engineer, Henry A. Graves.

WATER SUPPLY—Source, pond and cisterns; 5 reservoirs, cap 800 to 500 barrels each. Pres of village, F. S. Johnson; village clerk, E. A. Wadsworth.

Worcester, Otsego Co., population *1100; mercantile buildings, brick and wood, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 1 hose carriage; hose cotton rubber lined, good 650 ft; value of fire department equipment \$1000; total ann expenses of department \$100; total mem-

bership 40, volunteers; bell alarm. Foreman, Melville Griggs.

WATER SUPPLY—Source, Caryl Lake; system, gravity; 17 hydrants; pipe 6 miles, pressure, domestic 70, fire 90 pounds; water-works owned by company; cost to construct \$84,000; ann expenses \$90; int on bonds 6 per cent. Pres of com, Geo. Hardy; supt, J. T. Hardsall; town det, Wm. Fenn.

Yonkers, Westchester Co., population 35,000; fire area 5120 acres; mercantile buildings, brick, 4 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 hand engines, 4 chemical extinguishers, 2 hook and ladder trucks, 6 hose carriages in use, 1 spare; hose cotton, good 6800 ft, inferior 300 ft, rubber good 1450 ft; value of fire department equipment \$15,000; value of 7 buildings occupied \$60,000; total ann expenses of department \$3600; total membership 400, volunteers; Gamewell alarm. Chief engineer, Jas. McVicar.

WATER SUPPLY—Source, Sprain and Grassy Sprain Brooks; system, pumping to tank, reservoir and direct; reservoir cap 404,000,000 gals; tank cap 40,000 gals; Worthington, Wright pumping engines, dy cap 9,000,000 gals; 15 hydrants, Wood; pipe 36½ miles, 4 to 18 in dia, Fulton, Wood; 248 valves, McLean; 2076 meters, National, Worthington, Union, Hersey; quality of water good; pressure 127 pounds; water-works owned by city; cost to construct \$386,476; ann expenses \$27,068; int on bonds 4 to 7 per cent. Pres of com, R. Eickemeyer; supt, Jos. A. Lockwood; mayor, Jas. Millward; city clerk, Wm. H. Doty.

The following places have no fire protection:

Carmel, Putnam Co., pop. 500. Chemung, Chemung Co., pop. 267. Chester, Orange Co., pop. 800. Euck, Onondaga Co., pop. 804. Highland, Ulster Co., pop. 128. Holland, Erie Co., pop. 400 (buckets and force pump). Marion, Wayne Co., pop. 780. Marlborough, Ulster Co., pop. 2000. Ontario, Wayne Co., pop. 650. Peru, Clinton Co., pop. 550. Pittstown, Rensselaer Co., pop. 7. Pleasantville, Westchester Co., pop. 450. Rockwood, Fulton Co., pop. 234. Shortsville, Ontario Co., pop. 69. Westport, Essex Co., pop. 1000. Williamstown, Oswego Co., pop. 1000. Windsor, Broome Co., pop. 875. Vestal, Broome Co., pop. 100. Victor, Ontario Co., pop. 100. Webster, Monroe Co., pop. 750. Youngstown, Niagara Co., pop. 500.

NORTH CAROLINA.

Asheville, Buncombe Co., population 12,000; fire area 40 acres; buildings, wood and brick, 2 and 3 stories. Fire department—1 hook and ladder truck, 3 hose carriages; hose good 3500 ft; total membership 70, volunteers; Gamewell alarm; street boxes 15. Chief engineer, Jas. P. Sawyer.

WATER SUPPLY—Source, Swannanoa River; system, pumping to standpipe; reservoir cap 800,000 gals; standpipe cap 720,000 gals; Gordon & Maxwell, Worthington pumping engines, dy cap 720,000 gals; 61 hydrants, Ludlow; pipe 15 miles, 4 to 10 in dia, Chattanooga; 50 valves, Ludlow; quality of water good; Hyatt filter; pressure, domestic 60, fire 100 pounds; water-works owned by city; cost to construct \$100,000; ann expenses est \$1800; int on bonds 6 per cent. Supt, J. L. Murray; mayor, C. D. Blanton; city clerk, F. M. Miller.

Charlotte, Mecklenburg Co., population *11,000; fire area 16 blocks; mercantile buildings, brick, 2 to 4 stories; private, wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—3 steam fire engines, 1 hand engine, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; hose rubber, good 3200 ft, inferior 600 ft; 3 hoses; value of fire department equipment \$35,000; total ann expenses of department \$4000; total membership 45, paid call men 14; electric alarm; street boxes 20. Chief engineer, P. F. Asberry.

WATER SUPPLY—Source, springs; system, pumping to standpipe; impounding reservoir cap 10,000,000 gals; Blake pumping engines, dy cap 2,500,000 gals; 100 hydrants; pipe 12 miles, 4 to 12 in dia; valves; meters; pressure, domestic 35 to 100 pounds; water-works owned by company; ann expenses \$1400; int on bonds 6 per cent. Pres or chairman of com, R. J. Brevard; supt, D. P. Hutchison; mayor, F. B. McDowell; city clerk, Fred. Nash.

Clinton, Sampson Co., population 1000; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—2 hand engines, ladders and buckets; hose rubber, good 250 ft; value of fire department equipment \$225; value of buildings occupied \$250; total

ann expenses of department \$30; total membership 30, volunteers; bell alarm. Chief, W. S. Thomson. Mayor, W. S. Thomson.

Concord, Cabarrus Co., population 1964. Fire department—1 hook and ladder truck, 1 hose cart; hose rubber, 500 ft; total membership 18. Chief engineer, E. H. Hall.

WATER SUPPLY—Source, spring; system, pumping to tank; tank cap 30,000 gals; 8 double hydrants; pipe 70 ft; water-works owned by an individual. Supt, P. E. Fritz; town clerk, F. A. Archibie.

Durham, Durham Co., population 7000; fire area 100 acres; mercantile buildings, brick and stone, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 chemical engine on wheels, 1 hook and ladder truck, 4 hose carriages; private hose; siamese couplings used; hose cotton rubber lined, good 2800 ft, inferior 500 ft; 4 hoses, value \$1000; value of fire department equipment \$3500; value of buildings occupied \$500; total ann expenses of department \$150; total membership 75, paid full time 1, volunteers 74; bell alarm; 1 hook and ladder company, 2 hose companies. Chief engineer, Howard E. Heartt; chairman of fire and water com, Thos. L. Peay.

WATER SUPPLY—Source, Eno River; system, pumping to reservoir; reservoir cap 2,000,000 gals; Deane pumping engines, dy cap 2,500,000 gals; 61 hydrants, Coffin; pipe 18 miles, 4 to 12 in dia, McNeal; Chapman valves, 8 meters; pressure, domestic 72, fire 100 pounds; water-works owned by company; cost to construct \$200,000; ann expenses \$2500; int on bonds 6 per cent. Pres and supt, S. Holman; city clerk, G. W. Woodward.

Elizabeth City, Pasquotank Co., population 500; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted, mostly metal; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1000 ft, rubber good 400 ft; 1 hose, value \$200; value of fire department equipment \$400; buildings leased; total ann expenses of department \$300; total

membership 85, paid full time 8, volunteers 82; bell alarm. Chief engineer, Geo. S. Beel.

WATER SUPPLY—Source, river, creek, 2 cisterns; cap of cisterns 20,000 gals.

Enfield, Halifax Co., population 1000; buildings, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 800 ft; value of fire department equipment \$660; value of buildings occupied \$60; total membership 40, volunteers; bell alarm. Chief engineer, J. J. Robertson.

Fayetteville, Cumberland Co., population 47500; buildings, brick and wood. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck; hose cotton, good 1000 ft, rubber good 500 ft, linen good 100 ft; value of fire department equipment \$4000; total ann expenses of department \$860; total membership 60, paid full time 1, paid part time 4, volunteers 55; bell alarm. Chief engineer, J. S. McNeil.

WATER SUPPLY—Source, spring; system, gravity, direct pumping; reservoir cap 6000 gals; Sibley fire pump, water power; 15 hydrants; 3/4 miles pipe, and 8 in pipe through principal streets; pressure 50 pounds; water-works owned by company. Supt, S. W. Tillinghast.

Goldsbrough, Wayne Co., population 45000; fire area 100 acres; buildings, brick and wood, 2 stories; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical engine on wheels, 2 hose carriages; siamese couplings used; hose fabric rubber lined, good 1000 ft, rubber 1000 ft; 2 horses; value of fire department equipment \$10,000; value of building occupied \$5000; total ann expenses of department \$1000; total membership 75, volunteers; bell alarm. Chief engineer, Jas. J. Robinson.

WATER SUPPLY—Source, river; system, pumping to standpipe; Worthington pumping engines, dy cap 1,000,000 gals each; 64 hydrants, Ludlow; pipe 7 1/2 miles, 4 to 12 in dia, McNeal; 29 valves, Ludlow; 3 meters, Worthington; quality of water pure; pressure, domestic 60, fire 150 pounds; cost to construct \$75,000; ann expenses \$3000; int. on bonds 6 per cent. Pres of com, F. R. Dudley; supt, H. P. Dortch; mayor, J. E. Peterson; city clerk, F. H. Bain.

Greensborough, Guilford Co., population 45000; buildings, brick and wood, 2 and 3 stories. Fire department—1 steam fire engine, 1 hand engine, in reserve, 1 chemical engine on wheels, 8 hose carriages; hose cotton, good 2000 ft; value of fire department equipment \$5000; total membership 30; bell alarm. Chief engineer, C. F. Thomas.

WATER SUPPLY—Source, wells and springs; system, pumping to tank; tank cap 100,000 gals; Blake pump, dy cap 1,500,000 gals; 75 hydrants, Mathews; pipe 10 miles, Wood; Eddy valves; pressure, domestic 40, fire 75 pounds; water-works owned by company; cost to construct \$75,000. Pres, T. B. Keogh.

Greenville, Pitt Co., population 41900; buildings, wood, 1 and 2 stories; fireworks ordinance. Fire department—1 hook and ladder truck; total membership 25, volunteers.

WATER SUPPLY—Source, wells.

Henderson, Vance Co., population 3500. Fire department—1 hand engine, 1 hook and ladder truck; hose good 500 ft. Chief engineer, A. W. Schaum.

WATER SUPPLY—Source, creek or Fox Pond; system, pumping to standpipe; standpipe cap 100,000 gals; pumping engines dy cap, 2,000,000 gals; 68 hydrants, pipe 73.5 miles, 4 to 12 in dia; pressure 40 pounds; cost to construct \$80,000. Mayor, T. T. Hecks; town clerk, J. H. Bridges.

Hickory, Catawba Co., population 41800; fire limits. Fire department—Hose, none good; total membership 25, volunteers.

WATER SUPPLY—Source, 1 cistern.

Hillsborough, Orange Co., population 500; fire area 6 acres; buildings, private, stone, 1 story; wooden roofs not permitted; fireworks ordinance; causes of fire investigated. Fire department—1 chemical extinguisher, Ruppick pump; hose large quantity; value of fire department equipment \$1000; bell alarm. Chief engineer, J. Smith; chairman of fire and water com, Col. T. Grayham.

Kinston, Lenoir Co., population 45000; buildings, wood and brick, 2 stories; fireworks ordinance. Fire department—1 chemical engine on wheels, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 600 ft; value of buildings occupied 180; total membership 50, volunteers; night police; bell alarm.

WATER SUPPLY—Source, wells and river. Town clerk, L. McCullen.

Lenoir, Caldwell Co., population 1000; buildings, brick and wood, 3 stories. Fire department—1 hand engine; value of fire department equipment \$125; total membership 12; bell alarm. Chief engineer, G. F. Harper.

WATER SUPPLY—Source, cisterns. Town clerk, J. W. Kirby.

Lincolnton, Lincoln Co., population 41200. Fire department—1 hand engine; hose cotton, good 100 ft; total membership 35, volunteers. Chief engineer, T. H. Hake.

WATER SUPPLY—Source, wells. Town clerk, W. R. Edwards.

Milton, Caswell Co., population 4800. Fire department—1 hand engine, 1 hose carriage; hose linen, good 600 ft; total membership 80, volunteers.

WATER SUPPLY—Source, 2 large cisterns; cap 74,000 gals, 18 private cisterns. Mayor, F. H. Hunt.

Monroe, Union Co., population 42000; buildings, brick and wood, 1 and 3 stories; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carts; hose 1000 ft; 2 horses; total membership 70; bell alarm. Chief engineer, R. V. Houston.

WATER SUPPLY—Source, 6 cisterns; cap 100,000 gals. Town clerk, J. M. Stewart.

Mooresville, Iredell Co. Fire department—1 hook and ladder truck. Pres, C. V. Voils.

WATER SUPPLY—Source, wells.

New Berne, Craven Co., population 7000; fire area city limits; mercantile buildings, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire district; fireworks ordinance. Fire department—3 steam fire engines, 1 chemical engine on wheels, private chemical extinguishers, 2 hook and ladder trucks, 8 hose carriages; hose cotton, good 500 ft, inferior 800 ft, rubber good 500 ft, inferior 1000 ft; 8 horses, value \$1600; value of fire department equipment \$15,000; value of buildings occupied \$4500; total ann expenses of department \$2500; total membership 200, volunteers; bell alarm; 3 engine companies, 2 hook and ladder companies. Chief engineer, E. M. Pavie; chairman of fire and water com, Wm. Ellis.

WATER SUPPLY—Source, artesian wells; system, direct pumping; Worthington pumping engines, dy cap 1,000,000 gals; pipe 2 miles, 8 in dia; Ludlow valves; pressure, domestic 40, fire 100 pounds; water-works owned by A. R. Semmon. Mayor, R. D. Williams; city clerk, Silas Fulcher.

Oxford, Granville Co., population 48900. No organized fire department; 1 hook and ladder truck.

WATER SUPPLY—Source, wells. Mayor, L. G. Smith; Town clerk, F. B. Hays.

Plymouth, Washington Co., population 1886; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine; hose cotton, 200 ft, rubber good 200 ft; value of fire department equipment \$1500; total membership 85, volunteers; bell alarm. Chief engineer, E. R. Latham.

WATER SUPPLY—Source, river and wells. Town clerk, J. F. Ayers.

Raleigh, Walke Co., population 414,500; fire area 1440 acres; mercantile buildings, wood and brick, 2 to 4 stories; private, wood, 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 2 chemical engines on wheels, 2 hook and ladder trucks, 5 hose carriages, hose cotton, good 700 ft, rubber good 2100 ft, inferior 200 ft, leather 500 ft; 5 horses; value of fire department equipment \$30,000; total ann expenses of department \$3000; total membership 200, volunteers; bell and Gamewell alarm; 11 street boxes. Chief engineer, E. B. Engelhard.

WATER SUPPLY—Source, Walnut Creek; system, pumping to reservoir, standpipe and direct; 4 Smith, Vaile pumping engines, dy cap 4,000,000 gals; 128 hydrants, Mathews; pipe 18 miles, 4 to 14 in dia, Wood; 65 valves, Eddy; 25 meters, Crown; quality of water good, Hyatt filter; pressure, domestic 50 to 75, fire 100 pounds; water-works owned by company; cost to construct \$175,000. Pres, Julius Lewis; supt, E. B. Engelhard; mayor, A. A. Thompson; city clerk, C. W. Lambeth.

Reidsville, Rockingham Co., population 4000; buildings (wood buildings not permitted in business section), brick, 2 to 3 stories; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 hose carriages; hose cotton, good 1500 ft; value of fire department equipment \$15,000; members paid by year. Chief engineer, J. F. Stultz.

WATER SUPPLY—Source, cisterns. Town clerk, M. A. Allen.

Salem, Forsyth Co., population 48000; buildings, brick

NORTH CAROLINA—Continued.

and wood, 1 and 5 stories; wooden roofs permitted; fire-works ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 hand engines, 3 hose carriages; hose cotton, 1200 ft, rubber 1000 ft, leather good 50 ft; total membership 22; bell alarm. Chief engineer, F. C. Menning.

WATER SUPPLY—Source, 2 wells; system, pumping to reservoir; reservoir cap 450,000 gals; Worthington pumping engines, dy cap 150,000 gals; 37 hydrants; pipe 3 miles, 2 to 6 in dia. Wood; 80 meters; pressure, 80 pounds; water-works owned by company; cost to construct \$16,500; ann expenses \$150; int on bonds 6 per cent. Pres, Frank H. Fries; supt, C. A. Fogle; town clerk, L. N. Clinard.

Salisbury, Rowan Co., population 4500; fire area 740 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 hand engines, 1 chemical engine on wheels, 1 hook and ladder truck, 3 hose carriages; hose 1000 ft; value of fire department equipment \$3000; rent of building occupied \$100; total membership 100, volunteers; bell alarm. Chief, Alex. Parker.

WATER SUPPLY—Source, springs; system, pumping to standpipe and direct; 2 Worthington pumping engines, dy cap 2,000,000 gals; 61 hydrants, Ludlow; pipe 7 miles, 6 to 12 in dia; quality of water good, will be filtered; pressure, domestic 40, fire 100 pounds; water-works owned by company; cost to construct \$100,000; int on bonds 6 per cent. Supt, E. B. Neave; mayor, Chas. D. Crawford; city clerk, D. R. Julian.

Statesville, Iredell Co., population 2000; buildings, wood and brick. Fire department—1 steam fire engine, 2 hose carriages; hose rubber, good 1000 ft; value of fire department \$3000; value of building occupied \$1500.

WATER SUPPLY—Source, cisterns, dy cap 60,000 gals.

Tarboro, Edgecombe Co., population 2500. Fire department—1 hand engine, 1 chemical engine on wheels, 6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 600 ft; total membership 175, volunteers.

WATER SUPPLY—Source, Hendrick's Creek; system, pumping to tank; tank cap 20,000 gals; Worthington pumping engines, dy cap 600,000 gals; 15 hydrants; pipe 3000 ft, 4 and 5 in dia.

Warrenton, Warren Co., population 1800. Fire department—1 hook and ladder truck; total membership 30, volunteers.

Washington, Beaufort Co., population 2000. Fire department—1 steam fire engine, 4 hand engines, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 1000 ft; leather 1900 ft; total membership 175, volunteers. Chief engineer, E. S. Hoyt.

WATER SUPPLY—Source, Pamlico River and artesian wells. Mayor, John H. Small; town clerk, J. A. Burgess.

Wilmington, New Hanover Co., population 25,000; fire area 400 acres; mercantile buildings, brick, 3 and 5

stories; private, wood, 2 stories; wooden roofs sometimes permitted; fireworks ordinance. Fire department—3 steam fire engines, 8 hook and ladder truck, 1 aerial truck, 5 hose carriages; hose cotton, good 3500 ft, inferior 500 ft; 14 horses, value \$3500; value of fire department equipment \$14,000; value of buildings occupied \$10,000; total ann expenses of department \$11,000; total membership 250, paid full time 12; Gamewell alarm; 19 street boxes. Chief engineer, Martin Newman; chairman of fire and water com, John J. Fowler.

WATER SUPPLY—Source, Cape Fear River; system, pumping to standpipe and direct; Worthington pumping engines, dy cap 8,000,000 gals; 108 hydrants, public, 2 private, Chapman; pipe 18½ miles, Warrea, Wood, Gloucester; 61 valves, Chapman; 200 meters; quality of water fair; pressure, domestic 25 to 50, fire 75 to 100 pounds; water-works owned by company; cost to construct \$191,000; ann expenses \$7300. Pres, J. F. Divine; supt, John C. Chase; mayor, John J. Fowler; city clerk, W. A. Willson.

Wilson, Wilson Co., population 3000; fire area 25 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 950 ft, inferior 50 ft; value of fire department equipment \$3000; value of buildings occupied \$3000; total ann expenses of department \$3500; total membership 20, paid part time 1; bell alarm. Chief engineer, R. G. Briggs.

WATER SUPPLY—Source, 4 cisterns, dy cap 48,000 gals. Mayor, Geo. D. Green.

Winston, Forsyth Co., population 9000; fire area 4 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 7 chemical extinguishers, 2 jumpers; hose rubber, good 800 ft, inferior 200 ft; 8 horses, value \$550; value of fire department equipment \$5000; value of buildings occupied \$1000; total ann expenses of department \$500; total membership 20, paid part time. Chief engineer, W. Keit; chairman of fire and water com, A. J. Gale.

WATER SUPPLY—Source, wells; system, pumping to reservoir; reservoir cap 1,000,000 gals; Worthington water power pump, dy cap 280,000 gals; 45 hydrants, Mathers; pipe 4½ miles, 4 to 10 in dia. Wood; valves Eddy; 50 meters; pressure, domestic 35, fire 15 to 45 pounds; water-works owned by company; cost to construct \$52,000; ann expenses \$1027; int on bonds 6 and 8 per cent. Supt, Geo. W. Hinchaw; mayor, D. P. Mast; town clerk, E. H. Wilson.

The following places have no fire protection: Beilington, Franklin Co., population 800. Hendersonville, Henderson Co., population 2500. Lenoirville, Franklin Co., population 650. Rockingham, Richmond Co., population 1000. Rocky Mount, Edgecombe Co., population 1000. Scotland Neck, Halifax Co., population 1000. Wadesborough, Anson Co., population 1500. Waynesville, Haywood Co., population 800. Weld: Halifax Co., population 1800.

NORTH DAKOTA.

Bismarck, Burleigh Co., population 5000; buildings, brick and wood, 2 and 3 stories. Fire department—7 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 2000 ft; value of fire department equipment \$7400; value of building occupied \$2000; total ann expenses of department \$3500; total membership 150, paid full time 2; bell alarm. Chief engineer, L. U. Griffin.

WATER SUPPLY—Source, Missouri River; system, pumping to reservoirs; 2 reservoirs, cap 2,000,000 gals; Deane pumping engines, dy cap 3,000,000 gals; pipe 6 miles, Wood; 24 meters; pressure 65 pounds; water-works owned by company; cost to construct \$110,000; int on bonds 6 per cent. Pres, E. H. Bly; city clerk, E. H. Barrett.

Devil's Lake, Ramsey Co., population 1000; buildings, wood, 1½ stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose 1500 ft; bell alarm. Chief engineer, C. W. Kelley.

WATER SUPPLY—Source, 6 cisterns, cap 225 barrels each. Mayor, R. L. Cleveland; town clerk, C. M. Fisher.

Fargo, Cass Co., population 10,000; fire area 900 acres; mercantile buildings, brick, 2 to 4 stories; private, wood and brick, 2 stories; wooden roofs permitted in some locations. Fire department—8 chemical extinguishers, 2 hook and ladder trucks, 4 hose carriages, 1 hose wagon;

hose cotton, good 1500 ft, inferior 500 ft, rubber good 200 ft, inferior 500 ft; 2 horses, value \$500; value of fire department equipment \$3000; value of buildings occupied \$3000; total ann expenses of department \$3000; total membership 100, paid full time 2, paid part time 1; electric alarm; 40 street boxes; 1 hook and ladder company, 2 hose companies. Chief engineer, H. J. Rusch; chairman of fire com, E. C. Geary.

WATER SUPPLY—Source, Red River of the North; system, direct pumping from filter basin; Holly, Gaski pumping engines, dy cap 2,500,000 gals; 54 hydrants, Holly; pipe 7½ miles, 4 to 12 in dia, Shickle, H. & H.; 3 valves, Chapman; 150 meters, Hersey, Worthington; quality of water hard; pressure, domestic 35, fire 100 to 110 pounds; water-works owned by company; cost to construct \$25,000; ann expenses \$12,000; int on bonds 6 per cent. Pres of com, C. Sweatt; supt, Chas. H. Porrett; mayor, Seth Newman; city clerk, A. S. Shotwell.

• **Grand Forks**, Grand Forks Co., population 6000; fire area 10 acres; mercantile buildings, brick, stone and iron, 3 to 5 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 chemical engine on wheels, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 2000 ft, inferior 2000 ft; value of fire department equipment \$3000; value of buildings occupied \$7800; total ann expenses of department \$1500; total membership 144, paid part time 1,

volunteers 143; Gamewell alarm; street boxes 6; 1 extinguisher company, 1 hook and ladder company, 4 hose companies. Chief engineer, E. H. Mix; chairman of fire and water com, John Cummings.

WATER SUPPLY—Source, Red Lake River; system, direct pumping; Blake and other pumping engines, dy cap 4,000,000 gals; 48 hydrants, Ludlow; pipe 6 miles, 4 to 14 in dia; 50 valves, Ludlow; 24 meters, Worthington & Hersey; quality of water good; pressure, domestic 80, fire 80 pounds; cost to construct \$75,000; ann expenses \$6000; int on bonds 7 per cent. Pres of com, P. McDowell; city engineer, W. S. Russell; mayor, Alex. Griggs; city auditor, A. C. Mather.

Jamestown, Stutsman Co., population *4000; buildings, brick and wood, 2 stories. Fire department—2 chemical engines on wheels, 4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 900 ft, value of fire department equipment \$3000; total ann expenses of department \$375; total membership 80, volunteers; bell alarm. Chief engineer, J. T. Vennum.

WATER SUPPLY—Source, artesian wells; system, gravity; 16 hydrants, Holly; pipe 1 mile, 4 to 8 in dia; pressure, domestic 90 pounds; water-works owned by city; cost to construct \$11,000; ann expenses \$100; int on bonds 7 per cent. Supt, John F. Vennum; mayor, B. W. Fuller; city clerk, Andrew Blewitt.

Larimore, Grand Forks Co., population 1080; buildings, wood, 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 1000 ft; total membership 30, volunteers. Chief engineer, A. D. Bangham.

WATER SUPPLY—Source, wells and cisterns; dy cap of cisterns, 54,400 gals. Mayor, W. H. Fellows; city clerk, E. R. Mory.

Lisbon, Ransom Co., population 2000; fire area 400 acres; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 chemical engines on wheels, 1 hook and ladder truck, 15-barrel water tank on wheels; hose rubber, good 400 ft; value of fire department equipment \$2500; value of buildings occupied \$600; total ann expenses of department \$100; total membership 30, volunteers; 2 engine companies. Chief engineer, Frank Russell.

Mandan, Morton Co., population *2000; buildings, brick and wood, 1 to 3 stories. Fire department—1 hook

and ladder truck, 2 hose carriages; hose rubber, good 2000 ft, inferior 400 ft; value of fire department equipment \$3500; total ann expenses of department \$1000; total membership 50, volunteers; electric alarm connects with steam whistle. Chief engineer, E. C. Rice.

WATER SUPPLY—Source, Heart River; system, direct pumping; Worthington pump; 10 hydrants; pipe 1½ miles, 4 in dia; Ludlow valves; pressure 140, fire pounds; water-works owned by town; cost to construct \$6000; ann expenses \$25. Supt, E. C. Rice; town clerk, J. McGinniss.

Mayville, Traill Co., population 2000; fire area 640 acres; buildings, wood, 1 and 1½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 700 ft, inferior 50 ft; value of fire department equipment \$2500; value of buildings occupied \$6000; total ann expenses of department \$150; total membership 32, volunteers; bell alarm. Chief engineer, Benj. P. Welch; chairman of fire and water com, N. D. Nelson.

WATER SUPPLY—Source, artesian wells; 4 cisterns, cap 800 barrels. Town clerk, H. Grenager.

Park River, population 700; fire area 4 blocks; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 800 ft; value of fire department equipment \$3000; value of buildings occupied \$500; total membership 30, volunteers. Chief engineer, Sol. H. Bailey.

Wahpeton, Richland Co., population *2500; mercantile buildings, brick and wood; private, wood, 2 and 3 stories. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose 3000 ft; total membership 100, volunteers; electric and bell alarm. Chief engineer, N. E. Rice.

WATER SUPPLY—Source, Red River of the North; system, direct pumping; Worthington pumping engines, dy cap 1,000,000 gals; 28 hydrants; pipe 5 miles, 4 to 12 in dia; 12 valves, Ludlow; 2 meters, Hersey; quality of water good; pressure, domestic 40, fire 150 pounds; water-works owned by company; cost to construct \$78,500; ann expenses \$6000; int on bonds 6 per cent. Pres, W. A. Seely; supt, E. H. Bishop; mayor, A. Micksche; city clerk, Chas. Bache.

The following place has no fire protection: Carrington, Foster Co., population 500.

OHIO.

Ada, Hardin Co., population *2500. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck; 2 hose carriages; hose good 1400 ft; total membership 60, volunteers. Chief engineer, J. W. Karode. **WATER SUPPLY**—Source, 9 cisterns. Town clerk, T. J. Rutledge.

Akron, Summit Co., population *80,000; fire area 44 acres; mercantile buildings, brick and stone, 2 stories; private, wood, 1½ to 4 stories; wooden roofs permitted; fireworks ordinance. Fire department—4 steam fire engines, 1 hook and ladder truck, 4 hose carriages, hose linen good 900 ft, rubber good 5800 ft; 17 horses; value of fire department equipment \$40,000; value of 4 buildings occupied \$25,000; total ann expenses of department \$35,000; total membership 73, paid full time 21, paid part time 52; telegraph alarm. Chief engineer, J. Maunderbach.

WATER SUPPLY—Source, lake and wells; system, pumping to reservoir; Worthington pumping engines, dy cap 5,000,000 gals; 208 hydrants, Mathews; pipe 23 miles, 8 to 16 in dia, Lake Shore; valves Chapman; 80 meters; quality of water good; pressure 30 to 90 pounds; water-works owned by company; cost to construct \$250,000; ann expenses \$8000; int on bonds 6 per cent. Pres of com, Frank Adams; supt, E. A. Lawton; mayor, Wm. Miller; city clerk, Newton Ford.

Alliance, Stark Co., population *9000; buildings, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 8 chemical extinguishers, 2 hook and ladder trucks, 8 hose carts; hose rubber, good 1760 ft; value of fire department equipment \$3000; total ann expenses of department \$4000; total membership 60, paid full time 1, paid part time 59; bell alarm. Chief engineer, C. A. Goddard.

WATER SUPPLY—Source, Mahoning River; system, pumping to standpipe and direct; Worthington pumping engines, dy cap 1,500,000 gals; 69 hydrants, Coffin; pipe 2½ miles, 4 to 12 in dia, Warren; 25 valves, Coffin, Ludlow; 25 meters, National; quality of water good; settling basin; pressure, domestic 75, fire 100 pounds; water-works

owned by company; cost to construct \$30,000; int on bonds 6 per cent. Pres of com, David Runkle; supt, J. C. Reed; mayor, J. M. Stillwell; city clerk, Thos Caselman.

Amherst, Lorain Co., population 2250. Fire department—1 hand engine, 1 hose carriage; hose rubber and leather, good 800 ft; total membership 60, volunteers. Chief engineer, H. C. Smith.

WATER SUPPLY—Source, 6 cisterns. Town clerk, E. A. Steivold.

Andover, Ashtabula Co., population 1000; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—Several private chemical extinguishers, force pumps and hose.

WATER SUPPLY—Source, wells. Mayor, C. H. Sargent.

Ansonia, Darke Co., population 1000; buildings, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft; value of fire department equipment \$2000; value of buildings occupied \$5000; total membership 60, volunteers; bell alarm. Chief engineer, O. F. Johnson; chairman of fire and water com, John Gerlach.

Antwerp, Paulding Co., population 1800; fire area 2000 acres; buildings, brick and wood, 1 to 3 stories. Fire department—3 hand engines, 2 hose carriages; hose rubber, good 700 ft, inferior 250 ft; value of fire department equipment \$3500; value of building occupied \$1500; total ann expenses of department \$75 (1885); total membership 30, volunteers; bell alarm. Chief engineer, J. L. Pocock.

WATER SUPPLY—Source, 10 cisterns, cap 15,000 barrels; ann expenses \$25.

Ashland, Ashland Co., population 4000. Fire department—1 steam fire engine, hook and ladder truck, 3 hose carriages; hose rubber, good 1200 ft, leather inferior 300

OHIO—Continued.

ft; total membership 65, volunteers. Chief engineer, P. A. Myers.

WATER SUPPLY—Source, 16 cisterns. Town clerk, Frank Morran.

Ashtabula, Ashtabula Co., population 10,000; fire area 8½ square miles; mercantile buildings, brick and wood, 3 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted. Fire department—3 reserve steam fire engines, 1 reserve hand engine, 4 chemical extinguishers, 2 hook and ladder trucks, 6 hose carriages; 2 hose wagons; hose cotton, good 1000 ft, inferior 500 ft, rubber good 8000 ft, inferior 800 ft; value of fire department equipment est \$18,000; value of buildings occupied \$3000; total ann expenses of department \$3500; total membership 118, paid by the hour; bell alarm. Chief engineer, John C. Crosby; chairman fire and water com, F. E. Henry.

WATER SUPPLY—Source, Lake Erie; system, pumping to reservoir and standpipe; 2 Worthington pumping engines, dy cap 3,000,000 gals; 100 hydrants, Ludlow; pipe 12½ miles, 4 to 14 in dia, Addyson; 44 valves, Ludlow; 21 meters, Crown; quality of water fine; filtration sand; pressure 60 pounds; water-works owned by company; cost to construct \$180,000; int on bonds 6 per cent. Pres of com, Theo. Hall; supt, O. B. Clark; mayor, F. C. Moore; village clerk, S. R. Newberry.

Athens, Athens Co., population 3000; mercantile buildings, brick, 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck. Town clerk, C. R. Sheldon.

Barnesville, Belmont Co., population 8400, fire area 100 acres; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in limits; fireworks ordinance. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft, inferior 300 ft; value of fire department equipment \$2000; total ann expenses of department \$35; total membership 100, volunteers; bell alarm. Chief engineer, Geo. E. Hilles.

WATER SUPPLY—Source, 18 cisterns, dy cap 10,800 gals. Town clerk, H. E. Barnes.

Batavia, Clermont Co., population 1015; buildings, wood, 1 and 3 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber good 400 ft; value of fire department equipment \$800; total membership 60, volunteers; bell alarm.

WATER SUPPLY—Source, cisterns

Bellaire, Belmont Co., population 8325; mercantile buildings, brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck; 4 hose carriages; hose rubber, good 3000 ft, inferior 1800 ft; value of fire department equipment \$28,000; value of 4 buildings occupied \$3000; total ann expenses of department \$58,000; total membership 184, volunteers 120; bell alarm.

WATER SUPPLY—Source, Ohio River; system, pumping to reservoir and direct; reservoir cap 3,000,000 gals; Lowry, Epping C. & Co. pumping engines, dy cap 5,000,000 gals; 22 hydrants, Lowry, Mathews; pipe, Cassin, 10 miles, 8 to 30 in dia, Wood; valves, Wood, Eddy; 6 meters, Union; quality of water fair; pressure 65 pounds; water-works owned by city; cost to construct \$180,000; ann expenses \$7,000; int on bonds 6 per cent. Pres of com, Geo. Walker; supt, H. G. Wilson; mayor, Samuel McGowan; city clerk, John R. Gow.

Bellefontaine, Logan Co., population 4900; mercantile buildings, brick, 3 stories; private, wood, 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1400 ft, inferior 800 ft; 2 hoses, value \$500; value of fire department equipment \$5000; total ann expenses of department \$1800; total membership 11, paid full time 1, paid part time 2, paid \$1.50 per trip 8. Chief, C. F. Martin.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 11,000,000 gals; 72 hydrants, Mathews; pipe 7 miles; 72 valves, Eddy; 3 meters; pressure 60 pounds; water-works owned by town; cost to construct \$80,000; ann expenses \$800; int on bonds 6 per cent. Supt, C. F. Martin.

Bellevue, Huron Co., population 2800; fire area 400 acres; buildings, wood, 3 stories; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 2 hose carriages; hose cotton, good 500 ft, rubber good 1000 ft, inferior 750 ft; value of fire

department equipment \$6500; value of building occupied \$6000; total membership 60, volunteers, paid part-time 1; bell alarm. Chief engineer, H. E. Basford.

WATER SUPPLY—Source, surface water; system, pumping to standpipe; reservoir cap 100,000,000 gals; 2 Knowles pumping engines, dy cap 1,080,000 gals; 18 hydrants, Flower; 7 miles pipe, 4 to 10 in dia, Wyckoff, Lake Shore; 11 valves, Flower; quality of water good; pressure 18 pounds; water-works owned by city; cost to construct \$60,000; ann expenses \$1900; int on bonds 5 per cent. Pres of com, W. H. Eigrich; supt, J. A. Dempsey; mayor, Dr. Landerman; town clerk, E. D. Heale.

Berea, Cuyahoga Co., population 8000; buildings, brick, frame and stone, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 100 ft, rubber good 100 ft, value of fire department equipment \$800; value of buildings occupied \$5000; total ann expenses of department \$50; total membership 35, volunteers; bell alarm. Chief engineer, W. Hermlston.

WATER SUPPLY—Source, river and tank. Town clerk, C. F. Lane.

Bluffton, Allen Co., population 1500; mercantile buildings, main street, brick, 2 stories; private, wood 1½ stories; wooden roofs permitted. Fire department—1 hand engine, 3 small chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft, rubber good 50 ft, inferior 180 ft; value of fire department equipment \$1200; value of buildings occupied \$800; bell alarm. Chief engineer, Jos. M. Mumma; chairmen of fire and water com, L. J. Siddall.

WATER SUPPLY—Source, 2 cisterns, cap 885 barrels.

Bolivar, Tuscarawas Co., population 600; fire area 300 acres; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine; hose rubber, good 375 ft; value of fire department equipment \$400; total membership 50, volunteers; bell alarm. Chief engineer, W. E. Lash.

WATER SUPPLY—Source, canal.

Bowling Green, Wood Co., population 2500; buildings, brick and wood, 1½ to 3 stories. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1250 ft; value of fire department equipment \$2000. Chief engineer, G. W. Gaghan.

WATER SUPPLY—Source, wells and cisterns. Mayor, Andrew J. Means; town clerk, E. H. Selkirk.

Brooklyn, Cuyahoga Co., population 4000. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 2 hose carts; hose good 1800 ft; value of fire department equipment \$1200; total membership 20, volunteers; bell alarm.

WATER SUPPLY—Source; Cleveland water-works through meter; Ludlow hydrants; pipe 8 miles, 4 to 8 in dia, Lake Shore; Ludlow valves; 47 meters, Worthington; pressure 60 pounds; water-works owned by village; cost to construct \$14,000; int on bonds 6 per cent. Pres of com, S. Trumbull; mayor, F. E. Bitt; town clerk, H. M. Farnsworth.

Bryan, Williams Co., population 4000. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 1500 ft; inferior 500 ft; 2 hoses; total membership 28, 2 paid full time, 80 paid part time.

WATER SUPPLY—Source, fountains, 1 reservoir, 30 cisterns. Mayor, John W. Nelson; city clerk, Silas Peoples.

Bucyrus, Crawford Co., population 6000. Fire department—1 steam fire engine, 2 hook and ladder trucks; hose good 8000 ft; total membership 31, paid full time 4, minute men 17. Chief engineer, C. Schell.

WATER SUPPLY—Source, well; system, direct pumping; M. Walker pumping engines, dy cap 3,000,000 gals; 16 hydrants, Holly; pipe 12 miles; Galva valves; pressure, domestic 40, fire 80 pounds; water-works owned by company; cost to construct \$60,000; ann expenses \$600; int on bonds 6 per cent. Pres, J. B. Gormley; supt, Dorsey B. Smith.

Cadiz, Harrison Co., population 2000; fire area 180 acres; mercantile buildings, wood and brick, 3 stories; private, wood and brick, 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1400 ft, inferior 800 ft; value of fire department equipment \$7000; total ann expenses of department \$150; total membership 40; paid part time 4, volunteers; bell alarm. Chief engineer, J. C. Glover; chairman of fire and water com, Albert McFadden.

WATER SUPPLY—Source, 7 cisterns, cap 3700 barrels. Town clerk, W. H. Lucas.

Caledonia, Marion Co., population *972; buildings, brick and wood, 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber good 1000 ft; value of fire department equipment \$5000; total ann expenses of department \$150 (1898); total membership 62, volunteers; bell alarm. Chief engineer, Frederick Busch.

WATER SUPPLY—6 reservoirs, cap 800 barrels; 1 hydrant. Town clerk, L. M. Hipscher.

Cambridge, Guernsey Co., population *8600; fire area 560 acres; mercantile buildings, brick, 1 and 2 stories; private, wood and brick, 1 story; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 2 hook and ladder trucks, 2 hose carriages; siamese couplings used; hose cotton, good 1500 ft, rubber inferior 800 ft; value of fire department equipment \$3000; total ann expenses of department \$800; total membership 120, paid 1; bell alarm. Chief engineer, F. M. Raymond.

WATER SUPPLY—Source, creek; system, pumping to 9 cisterns; pumping engine dy cap 100 to 150 barrels; town clerk, J. J. Lee.

Canal Dover, Tuscarawas Co., population *8500. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose good 1500 ft; total membership 90, volunteers. Chief engineer, J. C. Shroop.

WATER SUPPLY—Source, Ohio Canal, mill race and Tuscarawas River; 9 cisterns, cap 600 barrels each. Mayor, C. Shaler; town clerk, E. Ameck.

Canal Fulton, Stark Co., population 1196; mercantile buildings, brick and wood, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 hose carriages; siamese couplings used; hose cotton, good 800 ft, rubber 600 ft; value of fire department equipment \$5000; value of building occupied \$800; total ann expenses of department \$800; total membership 40, paid 8; bell alarm. Chief engineer, Chas. Sorn, Sr.

WATER SUPPLY—Source, canal and river, 8 cisterns, dy cap 2000 gals. Town clerk, Henry Murphy.

Canton, Stark Co., population *29,000. Fire department—2 steam fire engines, 1 chemical engine on wheels, 1 hook and ladder truck, 2 hose carriages, 5 hose reels; hose rubber, good 5000 ft, inferior 1000 ft; 3 horses; total membership 267, paid full time 9, paid part time 248.

WATER SUPPLY—Source, Mimsbillen Creek and Myers Lake; system, direct pumping; 2 Worthington pumping engines, dy cap 5,000,000 gals; 242 hydrants, Holly, Mathews, Galvin; pipe 30 miles, 8 to 16 in dia, Lake Shore; 211 valves, Ludlow; quality of water good; pressure, domestic 65, fire 120 pounds; water-works owned by city; cost to construct \$300,000; ann expenses \$8000; int on bonds 5 per cent. Pres of com, M. J. Hogan; supt, L. B. Ohliger; mayor, J. F. Blake; city clerk, H. S. Shaub.

Cardington, Morrow Co., population 1500; fire area 150 acres; mercantile buildings, wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted. Fire department—1 steam fire engine, 10 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1800 ft, inferior 200 ft; value of fire department equipment \$7000; value of buildings occupied \$1000; total membership 30, volunteers paid for actual service; 1 engine company, 1 hook and ladder company, 2 hose companies. Chief, T. W. Long; chairman of fire and water com, S. A. Wood.

WATER SUPPLY—Source, wells and cisterns.

Carey, Wyandot Co., population 1600; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted, but seldom used. Fire department—1 hook and ladder truck, buckets; value of fire department equipment \$600; total membership 40, volunteers; bell alarm. Chief, T. W. McClure; chairman of fire and water com, Aaron Ryder.

WATER SUPPLY—Source, stream, wells and cisterns. Town clerk, Henry Hart.

Cedarville, Greene Co., population 1260. Fire department—1 steam fire engine, 1 hand engine, 2 hose carts; hose 1000 ft.

Cellina, Mercer Co., population 1845; buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber good 800 ft; inferior 100 ft; 8 horses; value of fire department equipment \$3000; total ann expenses of department \$100; total membership 50, volunteers; bell alarm.

WATER SUPPLY—Source, 12 cisterns. Town clerk, C. C. Gable.

Chagrin Falls, Cuyahoga Co., population *1700.

Fire department—1 hose carriage, 1 force pump; hose rubber good 1000 ft. Town clerk, A. E. Smith.

Chardon, Geauga Co., population 1600; fire area 640 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted on dwellings; fireworks ordinance. Fire department—2 hand engines, 8 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 800 ft, inferior 200 ft; total membership 40, paid part time; bell alarm. Chief engineer, E. D. King; chairman of fire and water com, E. M. Latimer.

Chicago Junction, Huron Co., population *1000; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 900 ft, inferior 800 ft; 2 horses; total membership 40, volunteers; bell alarm. Chief engineer, H. M. Sugler.

WATER SUPPLY—Source, cisterns; system, gravity and pumping; 2 reservoirs; pumping engines dy cap 300,000 gals; 12 hydrants; pipe 1 mile; 10 valves; water-works owned by B. & O. R. R. Co. Mayor, D. N. Carpenter; town clerk, J. J. Denison.

Chillicothe, Ross Co., population *13,000; fire area 1450 acres; mercantile buildings, brick, 3½ stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 1 combination ladder truck with hose reel; 2 hose carriages; hose good 2500 ft; 5 horses; value of fire department equipment \$43,000; value of 8 buildings occupied \$12,000; total ann expenses of department \$6500; total membership 6, paid full time; telegraph alarm; 23 street boxes. Chief engineer, Dan Hammel.

WATER SUPPLY—Source, well on bank Sciota River; system, pumping to reservoir; reservoir cap 8,500,000 gals; 2 Worthington pumping engines, dy cap 8,500,000 gals; 125 hydrants, Mathews; pipe 23 miles, 4 to 16 in dia; Cin. & Newport; Eddy valves; 20 meters, Crown, Empire, Worthington; pressure 95 pounds; water-works owned by company. Pres, Wm. Poland; supt, F. A. Stacey; city clerk, C. A. Malone.

Cincinnati, Hamilton Co., population 850,000; fire area 24 sq. miles; mercantile buildings, brick, stone and iron, 1 to 10 stories; private, brick, stone and wood, 2 to 4 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—28 steam fire engines, 2 chemical engines on wheels, 16 chemical extinguishers, 10 hook and ladder trucks, 2 aerial trucks, 40 hose carriages; hose cotton, good 37,500 ft, rubber good 2500 ft; 128 horses; total ann expenses of department \$419,400; total membership 306, paid full time; Gamewell alarm; 325 street boxes. Fire marshal, W. H. Hughes.

WATER SUPPLY (report of 1898)—Source, Ohio River; system, pumping to reservoirs and tanks; 2 reservoirs, cap 6,000,000 gals; pumping engines, dy cap 73,000,000 gals; 1000 hydrants; pipe 24½ miles, 4 to 40 in dia; 1280 meters; pressure, domestic 45 pounds; water-works owned by city; cost to construct \$7,847,895; ann expenses \$273,564; int on bonds 6 to 7 3/10 per cent. Supt, A. G. Moore; city clerk, E. Henderson.

Circleville, Pickaway Co., population 10,000; fire area 300 acres; mercantile buildings, brick, 3 stories; private, wood, 1 to 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 8 hose carriages; hose cotton, inferior 800 ft, rubber good 1500 ft, inferior 200 ft; 4 horses; value of fire department equipment \$3500; value of building occupied \$10,000; total ann expenses of department \$3000; total membership 19, paid full time 4, paid part time 15; telephone alarm; 15 street boxes. Chief engineer, J. M. Baer; chairman of fire and water com, Henry Hirt.

WATER SUPPLY—Source, Darby Creek; system, pumping to standpipe and direct; storage reservoir, cap 14,000,000 gals; Holly pumping engines, dy cap 4,000,000 gals; 100 hydrants, Ludlow; pipe 14 miles, 6 to 16 in dia, Louisville; quality of water good; filter galleries; pressure, domestic 80 to 90, fire 120 to 140 pounds; water-works owned by company; cost to construct \$170,000; ann expenses \$25,000; int on bonds 6 per cent. Pres, C. C. Pomeroy; supt and mayor, W. E. Bolin; city clerk, R. T. Dresbach.

Cleveland, Cuyahoga Co., population *225,005; fire area 1400 acres; mercantile buildings, brick and stone, 2 to 10 stories; private, wood, brick and stone, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—16 steam fire engines (3 in reserve), 3 chemical engines on wheels, 12 chemical extinguishers, 5 hook and ladder trucks (1 in reserve), 15 hose carriages, 1 fireboat; siamese couplings used; hose cotton, good 12,250 ft, rubber 5500 ft; 92 horses; value of fire department equipment

OHIO—Continued.

\$186,000; value of buildings occupied **\$212,000;** total ann expenses of department **\$200,000;** total membership **300;** paid full time; telegraph and telephone alarm; street boxes **180.** Chief engineer, J. W. Dickinson.

WATER SUPPLY (report of 1899)—Source, Lake Erie; system, pumping to reservoirs and direct; 3 reservoirs, cap **124,000,000** gals; Knowles, Worthington pumping engines, dy cap **70,000,000** gals; **2894** hydrants; pipe **276½** miles, 4 to 36 in dia; **5691** valves, Lord, Bowler; **1644** meters, Worthington; pressure **20** to **90** pounds; water-works owned by city; cost to construct **\$5,371,878;** ann expenses **\$100,000;** int on bonds **8½** and **7** per cent. Pres, Geo. S. Paine; supt, J. Whitelaw; mayor, Geo. W. Gardner; city clerk, H. H. Burgess.

Clyde, Sandusky Co., population ***9652;** mercantile buildings, brick **3** stories; private wood, **1** and **2** stories; wooden roofs permitted; fireworks ordinance. Fire department—**1** hand engine, **1** chemical extinguisher, **1** hook and ladder truck, **3** hose carriages; siamese couplings used; hose cotton, good **1000** ft; rubber **1000** ft; value of fire department equipment **\$6500;** value of buildings occupied **\$4500;** total membership **60;** bell alarm. Chief engineer, N. T. Wilder.

WATER SUPPLY—Source, artesian wells; system, direct pumping; storage reservoir; Gordon & Maxwell pumping engines, dy cap **2,000,000** gals; **38** hydrants, Bailey; pipe **41.5** miles; valves Eddy; settling basins; pressure, domestic **20**, fire **100** pounds; water-works owned by city; cost to construct **\$25,000;** ann expenses **\$2800;** int on bonds **6** per cent. Supt, Chas. H. Eaton; town clerk, C. H. Eaton.

Columbiana, Columbiana Co., population **1600;** buildings, wood, **2** stories; wooden roofs permitted. Fire department—**1** hand engine, **1** hook and ladder truck; **1** hose carriage; hose rubber, good **600** ft; total membership **76;** volunteers; bell alarm. Chief engineer, John Stumph.

WATER SUPPLY—Source, cisterns. Town clerk, J. W. Detwiler.

Columbus, Franklin Co., population ***90,000;** fire area **7690** acres; mercantile buildings, brick, **6** stories; private, brick, **2** stories; wooden roofs permitted; fireworks ordinance. Fire department (report of 1899)—**2** steam fire engines, **8** chemical engines on wheels, **2** chemical extinguishers, **8** hook and ladder trucks, **8** hose carriages, all kinds; hose rubber, good **10,000** ft; **28** horses; value of fire department equipment **\$80,000;** value of buildings occupied **\$125,000;** total ann expenses of department **\$57,000;** total membership **51,** paid full time; telegraph fire alarm system; street boxes **67.** Chief engineer, D. D. Tresenider.

WATER SUPPLY—Source, surface water, filter galleries; system, direct pumping; Holly-Gaskill pumping engines, dy cap **18,000,000** gals; **790** hydrants, Holly, Mathews; pipe Ohio, **98** miles, 4 to **24** in dia; **1290** valves, Holly, Ludlow, Eddy; **420** meters, Crown, Hersey; quality of water good; pressure, domestic **60,** fire **115** pounds; water-works owned by city; cost to construct **\$1,819,680;** ann expenses **\$39,000;** int on bonds **4** and **6** per cent. Supt, A. H. McAlpin; mayor, P. H. Bruck; city clerk, Henry E. Bryan.

Columbus Grove, Putnam Co., population ***1800;** buildings, brick and wood, **2** stories. Fire department—**1** hand engine, **2** chemical extinguishers, **1** hook and ladder truck, **1** hose carriage; hose rubber, good **500** ft; value of fire department equipment **\$3000;** value of building occupied **\$500;** total membership **100;** volunteers; bell alarm. Chief engineer, H. J. Saunders.

WATER SUPPLY—Source, cisterns. Town clerk, J. W. Morris.

Conneaut, Ashtabula Co., population ***2500;** mercantile buildings, brick and wood, **8** stories; private, wood, **2** stories; wooden roofs permitted. Fire department—**1** hand engine, **5** chemical extinguishers, **2** hose carriages; hose rubber, good **500** ft; value of fire department equipment **\$3000;** **1** building occupied; total ann expenses of department **\$300;** total membership **40,** paid full time **15,** paid part time **25;** bell alarm. Chief engineer, C. Hayward.

WATER SUPPLY—Source, **20** wells, **1** cistern, cap **1000** barrels; Town clerk, J. R. Stenson.

Covington, Miami Co., population ***2000.** Fire department—**1** steam fire engine; total membership volunteers. Chief engineer, Geo. Drees.

WATER SUPPLY—Source, **10** cisterns, cap **500** barrels. Town clerk, W. F. Maier.

Crestline, Crawford Co., population **4200.** Fire department—**1** hand engine, **2** hook and ladder trucks, **4** hose carriages; hose cotton, good **600** ft; rubber good **1000** ft;

total membership **90,** volunteers. Chief engineer, Fred. Kress.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap **1,500,000** gals; **86** hydrants, Holly, Gaskill; pipe **19** miles; Eddy valves; **1** meter; pressure **55** pounds; water-works owned by city; cost to construct **\$85,000;** ann expenses **\$600;** int on bonds **6** per cent. Pres of trustees, Jos. Zeller; town clerk, David Ogden.

Cuyahoga, Summit Co., population ***2000;** buildings, brick, **2** stories. Fire department—**10** chemical extinguishers, **1** hook and ladder truck, **4** hose carriages; hose rubber, good **1800** ft; value of fire department equipment **\$2500;** total membership **27,** volunteers; steam whistle alarm. Chief engineer, T. A. Carney.

WATER SUPPLY—Source not given; system, direct pumping; **8** Holly pumping engines; **26** hydrants; pipe **1** mile; **13** valves. Town clerk, A. Higgin.

Dayton, Montgomery Co., population **67,500;** fire area **9** square miles; mercantile buildings, brick and stone, **4** stories; private, brick and wood, **2** stories; wooden roofs permitted; fireworks ordinance. Fire department—**4** steam fire engines, **2** chemical engines, **4** chemical extinguishers, **1** hook and ladder truck, **1** aerial truck, **10** hose carriages; **1** telegraph wagon; **2** wagons for chief and assistant; hose cotton, good **12,450** ft; rubber good **1950** ft; **29** horses; value **\$8000;** value of fire department equipment **\$35,471;** value of buildings occupied **\$80,300;** total ann expenses of department **\$45,195;** total membership **64,** paid full time **47,** paid part time **9;** Gamewell alarm; **88** street boxes. Chief engineer, D. C. Larkin; chairman of fire and water, com, M. A. Nippen, Chas. H. Ware, E. F. Pryor, A. C. Nixon.

WATER SUPPLY—Source, **80** 8-inch tube wells; system, direct pumping; Holly pumping engines, dy cap **17,000,000** gals; **556** hydrants, Bourbon, Holly; pipe **58** miles, 4 to **12** in dia, Addyston; **108** meters, Crown, Hersey; quality of water pure; pressure, domestic **60,** fire **120** pounds; water-works owned by city; cost to construct **\$200,000;** ann expenses **\$23,150.** Pres of com, W. H. Odell; supt, Franklin J. Sachs; mayor, J. E. D. Ward; city auditor, Chas. A. Herbig.

Defiance, Defiance Co., population ***7500;** area **2,20** acres; mercantile buildings, brick and stone, **2** and **3** stories; private, brick and wood, **1** and **2** stories; wooden roofs permitted; fireworks ordinance. Fire department—**2** steam fire engines, **1** hook and ladder truck drawn by horse, **3** hose carriages; siamese couplings used; hose rubber and cotton, good **2500** ft; **6** horses; total membership **30,** volunteers, **5** full paid; telephone and bell alarm. Chief appointed by mayor, L. Spring.

WATER SUPPLY—Source, Maumee River; system, pumping to standpipe; Blake pumping engines, dy cap **5,600,000** gals; **143** hydrants, Ludlow; pipe **15** miles, **6** to **18** in dia, Dennis Long & Co.; **50** valves, Chapman, Ludlow; quality of water good; pressure, domestic **60,** fire **100** pounds; cost to construct **\$180,000;** int on bonds **6** per cent. Pres of com, David A. Boody; supt, S. M. Stevens; mayor, F. L. Hay; town clerk, M. B. Gorman.

De Graff, Logan Co., population ***1250;** buildings, brick and wood, **1** to **8** stories; wooden roofs permitted. Fire department—**1** steam fire engine, **1** hook and ladder truck, **3** hose carriages; hose cotton, good **1500** ft; value of fire department equipment **\$6500;** total ann expenses of department **\$600;** **57** volunteer members; bell alarm. Chief engineer, H. P. Runyon.

WATER SUPPLY—Source, wells, cisterns and mill race. Town clerk, J. H. McKinnie.

Delaware, Delaware Co., population **10,000;** fire area **2660** acres; mercantile buildings, brick and stone, **2** and **3** stories; private, wood, brick and stone, **1½** and **2** stories; fireworks ordinance. Fire department—**2** steam fire engines, **1** chemical engine, **4** chemical extinguishers, **1** hook and ladder truck, **2** hose carriages; siamese couplings used; hose cotton, good **1000** ft, linen inferior **500** ft; **5** horses; value of fire department equipment **\$35,000;** value of buildings occupied **\$20,000;** total ann expenses of department **\$3500;** total membership **17;** paid full time **5,** paid part time **12;** telephone and bell alarm. Chief nominated by mayor and appointed by city council, W. E. Moore.

WATER SUPPLY—Source, well, system, pumping to standpipe and direct; reservoir cap **225,000** gals; Deane pumping engines, dy cap **2,000,000** gals; **206** hydrants; pipe **19½** miles, 4 to **18** in dia; **118** valves; **89** meters, Hersey, Crown; pressure **60** to **150** pounds; water-works owned by company. Pres of com, John T. Moffet; supt, S. A. Harper; mayor, Henry Culver; city clerk, John Evans.

Delphos, Allen Co., population ***5000;** fire area **950** acres; buildings, brick and wood, **2** to **4** stories. Fire department—**2** steam fire engines, **1** hand engine, **1** hook and ladder truck, **3** hose carriages; siamese couplings used; hose rubber, good **2800** ft; value of fire department equip-

ment \$11,000; value of building occupied \$15,000; 75 volunteer members. Chief elected by council, F. Raus-hard.

WATER SUPPLY—Source, canal, creek, 17 cisterns. City clerk, J. M. Kollsmith.

Delta, Fulton Co., population 1700. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 900 ft; 75 volunteer members. Chief engineer, M. S. Sargent.

WATER SUPPLY—Source, cisterns.

Dennison, Tuscarawas Co., population 3000; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 2 stories. Fire department—1 hand engine, 2 chemical engines, 19 chemical extinguishers, 1 hook and ladder truck, 3 hand hose carts; 6 automatic hose reels; hose cotton, good 2000 ft; value of fire department equipment \$8000; value of buildings occupied \$3000; 80 volunteer members; Gamewell alarm; 6 street boxes; 4 fire companies. Chief engineer, C. A. Spooner.

WATER SUPPLY—1 reservoir; 90 to 100 pounds pressure; water-works recently constructed, not described.

Dunkirk, Hardin Co., population *2000. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft, inferior 500 ft, rubber good 800 ft, inferior 800 ft. Chief, J. P. Woods.

WATER SUPPLY—Source, 14 cisterns, cap 1800 barrels. Town clerk, J. P. Woods.

East Liverpool, Columbiana Co., population *11,000. Fire department—1 hook and ladder truck, 3 hose carriages; hose good 2500 ft; 3 horses; 40 volunteer members, 16 paid; telegraph alarm; 8 street boxes. Chief engineer, N. A. Frederick.

WATER SUPPLY—Source, Ohio River; system, pumping to reservoir and direct; reservoir cap 2,500,000 gals; Gordon and Maxwell pumping engines, dy cap 1,500,000 gals; 50 hydrants; pipe 17 miles, 4 to 12 dia; Eddy gates; 6 meters. Worthington; pressure 85 pounds; water-works owned by village; cost to construct \$35,000; ann expenses \$4500. Pres of com, N. A. Frederick; supt, Phil. Morley; town clerk, Wm. Griggs.

East Palestine, Columbiana Co., population 1047; buildings, wood, 2 stories; wooden roofs permitted. Fire department—2 chemical engines, 4 chemical extinguishers, 1 hook and ladder truck; hose rubber, good 500 ft; value of fire department equipment \$1300; total ann expenses of department \$50; 36 volunteer members; bell alarm. Chief engineer, J. R. Hays.

WATER SUPPLY—Source, wells. Town clerk, H. A. Gray.

Eaton, Preble Co., population *4000; fire area 500 acres; buildings, wood, 2 stories; shingle roofs. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; hose linen, good 800 ft, inferior 500 ft, rubber good 1100 ft; value of fire department equipment \$6500; value of building occupied \$7000; total ann expenses of department \$300; 35 paid members; bell alarm. Chief elected by company, J. A. Hubbell.

WATER SUPPLY—Source, 13 cisterns. Mayor, A. C. Risinger; town clerk, J. N. Silver. The construction of water-works is being considered.

Edgerton, Williams Co., population *950. Fire department—1 hand engine, 1 chemical engine, 1 hose carriage, 1 force pump; hose rubber, good 100 ft; 28 volunteer members.

WATER SUPPLY—Source, 8 cisterns; 1 hydrant.

Elmore, Ottawa Co., population *1500. Fire department—3 hand engines, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 500 ft, rubber good 500 ft; 65 volunteer members. Chief engineer, G. W. Galland.

WATER SUPPLY—Source, 10 cisterns. Town clerk, E. Tankey.

Elyria, Lorain Co., population 6000; fire area 1600 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 4 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; hose cotton, good 500 ft, rubber good 2000 ft; value of fire department equipment \$8000; value of buildings occupied \$30,000; total ann expenses of department \$1000; total membership 75, paid part time; bell alarm; 1 hook and ladder company, 5 hose companies. Chief engineer, John Hafner; chairman of fire and water com, Fred. Haserodt.

WATER SUPPLY—Source, Black River; system, pumping to tank; Worthington pumping engines, dy cap 2,500,000 gals; 60 hydrants, Matthews; pipe 10 miles. Wood; 60 valves, Ludlow; pressure, domestic 34, fire 100

pounds; water-works owned by company; cost to construct \$150,000; ann expenses \$3681; int on bonds 7 per cent. Pres of com, Geo. H. Ely; supt, D. M. Clark; mayor, P. H. Boynton; town clerk, L. C. Kelsey.

Fayette, Fulton Co., population *1000; buildings, brick, 2 stories. Fire department—1 hand engine, 1 chemical extinguisher, 1 hose carriage, ladders; hose rubber, good 500 ft; value of fire department equipment \$1200; expenses in 1898 \$36; 24 volunteer members; bell alarm. Chief engineer, E. T. Pierce.

WATER SUPPLY—Source, 18 reservoirs filled from buildings. Clerk for council, Frank Wood.

Felicity, Clermont Co., population 1200; mercantile buildings, brick and wood, 1, 2 and 3 stories; private, wood, 2 stories; shingle and tin roofs. Fire department—3 hand engines, 1 aerial truck, 2 hooks, 6 ladders; hose rubber 800 ft; value of fire department equipment \$450; total ann expenses of department \$25; 1 paid member. Chief engineer, N. J. Frames.

WATER SUPPLY—Source, wells.

Findlay, Hancock Co., population 25,000; fire area 24 sq. miles; mercantile buildings, brick and stone 2 to 4 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—2 steam fire engines, 2 hand engines, 1 chemical engine on wheels, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose wagons; hose cotton, good 2000 ft, inferior 500 ft, rubber good 800 ft; 11 horses, value \$3500; value of fire department equipment \$17,000; value of buildings occupied \$5000; total ann expenses of department \$700; total membership 61, paid full time 11, volunteers 40; Gamewell alarm. Fire engineer, Murray Waltram; chairman of fire and water com, Dr. F. H. Marical.

Forest, Hardin Co., population 1600; fire area 500 acres; mercantile buildings, wood, brick and stone, 3 and 4 stories; private, hard wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft; value of fire department equipment \$145; value of building occupied \$100; total ann expenses of department \$50; 36 volunteer members; bell alarm. Chief engineer, E. I. Hasman; chairman of fire and water com, M. Myres.

Fostoria, Seneca Co., population 8000; fire area 2 miles square; mercantile buildings, brick, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—2 steam fire engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose cotton, good 8150 ft, rubber good 900 ft; 3 horses, value \$950; value of fire department equipment \$15,000; value of buildings occupied \$10,000; expenses for year ending April 1st, 1899, \$2009; 6 men paid full time, 28 paid part time. Chief engineer, J. W. Mickey.

WATER SUPPLY—Source, 14 cisterns and well. Water-works in course of construction; will be completed in October. Town clerk, J. M. Schatzell.

Frankfort, Ross Co., population 900; fire area 75 acres; mercantile buildings, brick 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 chemical extinguishers, 1 hook and ladder truck. Chief engineer, W. D. Voshier.

Franklin, Warren Co., population 3500. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton and rubber, good 1500 ft; 2 horses; total membership 16, paid part time. Chief engineer, W. H. Dial.

WATER SUPPLY—Source, 6 driven wells; system, direct pumping; Holly, Gaskill pumping engines, dy cap 1,500,000 gals; 60 hydrants, Matthews; pipe 6 miles; Eddy valves; taps 50; pressure 40 to 100 pounds; cost to construct \$45,000; int on bonds 5 per cent. C. W. Anderson, Wm. Michaels, N. W. Earhart, trustees; town clerk, John A. Reese.

Fredericktown, population 1000; fire area 140 acres; mercantile buildings, wood and brick, 1, 2 and 3 stories, private, wood and brick, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 600 ft; value of buildings occupied \$2000; total membership 12, paid full time; bell alarm. Chief engineer, J. G. Davis; chairman of fire and water com, J. M. Axtell.

Fremont, Sandusky Co., population *10,000; fire area 2560 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—2 steam fire engines, 1 hand engine, 1 hose cart; hose cotton rubber lined, good 800 ft, rubber good 500 ft, 2

OHIO—Continued.

horses; value of fire department equipment \$5000; total membership 9, paid full time. Chief engineer, C. F. Reiff.

WATER SUPPLY—Source, springs and gravel beds; system, pumping to standpipe and direct; reservoir cap 2,500,000 gals; Knowles pumping engines, dy cap 4,000,000 gals; 112 hydrants, Mathews; pipe 11½ miles, 4 to 18 in dia; 90 valves, Ludlow; 8 meters, Hersey, Crown, Union; quality of water good hard; pressure, domestic 50, fire 75 to 80 pounds; water-works owned by city; cost to construct \$145,000; ann expenses \$4000; int on bonds 5 per cent. Supt, C. F. Reiff; mayor, H. B. Smith; city clerk, John Goltz.

Gallion, Crawford Co., population 5685; fire area 640 acres; mercantile buildings, brick and wood, 2 and 3 stories. Fire department—1 steam fire engine, 1 hand engine, 4 hose carriages; siamese couplings used; hose cotton, good 400 ft; rubber good 1000 ft, inferior 300 ft; value of fire department equipment \$7450; value of 2 buildings occupied \$8000; total membership 83; paid full time; 6, paid part time 7; volunteers 70; Gamewell alarm.

WATER SUPPLY—Source, wells; system, pumping to standpipe and direct; Deane pumping engines, dy cap 1,500,000 gals; 100 hydrants, Chapman; pipe 11 miles, 4 to 12 in dia; 40 valves, Chapman; quality of water pure; pressure 40 pounds; water-works owned by company; cost to construct \$100,000 gals; int on bonds 6 per cent. Pres, I. H. Green; mayor, A. C. Squier; city clerk, C. F. Eise.

Gallipolis, Gallia Co., population 4400; fire area 126 acres; mercantile buildings, brick, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—2 steam fire engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose rubber, good 3000 ft, inferior 500 ft; 2 horses; value of building occupied \$1000; total ann expenses of department \$1500; total membership 55; paid full time 1, paid part time 8; bell alarm.

WATER SUPPLY—Source, Ohio River; 20 cisterns, cap 1000 to 1500 barrels.

Garrettsville, Portage Co., population 1000; mercantile buildings, wood, 3 stories; private, wood, 2½ stories; wooden roofs permitted. Fire department—1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose linen, good 950 ft; value of fire department equipment \$2500; total ann expenses of department \$150; total membership 38, volunteers, paid for service; bell alarm. Chief engineer, J. C. Lampson; chairman of fire and water com, S. M. Luther.

WATER SUPPLY—Source, river; system, pumping to standpipe; 8 reservoirs, cap 500 barrels each. Town clerk, E. L. Davis.

Geneva, Ashtabula Co., population 3000; fire area 800 acres; mercantile buildings, brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose rubber, good 1000 ft; 2 horses; value of fire department equipment \$10,000; value of building occupied \$11,000; total ann expenses of department \$500; total membership 30, paid part time; bell and electric alarm. Chief engineer, W. H. Munger.

WATER SUPPLY—Source, 10 wells, dy cap 6500 barrels; city clerk, F. B. Wetmore.

Genoa, Ottawa Co., population 980; fire area 150 acres; buildings, brick and wood. Fire department—1 hand engine, 2 hose carriages; hose cotton, good 500 ft, rubber good 250 ft; value of fire department equipment \$1500; total membership 35, volunteers; bell alarm. Chief engineer, S. H. Burgess.

WATER SUPPLY—Source, cistern, cap 500 barrels; wells. Town clerk, G. H. Foster.

Georgetown, Brown Co., population 1500; fire area 320 acres; mercantile buildings, wood and brick, 1 to 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 900 ft, inferior 100 ft; value of fire department equipment \$2500; value of buildings occupied, \$200; total membership 40, volunteers; bell alarm. Chief, G. C. Reissinger.

WATER SUPPLY—Source, cisterns and wells. Town clerk, R. E. Campbell.

Germantown, Montgomery Co., population 1800; fire area 500 acres; buildings, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hose carriage; hose cotton and rubber, good 1000 ft; value of fire department equipment \$8000; value of building occupied \$1500; total ann expenses of department \$300; total

membership 70, paid 2; bell alarm. Chief engineer, Adam Frank.

WATER SUPPLY—Source, 7 wells; system, pumping to 9 cisterns; pumping engines, dy cap 84,000 gals. City clerk, J. C. Schaeffer.

Girard, Trumbull Co., population 2000; buildings, wood and brick. No organized fire department—1 hand engine, 1 bucket brigade; hose rubber, good 100 ft; bell alarm.

WATER SUPPLY—Source, cisterns, wells and river.

Glendale, Hamilton Co., population 1850. Fire department—1 chemical engine on wheels; total membership 60.

Greenfield, Highland Co., population 2400; fire area 500 acres; buildings, wood and brick, 2 and 3 stories. Fire department—4 chemical extinguishers, 1 hook and ladder truck; bell alarm.

WATER SUPPLY—Source, wells and cisterns.

Green Spring, Seneca Co., population 1300. Fire department—1 hand engine, 4 chemical extinguishers, 2 hose carriages; hose rubber, good 1000 ft; total membership 25, volunteers. Chief engineer, H. Parker.

WATER SUPPLY—Source, 4 cisterns; 1 reservoir. Town clerk, D. McConnell.

Greenville, Darke Co., population 5000. Fire department—2 steam fire engines, 1 hook and ladder truck, 8 hose carriages; hose good 1500 ft, inferior 500 ft; total membership 55, paid full time 4, volunteers 51; Gamewell alarm. Chief engineer, Z. T. Dorman.

WATER SUPPLY—Source, 8 cisterns, 7 wells. Mayor, Halleck Rupe; city clerk, Wm. Sullivan.

Greenwich, Huron Co., population 800; fire area 11 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 1 to 2 stories; wooden roofs permitted. No fire department; 1 hook and ladder truck. Mayor, L. E. Barker.

Hamilton, Butler Co., population 15,000. Fire department—3 steam fire engines, 2 hand engines, 1 hook and ladder truck, 8 hose carriages; hose rubber, fair 6000 ft; total membership 47, paid part time; telegraph alarm; street boxes 31. Chief engineer, D. Lingler.

WATER SUPPLY—Source, driven wells; system, pumping to reservoir and direct; reservoir cap 6,708,885 gals; Gordon pumping engines, dy cap 8,000,000; 236 hydrants, Mathews; pipe, Newport, 30 miles, 4 to 20 in dia; 80 meters, Worthington, Crown, Union, Hersey; pressure, 85 to 90 pounds; water-works owned by city; cost to construct \$380,000; ann expenses \$8000; int on bonds 5 per cent. Pres of com, Jos. J. Pater; supt, R. N. Andrews; mayor, John Dirk; city clerk, J. J. McMakin.

Harmar, Washington Co., population 1572; buildings, wood and brick 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hose carriage; hose rubber 1500 ft, good 1000 ft; value of fire department equipment \$5500; value of buildings occupied \$2000; total ann expenses of department \$300; total membership 25, paid 3; bell alarm. Chief engineer, Geo. Stephens.

WATER SUPPLY—Source, river; 5 cisterns, dy cap 12,000 gals. Town clerk, W. Judd.

Harrison, Hamilton Co., population 2800; fire area 160 acres; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 7 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1500 ft, leather good 250 ft, inferior 250 ft; value of fire department equipment \$5000; value of buildings occupied \$17,000; total ann expenses of department \$200; total membership 50, volunteers; bell alarm. Chief engineer, Wm. Rupp; chairman of fire and water com, W. T. Bartollette.

WATER SUPPLY—Source, 14 cisterns, cap 15,000 gals each. City clerk, Henry O. Campbell.

Hartwell, Hamilton Co., population 2500; mercantile buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand hook and ladder truck; total membership 51, volunteers; bell alarm. Chief fire marshal, Henry A. Hills; chairman of fire and water com, Wm. Burnes.

Hillsboro, Highland Co., population 4000; fire area 1000 acres; mercantile buildings, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings; hose cotton, inferior 200 ft, rubber good 3000 ft, inferior 3000 ft; 2 horses; value of fire department equipment \$7700; value of 2 buildings occu-

pled \$6000; total ann expenses of department \$3000; total membership 28, paid full time 8, paid part time 25; Gamewell alarm; 10 street boxes. Chief engineer, C. F. Doner.

WATER SUPPLY—Source, 4 ponds, 41 cisterns; system, pumping to cisterns in dry weather, when not filled from roofs. Town clerk, N. H. Ayers.

Hubbard, Trumbull Co., population 1511; buildings, wood, 1 and 2 stories. Fire department—1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 150 ft, rubber good 175 ft; total membership 30, volunteers; bell alarm. Chief engineer, Geo. Terry.

WATER SUPPLY—Source, wells, streams and private reservoir. Town clerk, R. J. Roberts.

Hudson, Summit Co., population 1817. Fire department—1 hand engine, 6 chemical extinguishers, 1 hose carriage; hose rubber and leather, good 486 ft; total membership 45, volunteers. Chief engineer, C. S. Witty.

WATER SUPPLY—Source, 13 cisterns. Town clerk, A. N. Waite.

Ironton, Lawrence Co., population 14,000; buildings, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 6 hose carriages; hose rubber, 2800 ft; total membership 65, volunteers. Chief engineer, Wm. George.

WATER SUPPLY—Source, Ohio River; system, direct pumping; Holly and McGowan pumping engines, dy cap 2,500,000 gals; 161 hydrants, Holly; pipe 18 miles, 4 to 12 in dia, Ohio; 70 valves, Ludlow, Scott; quality of water soft; pressure, domestic 48, fire 90 pounds; water-works owned by city; cost to construct \$160,000; ann expenses \$7000; int on bonds 4 and 8 per cent. Pres of com, W. C. Frailey; supt, E. Lawton; mayor, John M. Corns; city clerk, Halsey C. Burr.

Jackson, Jackson Co., population 5000. Fire department—2 steam fire engines, 8 hose carriages; hose rubber, good 1500 ft, inferior 800 ft; total membership 9, volunteers. Chief engineer, John Harding.

WATER SUPPLY—Source, 17 cisterns. Town clerk, J. S. Johnson.

Jamestown, Greene Co., population 1200; buildings, brick, stone and wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft; value of fire department equipment \$300; total membership 38, paid part time 1; bell alarm. Chief engineer, F. W. Ogam.

WATER SUPPLY—Source, wells; 6 cisterns, cap 400 barrels each. Town clerk, W. K. Shiffette.

Jefferson, Ashtabula Co., population 1500; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 hand engine, 6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 100 ft, rubber good 200 ft, inferior 100 ft; value of fire department equipment \$1000; value of building occupied \$16,000; total ann expenses of department \$25; total membership 33, volunteers. Chief engineer, D. S. Dowling.

WATER SUPPLY—Source, wells and 6 cisterns. Village clerk, D. L. Crosby.

Kent, Portage Co., population 4000. Fire department—1 steam fire engine, 1 chemical engine on wheels, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 1800 ft; total membership 90, paid part time 1, paid for services \$80. Chief engineer, D. M. Marshall.

WATER SUPPLY—Source, Plum Creek; system, pumping to standpipe and direct; storage reservoir cap 10,000,000 gals; Holly-Gaskill pumping engines, dy cap 3,000,000 gals; 77 hydrants, Holly; pipe 8 miles; valves Holly; pressure, domestic 100, fire 150 pounds; water-works owned by company; ann expenses \$2900; int on bonds 6 per cent. Pres, A. N. Martin; supt, A. B. Young; city clerk, J. O. Smith.

Kenton, Hardin Co., population 7000; fire area 278 acres; mercantile buildings, brick, 2 to 4 stories; private, brick and wood, 2 stories; wooden roofs permitted. Fire department—6 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose rubber, good 1200, inferior 1000 ft; 4 hoses, value \$300; value of fire department equipment \$3000; value of buildings occupied \$12,000; total ann expenses of department \$3000; total membership 22, paid part time 30, volunteers 18; electric connection with water-works. Chief, W. M. Young.

WATER SUPPLY—Source, well; system, direct pumping; Holly-Gaskill and others pumping engines, dy cap 1,500,000 gals; 71 hydrants; pipe 8 miles, 8 to 14 in dia; 10

valves; 3 meters; pressure, domestic 60, fire 85 pounds; water-works owned by city; cost to construct \$34,000; ann expenses \$3600; int on bonds 6 per cent. Pres, W. W. Young; supt, Lewis Fisher; city clerk, M. Smith.

Kingsville, Ashtabula Co., population 4000; buildings, wood. No organized fire department—Ladders, etc. M. K. Lockwood.

WATER SUPPLY—Source, wells and cisterns.

Lancaster, Fairfield Co., population 4800; fire area 2560 acres; buildings, stone, wood and brick, 1 to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 1 hook and ladder truck, 4 hose carriages; value of fire department equipment \$15,000; value of buildings occupied \$3000; total ann expenses of department \$3000; total membership 75, part paid; bell alarm. Chief engineer, Louis Mayer.

WATER SUPPLY—Source, gallery and well; system, pumping to tank; Worthington pumping engines, dy cap 1,200,000 gals; 66 hydrants, Chapman; pipe, Cin. & Newport, 6 miles, 6 to 12 in dia; valves; meters; pressure 55 pounds; water-works owned by city; cost to construct \$46,801; ann expenses \$2000. Chairman of com, J. B. Orman; mayor, H. Cannon; city clerk, G. W. Trimble.

Larne, Marion Co., population 1800; fire area 400 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose rubber, good 1000 ft; value of fire department equipment \$3000; value of buildings occupied \$300; total ann expenses of department \$180; total membership 80, volunteers; bell alarm. Chief engineer, J. B. Halstead.

WATER SUPPLY—Source, river, tanks and 7 cisterns; cap of cisterns 25,000 gals dy; 8 hydrants; pipe 4 in dia. Town clerk, A. J. Manley.

Lebanon, Warren Co., population 3000; fire area 40 acres; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 8 hose carriages, all kinds; hose cotton, good 3000 ft, inferior 500 ft, leather inferior 300 ft; value of fire department equipment \$10,000; total ann expenses of department \$500; total membership 102, paid full time 8, volunteers, 100; bell alarm. Chief engineer, E. Siller; chairman of fire and water com, Ben Yeager.

WATER SUPPLY—Source, cisterns. Town clerk, Matt Gustin.

Leipsic, Putnam Co., population 1850; buildings, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire department—Buckets, axes, hooks and ladders; value of fire department equipment \$100.

WATER SUPPLY—Source, cisterns, cap 500 barrels each; 2 hydrants supplied by tank, cap 25 barrels. Town clerk, W. A. Kohler.

Lima, Allen Co., population 17,000. Fire department—2 steam fire engines, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 8600 ft; 5 hoses; total membership 19, paid full time 4, call men 15. Chief engineer, J. Hubbard.

WATER SUPPLY—Source, surface water; system, gravity to storage reservoir, thence direct pumping; reservoir cap 140,000,000 gals; Holly pumping engines, dy cap 6,000,000 gals; 173 hydrants, Ludlow, Mathews; pipe 24 1/2 miles, 4 to 30 in dia, Cin. & Newport; 266 valves, Ludlow; 12 meters, Worthington; quality of water good; pressure domestic 30, fire 70 pounds; water-works owned by city; cost to construct \$388,000; ann expenses \$6000; int on bonds 5 per cent. Pres of trustees, W. H. Lamberton; supt, D. E. Fitz; mayor, Ira Longworth.

Logan, Hocking Co., population 2900. Fire department—1 steam fire engine; hose rubber, good 2000 ft; total membership 90, volunteers. Chief engineer, R. O. Kittsmiller.

WATER SUPPLY—Source, canal; 4 cisterns, cap 2700 barrels. Town clerk, G. G. Gage.

London, Madison Co., population 8500; fire area 1440 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose carriage; siamese couplings used; hose cotton, good 2000 ft; 4 hoses; value of fire department equipment \$3000; 1 building occupied; total membership 30, paid full time 5, paid part time 25. Chief engineer, J. M. Boyer.

WATER SUPPLY—Source, river; system, pumping to 14 cisterns. Town clerk, W. Furgeson.

Lorain, Lorain Co., population 5000. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber 1300 ft; total membership 60, paid. Chief engineer, F. A. Parke.

OHIO—Continued.

WATER SUPPLY—Source, Lake Erie; system, direct pumping; Walker pumping engines, dy cap 1,000,000 gals; 42 hydrants; pipe 7 miles; 1 meter; pressure, domestic 65, fire 180 pounds; water-works owned by town; cost to construct \$47,000; ann expenses \$2500; int on bonds 6 per cent. Pres of trustees, John Stang; supt, J. D. Stack; town clerk, John Stack.

Londonville, Ashland Co., population 1872; buildings, brick and wood, 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1400 ft, rubber good 1800 ft; value of fire department equipment \$3000; total membership 70, volunteers; bell alarm. Chief engineer, J. B. Human.

WATER SUPPLY—Source, 13 cisterns, cap 800 barrels each. Town clerk, J. Frankheiser.

Louisville, Stark Co., population *1500; buildings, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine; bell alarm. Chief engineer, L. J. Hang.

WATER SUPPLY—Source, cisterns. Town clerk, F. E. Favret.

Loveland, Clermont Co., population 1000; mercantile buildings, wood, 2 stories; private, wood, 1 and 2 stories; roofs mostly iron. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 800 ft, rubber good 400 ft; value of fire department equipment \$3800; value of building occupied \$15,000 (town hall); total ann expenses of department \$75; total membership 98, volunteers; bell alarm. Chief, Wm. Voris; chairman of fire com, Ed. Hurf.

WATER SUPPLY—Source, river and cisterns. Town clerk, J. R. Anderson.

Lyons, Fulton Co., population 219. No organized fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose rubber 1850 ft. E. P. Cole.

WATER SUPPLY—Source, canal; 4 cisterns, 8 have cap of 1000 barrels each; 1, cap of 1500 barrels. Town clerk, F. A. Slater.

McArthur, Vinton Co., population 1000; mercantile buildings, brick, tin and slate roofs, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, buckets, hooks and ladders. Mayor, John A. Higgins.

McComb, Hancock Co., population *1400; buildings, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft; 4 horses; value of fire department equipment \$5000; total membership 80, volunteers; bell alarm. Chief engineer, T. C. Meiser.

WATER SUPPLY—Source, cisterns. Town clerk, E. A. Cook.

McConnellsville, Morgan Co., population *2000. Bucket brigade.

WATER SUPPLY—Source, river, cisterns. Town clerk, W. O. Fouts.

Madison, Lake Co., population *1500; buildings, brick and wood, 2 stories. Fire department—6 chemical extinguishers.

WATER SUPPLY—Source, wells and cisterns. Mayor, F. P. Miller; town clerk, F. C. Allen.

Manchester, Adams Co., population 2000; buildings, wood and brick. Fire department—1 hook and ladder truck, 24 rubber buckets; value of fire department equipment \$150. Sec, C. W. Galbraith.

WATER SUPPLY—Source, wells and cisterns. Town clerk, J. A. Perry.

Mansfield, Richland Co., population 15,000; fire area 200 acres; mercantile buildings, brick, 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted in fire limit; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 chemical engine on wheels, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages, 1 hose wagon; hose cotton, good 8500 ft, rubber inferior 800 ft; 6 horses, value \$1500; value of fire department equipment \$15,000; value of buildings occupied \$20,000; total ann expenses of department \$8000; total membership 15, paid full time 6, paid part time 10; Gamewell alarm; 28 street boxes. Chief engineer, Geo. Knofflock.

WATER SUPPLY—Source, 2 springs, 10 artesian wells; system, direct pumping; Holly, Gordon and Maxwell pumping engines, dy cap 8,500,000 gals; 180 hydrants, Holly, Mathews; pipe 22 miles, 4 to 16 in dia; 116 valves; quality of water excellent; pressure, domestic 96 to 100, fire 115 to 125 pounds; cost to construct \$199,000; ann expenses \$5914; int on bonds 6 per cent. Pres of com, A.

C. Cummins; supt, Wm. Ritter; mayor, R. B. McCrory; city clerk, J. Y. Glesener.

Marletta, Washington Co., population *6000; mercantile buildings, brick, 3 stories; private, brick, stone and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 6 hose carriages; siamese couplings used; hose rubber, good 3000 ft, inferior 1000 ft; 2 buildings occupied; total membership 100, volunteers; telephone and bell alarm. Chief engineer, Henry Best.

WATER SUPPLY—Source, river; system, pumping to 22 cisterns by steamer. Town clerk, Geo. Weser.

Marion, Marion Co., population 8000; fire area 3000 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; hose cotton 2400 ft; 3 horses; total membership 65, paid full time 8, paid part time 62; bell alarm. Chief engineer, Wm. Fies.

WATER SUPPLY—Source, gravel bed; system, pumping to standpipe and direct; Deane pumping engines, dy cap 8,000,000 gals; 148 hydrants, Coffin; pipe 14½ miles, 4 to 16 in dia, Lake Shore; Rensselaer valves; quality of water good; pressure, domestic 55, fire 100 to 125 pounds. Pres, C. C. Reid; supt, H. C. Stillwell; town clerk, H. M. Asai.

Martin's Ferry, Belmont Co., population 8000; mercantile buildings, brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 1200 ft; value of buildings occupied \$1000; total ann expenses of department \$500; total membership 70, volunteers; bell and whistle alarm; 1 hook and ladder company, 8 hose companies. Chief engineer, A. R. Ong; chairman of fire and water com, J. A. Bayless.

WATER SUPPLY—Source, Ohio River; system, pumping to reservoir and direct; reservoir cap 2,800,000 gals; Gordon & Maxwell pumping engines, dy cap 1,000,000 gals; 71 hydrants, Bourbon; pipe, 12½ miles, 4 to 12 in dia. Addystone; 186 valves, Ludlow, Rensselaer; 3 meters, Worthington; quality of water good, clear; pressure 65 to 115 pounds; water-works owned by city; cost to construct \$140,000; ann expenses \$2800; int on bonds 5 per cent. Pres of com, Stephen Hopkins, Jr.; supt, Chas. S. Moore; mayor, M. R. Smiley; city, town or village clerk, R. F. Alender.

Marysville, Union Co., population *3500; mercantile buildings, brick, 2 stories; private, wood, 2 stories; tin and iron roofs. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 1 hose wagon; siamese couplings used; hose cotton good 1000 ft, rubber good 800 ft; 3 horses; value of fire department equipment \$15,000; value of building occupied \$17,000; total ann expenses of department \$3000; total membership 28, paid full time 3, paid part time 20; electric alarm. Chief engineer, Geo. W. Fox.

WATER SUPPLY—Source, wells, springs, creek; system, pumping to cisterns by steamer. Mayor, Marion Hopkins; town clerk, L. G. English.

Maillon, Stark Co., population 6636. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 5 hose carriages; hose rubber, good 3000 ft; total membership 140, volunteers. Chief engineer, S. Fritz.

WATER SUPPLY—Source, Sippo Lake; system, pumping to standpipe; Blake pumping engines, dy cap 1,000,000 gals; 160 hydrants, Ludlow; pipe, McNeal, 17 miles; Ludlow valves; 9 meters; pressure, domestic 75, fire 150 pounds; water-works owned by company; cost to construct \$287,500; ann expenses \$4300; int on bonds 6 per cent. Pres, E. Woltmann; supt, A. W. McCallum; town clerk, I. R. White.

Maumee, Lucas Co., population 1780. No fire department—1 hand engine.

WATER SUPPLY—Source, river and canal.

Mechanicsburg, Champaign Co., population 2000; mercantile buildings, brick and wood, 1 to 3 stories; private, wood, 1 to 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—3 chemical extinguishers, 1 hook and ladder truck; business houses have hand grenades; value of fire department equipment \$500; total ann expenses of department \$100; total membership 80, volunteers; bell alarm. Chief engineer, J. W. Needham.

WATER SUPPLY—Source, cisterns, dy cap 500 gals. Town clerk, F. E. Shepherd.

Medina, Medina Co., population *2800. Fire department—1 steam fire engine, 1 hook and ladder truck, 2

hose carriages; hose rubber, good 800 ft; 2 horses; total membership 66, paid 1, volunteers 65. Chief engineer, H. N. Brinard.

WATER SUPPLY—Source, 19 cisterns, wells and tank; hydrants, R. D. Wood & Co.; pipe 8 and 10 in dia. Supt, W. N. Hickox; town clerk, H. Goodwin.

Mendon, Mercer Co., population 620; buildings, wood, 1 and 2 stories. Fire department—1 hook and ladder truck; value of fire department equipment \$250; total membership 23, volunteers; bell alarm.

WATER SUPPLY—Source, river and cisterns. Village clerk, J. H. Moore.

Miamisburgh, Montgomery Co., population *8800; fire area 800 acres; buildings, brick and wood, 1 to 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 3000 ft, leather good 1000 ft; value of fire department equipment \$3000; value of building occupied \$8000; total ann expenses of department \$76; total membership 80, volunteers. Chief engineer, John Risson.

WATER SUPPLY—Source, canal and river. Town clerk, A. C. Schell.

Middleport, Meigs Co., population *8500; buildings, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 hose carriages, hose rubber, good 1500 ft, inferior 800 ft; 2 horses; total ann expenses of department \$80 (1888); bell alarm. Chief engineer, T. J. Gardner.

WATER SUPPLY—Source, river and cisterns.

Middletown, Butler Co., population *5800; mercantile buildings, brick, 2 and 3 stories; private, brick and wood, 1 and 2 stories; shingle and metal roofs. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 3000 ft, rubber 1000 ft; total ann expenses of department \$44; total membership 24, paid full time 14, paid part time 10; telephone alarm. Chief, Wm. Barnett.

WATER SUPPLY—Source, well; system, direct pumping; Holly, Smith-Vaile pumping engines, dy cap 3,000,000 gals; 75 hydrants; pipe 12 miles; 1 meter; pressure, domestic 43, fire 90 pounds; water-works owned by town; cost to construct \$74,000; ann expenses \$1800; int on bonds 5 per cent. Supt, L. Goff; town clerk, Jas. V. Bonnell.

Milan, Erie Co., population 797; fire area 310 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, several private chemical extinguishers, 1 hose carriage; hose leather, good 800 ft; value of building occupied \$300; bell alarm.

WATER SUPPLY—Source, surface water; system, gravity from infiltration reservoir; Hughes' pumping engines, dy cap 1,000,000 gals; 23 hydrants, Mathews; pipe, Lake Shore, 3 miles, 4 to 8 in dia; 10 valves, Eddy; pressure, domestic 75, fire 150 pounds; water-works owned by village; cost to construct \$15,000; int on bonds 5 per cent. Supt, H. Kelly; mayor, Geo. R. Curtis; town clerk, Malkby Smith.

Millersburg, Holmes Co., population 2500; fire area 200 acres; mercantile buildings, brick and stone, 2 and 3 stories; private, wood and brick, 1 and 2 stories; slate roofs, fireworks ordinance. Fire department—2 hand engines, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 500 ft, rubber good 1000 ft, inferior 800 ft, leather good 500 ft, linen good 500 ft; value of fire department equipment \$4500; value of buildings occupied \$15,000; total membership 140, volunteer. Chairman of fire com, R. M. Cameron.

WATER SUPPLY—Source, cisterns. Village clerk, J. G. Walkup.

Minerom, Vinton Co., population 1500; buildings, brick and wood, 2 stories; wooden roofs permitted. Fire department—2 hose carriages; hose good 800 ft; value of fire department equipment \$12,000; total membership 20; bell alarm.

WATER SUPPLY—Source, creek; steam pump. Town clerk, Wm. Unger.

Minerva, Stark Co., population 1500; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; shingle and slate roofs. Fire department—1 hand engine, 2 hose carriages; hose cotton, good 800 ft, rubber good 600 ft; value of buildings occupied \$600; total membership 25, volunteers; bell alarm. Chief, T. J. Perdue; chairman of fire and water com, O. W. Kurtz.

WATER SUPPLY—Source, well on bank of creek, also creek; system, pumping to tank; Smith-Vaile pumping engines, dy cap 750,000 gals; 25 hydrants, Mathews; pipe 2½ miles; pressure 65 pounds; water-works owned by city; cost to construct \$12,000; ann expenses \$287; int on

bonds 5 per cent. Pres of com, Geo. F. Yengling; city clerk, O. Morrow.

Minster, Auglaize Co., population *1200. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft; total membership 80, volunteers. Chief engineer, B. Lange.

WATER SUPPLY—Source, canal and cisterns. Town clerk, J. B. Piening.

Monroeville, Huron Co., population 1231; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck; 8 hose carriages; siamese couplings used; hose cotton, good 400 ft, rubber good 1700 ft, inferior 400 ft; value of fire department equipment \$8000; value of building occupied \$300; bell alarm.

WATER SUPPLY—Source, 8 wells, river; 6 reservoirs, dy cap 6000 gals; 1 hydrant.

Montpelier, Williams Co., population *1200; buildings, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine; 1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$1100; total ann expenses of department \$20 (1888); total membership 40, volunteers; bell alarm. Chief engineer, John Bager.

WATER SUPPLY—Source, river; 2 reservoirs, cap 200 barrels. Town clerk, F. M. Force.

Mt. Gilead, Morrow Co., population 1800. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 1500 ft; total membership 60, volunteers. Chief engineer, W. E. Miller.

WATER SUPPLY—Source, 23 cisterns. Town clerk, Geo. E. Young.

Mt. Sterling, Madison Co., population 1200; fire area 60 acres; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, rubber buckets; value of fire department equipment \$175; bell alarm.

WATER SUPPLY—Source, wells. Village clerk, Geo. E. Seliman.

Mt. Vernon, Knox Co., population 7500; mercantile buildings, brick, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 5 hose carriages; hose cotton, good 500 ft, rubber 1500 ft; value of fire department equipment \$15,000; 3 buildings occupied; total ann expenses of department \$4800; total membership 21, part paid; bell and telephone alarm. Chief engineer, L. G. Hunt.

WATER SUPPLY—Source, artesian wells; system, pumping to standpipe; Worthington pumping engines, dy cap 2,000,000 gals; 91 hydrants, Ludlow; pipe Newport, 13 miles, 4 to 12 in dia; 60 valves, Ludlow, Wood; quality of water best; pressure, 85 to 115 pounds; water-works owned by town; cost to construct \$85,000; ann expenses \$3500; int on bonds 6 per cent. Pres of com, W. A. Boonds; supt, Colin W. Koons.

Napoleon, Henry Co., population 3082; fire area 800 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose linen, good 500 ft, rubber inferior 500 ft; value of fire department equipment \$600; value of building occupied \$10,000; total ann expenses of department \$740; total membership 60, volunteers; bell alarm; 1 engine company, 1 hook and ladder company, 1 hose company. Chief engineer, Josiah Kaller; chairman of fire and water com, Jacob Brown.

WATER SUPPLY—Source, wells; system, pumping to cisterns by steamer. Mayor, David Meekison; city clerk, C. W. Jackson.

Navarre, population 1500; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck; value of fire department equipment \$300; value of buildings occupied \$2000; total membership 24; bell alarm. Chief, Chas. Uhle; chairman of fire and water com, Robt. Gachter.

New Athens, Harrison Co., population 878; buildings, brick and wood, 2 stories; tin, shingle and slate roofs. Fire department—1 hand engine, 4 ladders; hose cotton, good 150 ft; value of fire department equipment \$250; total ann expenses of department \$600. Chief, Ed. Hughes.

WATER SUPPLY—Source not given; system, pumping to tanks; 2 tanks, cap 100 barrels each; pressure 100 pounds. Mayor, J. W. Coffland; town clerk, H. G. Day.

OHIO—Continued.

New Bremen, Auglaize Co., population *1700; mercantile buildings, brick, 2 stories; private, brick and wood, 2 stories; on new 2 story and business buildings iron roofs required. Fire department—4 hand engines, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 1000 ft, rubber good 700, inferior 800 ft; value of fire department equipment \$6000; value of buildings occupied \$3600; total ann expenses of department \$500; total membership 135, volunteers; bell alarm; 4 fire companies. Chief engineer, F. G. Schulte.

WATER SUPPLY—Source, wells, 8 cisterns and canal; Town clerk, J. H. Grothens.

New Comerstown, Tuscarawas Co., population 1200; buildings, brick and wood, 2 stories; metal and slate roofs. Fire department—1 hook and ladder truck; 1 crank pump.

WATER SUPPLY—Source, canal and wells. Mayor, W. R. Crater; town clerk, R. F. Baxter.

New Lexington, Perry Co., population 1387. Fire department—1 hand engine, 5 chemical extinguishers, 1 hook and ladder truck; hose good 1000 ft; total membership 40, volunteers. Chief, Jas. Weiland.

WATER SUPPLY—Source, 8 large cisterns. Town clerk, F. E. Fox.

New Lisbon, Columbiana Co., population 3000; fire area 400 acres; mercantile buildings, brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 hand engines, 4 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose leather, good 1000 ft, inferior 500 ft; value of fire department equipment \$2500; value of buildings occupied \$700; total ann expenses of department \$50; total membership 65, volunteers; bell alarm; 2 fire companies. Chief, L. J. Holton; chairman of fire and water com., F. P. Moore.

WATER SUPPLY—Source, 2 artesian wells; system, pumping to reservoir; reservoir cap 400,000 gals; Gordon & Maxwell pumping engines, dy cap 300,000 gals; 37 hydrants, Mathews, Ludlow; pipe $\frac{1}{4}$ miles, largest 10 in dia. Ad-dyston; 2 meters; pressure, domestic 47, fire 115 pounds; water-works owned by town; cost to construct \$40,000; ann expenses \$800; int on bonds 6 per cent. Supt, W. A. Rankin; city clerk, E. A. King.

New London, Huron Co., population 1011. Fire department—1 hand engine.

WATER SUPPLY—Source, wells and cisterns. Town clerk, S. Sackett.

New Philadelphia, Tuscarawas Co., population 5070; fire area 400 acres; mercantile buildings, brick and stone, 2 stories; private, wood, $1\frac{1}{2}$ and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose cotton, good 1000 ft, inferior 800 ft, rubber good 500 ft; value of fire department equipment \$1000; total ann expenses of department \$1100; total membership 75, part paid; bell alarm. Chief engineer, S. F. Hensel.

WATER SUPPLY—Source, wells and Tuscarawas River; system, pumping to reservoir; Blake pumping engines, dy cap 2,000,000 gals; 88 hydrants; pipe 8 miles; water-works owned by company; cost to construct \$100,000; int on bonds 6 per cent. Pres, O. P. Taylor; supts, Shark & Sons; city clerk, J. A. Correll.

New Richmond, Clermont Co., population *3000; fire area 720 acres; mercantile buildings, brick and wood, 1 to 4 stories; private, wood, brick, stone and iron, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 hand engines, 2 hose carriages; hose cotton, good 100 ft, rubber good 550 ft, inferior 100 ft; 3 buildings occupied; total ann expenses of department \$300; total membership 80, part paid; bell alarm.

WATER SUPPLY—Source, Ohio River and cisterns. Mayor, L. M. Dawson; town clerk, C. T. Bainum.

New Straitsville, Perry Co., population *2789; buildings, wood, 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 hand engine, 1 chemical engine on wheels, 3 chemical extinguishers, 2 hose carriages; siamese couplings used; hose rubber, good 550 ft; value of fire department equipment \$3000; total ann expenses of department \$120; total membership 42, paid part time 2, volunteers 40; bell alarm.

WATER SUPPLY—Source, 5 cisterns, creeks; 3 reservoirs, cap 80,400 gals.

Newark, Licking Co., population 18,000; mercantile buildings, brick, 3 and 4 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—2 steam fire engines, 1 hand engine, 4 chemi-

cal extinguishers, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 800 ft, inferior 800 ft; 6 horses, value \$1500; value of fire department equipment \$20,000; value of buildings occupied \$5000; total ann expenses of department \$3000; total membership 21, paid full time 10, paid part time 110; Gamewell alarm; 26 street boxes. Chief engineer, John Schlegel; chairman of fire and water com., Geo. Wheeler.

WATER SUPPLY—Source, 2 surface wells; system, pumping to reservoir; reservoir cap 8,000,000 gals; Gordon & Maxwell pumping engines, dy cap 5,000,000; 223 hydrants, Bourbon; pipe $\frac{1}{4}$ miles, Lake Shore, Ohio; Bourbe valves; 5 meters; pressure 120 pounds; water-works owned by company; cost to construct \$300,000; int on bonds 6 per cent. Pres, J. F. Moffett; supt, Chas. B. Stevens; city clerk, W. A. Veach.

Newton Falls, Trumbull Co., population *900; fire area 700 acres; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 chemical engine on wheels, 1 hose carriage, hose rubber, good 300 ft, inferior 50 ft; value of building occupied \$150; total ann expenses of department \$10; total membership 70, part paid. Chief engineer, J. J. Everett.

WATER SUPPLY—Source, rivers, cisterns and wells. Town clerk, E. E. Butta.

Niles, Trumbull Co., population 5000; buildings, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hose carriage; hose cotton, good 1950 ft; 4 horses; value of fire department equipment \$7500; value of building occupied \$7000; total ann expenses of department \$3000 total membership 15; telephone and whistle alarm. Chief engineer, Harry Meeker.

WATER SUPPLY—Source, Mosquito Creek and Mahoning River; Holly pumping engines, dy cap 1,000,000 gals; owned by A. G. Miner (not in use). Mayor, Wm. Davis; city clerk, Len. Holloway.

North Amherst, Lorain Co., population 1542; fire area 640 acres; mercantile buildings, wood, 2 stories; private, wood, $1\frac{1}{2}$ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 300 ft, inferior 300 ft, leather good 130 ft; total membership 34, volunteers, paid for services, marshal and chief empowered to compel service at fire bell alarm. Chief engineer, A. E. Stinall.

WATER SUPPLY—Source, springs, 8 cisterns; system, gravity; 13 reservoirs, dy cap 100,000 gals; pipe $\frac{1}{4}$ mile, 4 in dia; ann expenses \$150. Mayor, H. G. Redington; town clerk, A. E. Stinall.

North Kingsville, Ashtabula Co., population 50; buildings, wood, $2\frac{1}{2}$ stories. Fire department—2 chemical extinguishers, 1 hook and ladder truck; 30 paid value of fire department equipment \$125; total membership 26; bell alarm. Chief, M. K. Lockwood.

WATER SUPPLY—Source, wells and cistern. Town clerk, — Peck.

Norwalk, Huron Co., population 6294; fire area 30 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; tin and iron roofs; causes of fire investigated. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; hose rubber, good 3000 ft; 8 horses; value of fire department equipment \$6000; value of 6 buildings occupied \$3500; total ann expenses of department \$1250; total membership 23, part paid; bell and telephone alarm. Chief engineer, Geo. W. Suhr.

WATER SUPPLY—Source, Huron River and Cole Creek system, direct pumping; Worthington pumping engines, dy cap 2,000,000 gals; 111 hydrants, Holly; pipe Smith, 7 miles, 8 to 16 in dia; 100 valves, Brown, Ludlow; quality of water, roily after rains; pressure, domestic 45, fire 120 to 110 pounds; cost to construct \$197,000; ann expenses \$5000. Pres, S. P. Hildreth; supt, O. A. White; mayor, S. E. Crawford; city clerk, Chas. Suhr.

Oak Harbor, Ottawa Co., population 2500; fire area 640 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; iron, shingle and slate roofs. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 500 ft, rubber good 1000 ft, linen good 300 ft; value of fire department equipment \$3500; value of buildings occupied \$11,000; total ann expenses of department \$500; total membership 42, paid part time 24, volunteers 16; bell alarm; 1 hook and ladder company, 1 hose company. Chief engineer, Geo. Vining.

WATER SUPPLY—Source, river, wells and cisterns. Town clerk, E. M. Goody.

Oberlin, Lorain Co., population 4500; fire area 2560 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden and tin roofs; fireworks ordinance. Fire department—3 steam fire engines, 2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages, buckets; hose rubber, good 1800 ft; value of fire department equipment \$4000; total ann expenses of department \$1500; total membership 45, volunteers; bell alarm; 1 hook and ladder company, 2 hose companies. Chief engineer, L. P. Chapman; chairman of fire com, M. G. Main.

WATER SUPPLY—Source, East Branch Vermillion River; system, pumping to tank; tank cap 4000 gals; Deane pumping engines, dy cap 2,000,000 gals; 60 hydrants, Wood; pipe Buffalo, 7 miles, 4 to 8 in dia; 60 valves, Ludlow; 6 meters, National; quality of water good; filtration sand and gravel; pressure, domestic 40, fire 75 to 100 pounds; water-works owned by city; cost to construct \$55,000; ann expenses \$1500. Pres of com, A. W. Mitchell; supt, Geo. C. Prince; mayor, Arden Dale; city clerk, A. Y. Monroe.

Orrville, Wayne Co., population 2900; buildings, brick and wood, 2 and 3 stories. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1150 ft; value of fire department equipment \$3000; total ann expenses of department \$100; total membership 64, volunteers; bell alarm. Chief engineer, C. Smith.

WATER SUPPLY—Source, cisterns and streams; 9 reservoirs, cap 86,000 gals. Town clerk, M. R. Zell.

Ottawa, Putnam Co., population 2000; mercantile buildings, brick, 2 and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 chemical engine on wheels, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1200 ft; 2 horses; total membership 55, paid part time 15, volunteers 40. Chief, J. W. Brown.

WATER SUPPLY—Source, wells, cisterns and river. Town clerk, A. Schierlow.

Oxford, Butler Co., population 1743; fire area 8 blocks; mercantile buildings, brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose rubber, good 1000 ft; leather good 800 ft; value of fire department equipment \$7000; value of buildings occupied \$10,000; total ann expenses of department \$1500, total membership 55, volunteers; bell alarm. Chief engineer, H. W. Miller.

WATER SUPPLY—Source, 11 cisterns. Town clerk, J. A. Kennedy.

Palmeville, Lake Co., population 16000; buildings, brick and wood, 2 to 4 stories; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose cotton 3000 ft; value of fire department equipment \$10,000; total ann expenses of department \$1600; total membership 28. Chief engineer, W. C. Hathaway.

WATER SUPPLY—Source, wells and springs; system, pumping to standpipe and direct; storage reservoir; 3 Worthing pumping engines, dy cap 2,000,000 gals; 50 hydrants, Mathews; pipe 7 miles; Chapman valves; pressure, domestic 50, fire 85 pounds; water-works owned by company; cost to construct \$128,000; ann expenses \$3000. Pres, C. A. Avery; supt, B. F. Stephens; mayor, S. K. Gray; city clerk, H. P. Sanford.

Perrysburg, Wood Co., population 1900; fire area 640 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck 1 hose carriage; hose cotton, good 600 ft, inferior 150 ft; value of fire department equipment \$3000; value of buildings occupied \$600; total ann expenses of department \$72; total membership 30, volunteers. Chief engineer, Nathan Tefft.

WATER SUPPLY—Source, river and wells; 4 cisterns, cap 1160 barrels. Supt, J. Amon; town clerk, T. Oblinger.

Piqua, Miami Co., population 12,000; fire area 1000 acres; mercantile buildings, brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage, 2 hose wagons, siamese couplings used; hose cotton, good 400 ft, rubber good 1600 ft, inferior 1600 ft, leather inferior 800 ft; 4 horses; value of fire department equipment \$4000; 3 buildings occupied; total ann expenses of department \$4500; total membership 22, paid full time 4, paid part time 18; telegraph, telephone and bell alarm; 12 street boxes. Chief engineer, F. E. Hunter.

WATER SUPPLY—Source, canal fed by Lewiston reservoir; system, direct pumping, Vergennes, Gordon & Maxwell pumping engines, dy cap 3,500,000 gals; 140 hydrants, Mathews; pipe 16 miles, 4 to 16 in dia; Eddy valves; pressure, domestic 45, fire 100 pounds; water-works owned by city; cost to construct \$395,000; ann expenses \$4500. Pres and supt, Leopold Kiefer; mayor, John G. Geyer; city clerk, Jas. H. Hatch.

Plymouth, Richard Co., population 1145; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 chemical engine on wheels, 1 hook and ladder truck; hose rubber good 200 ft; total membership 15, volunteers.

WATER SUPPLY—Source, wells and cisterns. Town clerk, F. Beckman.

Pomeroy, Meigs Co., population 5500; fire area 2000 acres; mercantile buildings, brick and wood, 1 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical engine on wheels, 12 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose cotton, good 500 ft, inferior 200 ft, rubber good 1000 ft, inferior 800 ft; horses hired; value of fire department equipment \$3000; value of buildings occupied \$2000; total ann expenses of department \$300; total membership 45, paid full time 4, volunteers 41; bell alarm. Chief, L. H. Lee; chairman of fire and water com, M. Blattner.

WATER SUPPLY—Source, river; system, pumping to cisterns; cap of cisterns 25,000 gals; 8 pumps owned by brewery and mills. Mayor, A. B. Donnelly; town clerk, W. H. Huntley.

Port Clinton, Ottawa Co., population 2500; mercantile buildings, wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1500 ft; value of fire department equipment \$3000; value of buildings occupied \$3000; total ann expenses of department \$300; 1 member, paid full time; bell alarm. Chief engineer, S. Levingruber.

WATER SUPPLY—Source, lake, cisterns; water-works to be constructed; street mains from lake. Town clerk, Geo. Haller.

Portsmouth, Scioto Co., population 15,000; fire area 1200 acres; buildings, brick, stone and wood, 2 to 4 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—3 steam fire engines, 1 hand engine, 1 hook and ladder truck, 6 hose carriages; hose rubber 2800 ft, leather good 100 ft; 4 horses; value of fire department equipment \$10,000; value of buildings occupied \$1500; total ann expenses of department \$3878; total membership 100, paid full time 40, volunteers 60; electric alarm; 8 street boxes; 60 telephone stations. Chief engineer, John M. Williams.

WATER SUPPLY—Source not given; system, direct pumping; 118 hydrants; pipe 24 miles, 4 to 12 in dia; pressure 100 pounds; ann expenses \$12,000. Pres of com, L. Smith; supt, Thos. Watkins; mayor, Geo. A. Waller; city clerk, S. G. McColloch.

Proctorville, Lawrence Co., population 800; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine; hose rubber, good 115 ft; value of fire department equipment \$225; total ann expenses of department \$315 (1888); total membership 40, full paid 1. Chief engineer, A. Ripley.

WATER SUPPLY—Source, cisterns. Town clerk, E. F. Gillen.

Quaker City, Guernsey Co., population 1200; fire area 100 acres; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 chemical extinguishers, 1 hook and ladder truck; value of fire department equipment \$300; building occupied leased; total ann expenses of department \$600; total membership 30, volunteers; bell alarm. Chief, Jas. W. Garber; chairman of fire and water com, I. P. Steele.

WATER SUPPLY—Source, cisterns and wells.

Ravenna, Portage Co., population 8000; fire area 970 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose rubber good 500 ft, inferior 1000 ft; 8 horses; value of fire department equipment \$6000; value of buildings occupied \$3000; total ann expenses of department \$600; total membership 15, paid, telephone alarm. Chief engineer, J. H. Helt.

WATER SUPPLY—Source, Crystal Lake; system, direct

OHIO—Continued.

pumping; 2 Knowles pumping engines, dy cap 3,000,000 gals; 91 hydrants, Ludlow; pipe 12½ miles; Ludlow valves; pressure 50 pounds; water-works owned by town; cost to construct \$81,000; ann expenses \$2800; int on bonds 5 per cent. Pres trustees of com, D. C. Coolman; supt, W. H. Linton; town clerk, A. Seyton.

Reading, Hamilton Co., population *3800; fire area 500 acres; buildings, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose, good 800 ft; value of fire department equipment \$1000; total membership, volunteers.

WATER SUPPLY—Source, wells and cisterns.

Richfield, Summit Co., population 700; mercantile buildings, wood and brick, 1½ and 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted. Fire department—2 hand engines, 1 chemical extinguisher.

WATER SUPPLY—Source, wells and cisterns. Village clerk, H. M. Welton.

Richwood, Union Co., population 2000; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose rubber, good 1100 ft; inferior 400 ft; value of fire department equipment \$6800; value of buildings occupied \$2000; total ann expenses of department \$500; total membership 28, volunteers; bell alarm. Chief engineer, V. F. Collier.

WATER SUPPLY—Source, driven wells. Town clerk, Henry S. Styles.

Ripley, Brown Co., population 2546; mercantile buildings, brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 Aherns steam fire engine, 2 hand engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose leather, good 3000 ft; inferior 500 ft; value of fire department equipment \$2000; 1 building occupied; total ann expenses of department \$400; total membership 68, volunteers; bell alarm. Chief engineer, J. K. Greenhow.

WATER SUPPLY—Source, river; 17 cisterns, dy cap 12,000 gals.

Salem, Columbiana Co., population *5677; fire area 1280 acres; mercantile buildings, brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 2 hand engines (not in use), 1 hook and ladder truck, 6 hose carriages; 1 extension ladder; hose cotton, good 1800 ft; rubber 1800 ft; total membership 147; bell alarm. Chief engineer, C. F. Lease.

WATER SUPPLY—Source, wells and springs; system, pumping to standpipe; coll reservoir cap 600,000 gals; standpipe cap 280,000 gals; Blake pumping engines, dy cap 8,000,000 gals; 160 hydrants, Coffin; pipe 18 miles, 4 to 10 in dia, Addyston; 123 valves, Coffin; 35 meters, Crown, Hersey; quality of water good, pressure, domestic 70, fire 140 pounds; water-works owned by company. Pres, B. S. Ambler; supt, F. W. Allison; mayor, Frank Mercer; city clerk, F. W. Allison.

Salineville, Columbiana Co., population *3000; fire area 300 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck; value of fire department equipment \$400; value of buildings occupied \$100; total membership 40, volunteers; bell alarm. Chief engineer, J. W. Manning.

WATER SUPPLY—Source, wells and creek. Town clerk, H. Schubert.

Sandusky, Erie Co., population 36,000; fire area 2¼ sq. miles; mercantile buildings, stone and wood, 40 ft; private, wood, 2 stories; wooden roofs permitted. Fire department—3 steam fire engines, 8 chemical extinguishers, 1 extension ladder truck, 5 hose carriages; hose cotton, good 2400 ft; inferior 400 ft; rubber good 2600 ft; 6 horses, value \$1500; value of fire department equipment \$10,900; value of buildings occupied \$7000; total ann expenses of department \$1100; total membership 37, paid full time 6, paid part time 21; telephone and whistle alarm. Chief engineer, Wm. C. Smith; chairman of fire and water com, R. E. Schenck.

WATER SUPPLY—Source, Sandusky Bay; system, pumping to standpipe; standpipe cap 600,000 gals; Worthington pumping engines, dy cap 10,500,000 gals; 197 hydrants, Mathews; pipe 28½ miles, 2 to 36 in dia; 190 valves, Ludlow, Klotz and Kromer; 74 meters, Crown, Worthington, Union and Hersey; pressure, domestic 50 to 75, fire 95 pounds; water-works owned by city; cost to

construct \$350,000; ann expenses \$11,500; int on bonds 5 and 7 per cent. Pres trustees, C. F. Schaeffer and Chas. A. Judson; mayor, Wm. B. H. Hunt; city clerk, A. W. Miller.

Seville, Medina Co., population *900; buildings, brick and wood, 2 stories; shingle, tin and slate roofs. Fire department—1 hand engine, 1 hose carriage; hose, rubber 400 ft; bell alarm.

WATER SUPPLY—Source, 2 streams; 8 tanks. Town clerk, Egbert Smith.

Shane's Crossing, Mercer Co., population 730; mercantile buildings, wood and brick, 1½ and 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 400 ft; value of fire department equipment \$1000; value of buildings occupied \$2000; total membership 50, volunteers; bell alarm. Chief engineer, H. H. Bevington.

WATER SUPPLY—Source, cisterns.

Shawnee, Perry Co., population 4300; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 4 chemical extinguishers, 1 hose carriage; hose rubber, good 700 ft; value of fire department equipment \$1700; value of buildings occupied \$2100; total ann expenses of department \$150; total membership 20, volunteers; bell alarm. Chief engineer, E. W. Williams; chairman of fire and water com, John Caldwell.

WATER SUPPLY—Source, cisterns. Mayor, Wm. Davis; town clerk, S. R. Grant.

Shelby, Richland Co., population 2800; fire area 1½ miles; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 chemical engine on wheels, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 3000 ft, inferior 200 ft; rubber good 400 ft, inferior 200 ft, linen good 400 ft, inferior 100 ft; value of fire department equipment \$800; value of buildings occupied \$3000; total ann expenses of department \$3000; total membership 163, volunteers; bell alarm; 3 engine companies, 1 hook and ladder company, 3 hose companies. Chief engineer, Robert Smiley; chairman of fire and water com, John C. Sutter.

WATER SUPPLY—Source, 17 cisterns. Town clerk, W. Williams.

Sidney, Shelby Co., population *6000; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose wagon; hose cotton, good 2000 ft; value of fire department equipment \$12,000; value of buildings occupied \$8000; total ann expenses of department \$3500; total membership 80, paid full time 2, paid part time 17; electric alarm; 12 street boxes. Chief engineer, J. W. Kendall.

WATER SUPPLY—Source, Great Miami River and well system, pumping to standpipe and direct; Gordon pumping engines, dy cap 2,500,000 gals; 55 hydrants; pipe Addyston, 7 miles; Bourbon valves; American filter; water-works owned by city; cost to construct \$110,000; ann expenses \$200; int on bonds 6 per cent. Supt, Jacob Wagner; mayor, H. S. Ailes; city clerk, John Knox.

Somerset, Perry Co., population *1400; buildings, brick, stone and wood, 2 stories; wooden, tin and slate roofs—Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton rubber lined, good 800 ft; value of fire department equipment \$3500; total membership 60, volunteers; bell alarm. Chief engineer, E. Kempf.

WATER SUPPLY—Source, wells and cisterns. Town clerk, Thos. Scanlon.

Springfield, Clark Co., population *37,000. Fire department—3 steam fire engines, 3 chemical engines on wheels, 1 hook and ladder truck, 5 hose carriages; hose cotton, good 6300 ft, rubber good 1260 ft; 15 horses; total membership 86, paid full time 21, call men 15; telegraph alarm; street boxes 60. Chief engineer, E. W. Simpson.

WATER SUPPLY—Source, springs through filter gallery; system, pumping to standpipe; Cope & Maxwell pumping engines, dy cap 5,000,000 gals; 285 hydrants, Eddy, Mathews, Ludlow, Chapman, Whittier; pipe Warren, 22½ miles; valves, Eddy, Mathews, Ludlow, Chapman, Whittier; 37 meters; pressure 80 pounds; water-works owned by city; cost to construct \$428,550; ann expenses \$13,000; int on bonds 5 per cent. Sec and supt, W. R. Smith; city clerk, J. S. Shewalter.

St. Clairsville, Belmont Co., population *1800. Fire department—4 chemical extinguishers, 4 sets hooks and ladders. Mayor, Geo. Linn; town clerk, R. C. Meyer.

St. Mary's, Auglaize Co., population *2000; fire area

840 acres; buildings, wood, 1½ and 2 stories; wooden roofs permitted. Fire department—2 hand engines, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1400 ft, inferior 800 ft; rubber inferior 600 ft, leather good 400 ft; value of fire department equipment \$4500; value of buildings occupied \$6000; total ann expenses of department \$750; total membership 75, volunteers; bell alarm. Chief engineer, F. A. Hause.

WATER SUPPLY—Source, 11 cisterns, canal and rivers; cisterns dy cap 11,500 gals each. Town clerk, H. G. McLain.

St. Paris, Champaign Co., population 1090; buildings, brick and wood, 2 stories. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft; value of fire department equipment \$4500; total ann expenses of department \$225 (1889); total membership 60, volunteers; bell alarm. Captain, Asa Wiant.

WATER SUPPLY—Source, wells. Town clerk, Thos. Derr.

Steubenville, Jefferson Co., population *14,000; fire area 600 acres; mercantile buildings, brick, 2 and 3 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 1 ladder truck, 1 aerial truck, 5 hose carriages; hose cotton, good 5000 ft; 9 hoses; value of fire department equipment \$12,000; value of 3 buildings occupied \$20,000; total ann expenses of department \$14,000; total membership 15, paid full time; Gamewell alarm; 24 street boxes. Chief engineer, Ed. Nicholson.

WATER SUPPLY—Source, Ohio River; system, pumping to reservoir; reservoir cap 2,000,000 gals; Means pumping engines, dy cap 1,000,000 gals; 140 hydrants, Means & Irwin; pipe 80 miles, 4 to 20 in dia; pressure 65 pounds; water-works owned by town; ann expenses \$7500. Sec. trustees, R. E. Blinn; supt, Wm. Hunt; city clerk, J. M. Reynolds.

Tiffin, Seneca Co., population *10,000; fire area 30 acres; mercantile buildings, brick and stone, 3 and 4 stories; private, wood and brick, 1½ to 3 stories; fireworks ordinance; causes of fire investigated. Fire department—3 steam fire engines, 1 hand engine, 2 hook and ladder trucks, 7 hose carriages; siamese couplings used; hose rubber, good 4000 ft; 4 hoses; value of fire department equipment \$20,000; 5 buildings occupied; total ann expenses of department (including water-works) \$12,000; total membership 108, paid 2. Chief engineer, John Roller.

WATER SUPPLY—Source, Sandusky River; system, direct pumping; Holly-Gaskill, Holly, Knowles pumping engines, dy cap 7,000,000 gals; 109 hydrants, Mathews; pipe 15 miles, 5 to 16 in dia; valves Eddy, Chapman; 24 meters; pressure 110 pounds; water-works owned by company; cost to construct \$175,000. Pres and manager, M. Scannell; city clerk, J. Rex.

Tippecanoe City, Miami Co., population *2600; buildings, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 heater, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; hose cotton, good 500 ft, rubber 1000 ft; value of fire department equipment \$6000; value of buildings occupied \$6000; total membership 55, volunteers; bell alarm. Chief engineer, C. Truff.

WATER SUPPLY—Source, canal and wells. City clerk; E. A. Jackson.

Toledo, Lucas Co., population 100,000; fire area 6 miles; mercantile buildings, brick, 4 to 6 stories; private, brick and wood, 3 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—4 steam fire engines, 2 chemical engines on wheels, 2 chemical extinguishers, 1 hook and ladder truck, 1 aerial truck, 8 hose carriages; hose cotton, good 10,000 ft, inferior 4000 ft; 30 hoses, value \$7000; value of fire department equipment \$75,000; value of buildings occupied \$200,000; total ann expenses of department \$23,587; total membership 65, paid full time 62, paid part time 3; Gamewell and other electric alarm; 232 street boxes. Chief engineer, J. Nagely; chairman of fire com, M. J. Malone.

WATER SUPPLY—Source, Maumee River, through filter basin; system, pumping to standpipe; 2 Worthington, 1 Knowles pumping engines, dy cap 15,000,000 gals; 465 hydrants, Mathews; pipe 70 miles, 6 to 30 in dia; 800 valves; 305 meters; quality of water turbid after rains; pressure, domestic 65, fire 110 pounds; water-works owned by city; cost to construct \$1,260,000; ann expenses \$21,000; int on bonds 8 per cent. Pres of com, M. T. Huntly; supt, H. C. Cotter; mayor, J. K. Hamilton; city clerk, Chas. Durain.

Toronto, Jefferson Co., population 3000; mercantile

(new) buildings, brick, 3 and 4 stories; private, wood, 2 stories. Fire department—1 hook and ladder truck; 1 volunteer hook and ladder company. Pres, A. L. Hull.

WATER SUPPLY—Water-works under construction.

Troy, Miami Co., population *6000; fire area 800 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—2 steam fire engines, 1 hook and ladder truck, 8 hose carriages; hose linen, good 200 ft, rubber, good 1900 ft, cotton good 500 ft; 8 hoses; value of fire department equipment \$25,000; total ann expenses of department \$3000; total membership 27, paid part time; bell and telephone alarm. Chief engineer, George Mayer.

WATER SUPPLY—Source, well; system, direct pumping; Smith-Valle pumping engines, dy cap 2,000,000 gals; 85 hydrants, Wood; pipe 8 miles, 8 to 16 in dia, Ohio; 121 valves, Eddy; quality of water hard; pressure, domestic 85, fire 70 to 100 pounds; water-works owned by city; cost to construct \$80,000; ann expenses \$1850; int on bonds 6 per cent. Pres of com, N. Tobey; sec and supt, I. N. Price; mayor, M. K. Gantz; city clerk, J. H. Conklin.

Upper Sandusky, Wyandot Co., population 8540. Fire department—1 steam fire engine, 1 chemical engine on wheels, 2 hook and ladder trucks, 3 hose carriages; hose rubber, good 1500 ft; total membership 115, paid full time 2, paid part time 113. Chief engineer, W. S. Coon.

WATER SUPPLY—Source, springs; system, pumping to standpipe and direct; standpipe cap 200,000 gals; 2 Blake pumping engines, dy cap 2,000,000 gals; 110 hydrants, Bourbon; pipe 13½ miles, 4 to 12 in dia, Lake Shore, Detroit, Allentown; 50 valves, Bourbon; quality of water soft; filtration gravel; pressure, domestic 4½, fire 60 to 125 pounds; water-works owned by company; cost to construct \$30,000; ann expenses \$1800; int on bonds 6 per cent. Pres, Nels McConnell; supt, W. S. Coon; mayor, Frank Jones; town clerk, N. Halbedle.

Urbana, Champaign Co., population *8500; fire area 4 blocks; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 2 stories; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 5 hose carriages; hose cotton, good 500 ft, rubber good 2500 ft; 5 hoses; value of fire department equipment \$9000; value of 2 buildings occupied \$3500, 1 rented \$300; total ann expenses of department \$4500; total membership 64, paid full time 4, paid part time 8; telephone alarm. Chief engineer, W. G. Weaver.

WATER SUPPLY—Source, well; system, direct pumping; Holly pumping engines, dy cap 4,000,000 gals; 114 hydrants, Holly; pipe, 15½ miles, 4 to 16 in dia, Addyston, Ohio; 100 valves, Ludlow, Holly; 8 meters, Crown; quality of water pure; pressure, domestic 40, fire 100 pounds; water-works owned by company; cost to construct \$150,000; ann expenses \$4500; int on bonds 6 per cent. Pres or chairman of com, Alex. F. Vance, Jr.; supt, F. W. Ambrose; mayor, C. H. Ganson; city clerk, C. A. Ross.

Utica, Licking Co., population 703; fire area 130 acres; buildings, wood, 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 400 ft, rubber good 30 ft; value of fire department equipment \$700; total membership 30, volunteers; bell alarm. Chief engineer, C. A. Berit.

WATER SUPPLY—Source, wells and streams. Town clerk, H. E. Harris.

Vermillion, Erie Co., population 1090; mercantile buildings, wood, brick and stone, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 700 ft, inferior 200 ft; value of fire department equipment \$110; value of buildings occupied \$500; total ann expenses of department \$350; total membership 27, volunteers; bell alarm.

WATER SUPPLY—Source, river and cisterns.

Versailles, Darke Co., population *1600; buildings, brick, 3 stories; metal roofs. Fire department—1 steam fire engine, 1 hose carriage; hose rubber, good 1000 ft, inferior 50 ft; value of fire department equipment \$3000; value of buildings occupied \$5000; total ann expenses of department \$250; total membership 30, volunteers; bell alarm. Chief engineer, S. S. Jackson; chairman of fire and water com, H. C. Jacobs.

WATER SUPPLY—Source, creek and cisterns. Supt, J. G. Stierle; village clerk, Wesley Ault.

Wadsworth, Medina Co., population *8000; build-

OHIO—Continued.

ings, brick and wood, 2 and 3 stories; wooden roofs permitted. No fire department—ladders and buckets.

WATER SUPPLY—Source, 3 springs; system, gravity; 2 reservoirs; 80 hydrants; pipe $8\frac{1}{2}$ miles; 5 meters; pressure 75 pounds; water-works owned by company; cost to construct \$500; ann expenses \$500. Pres, Sam Weaver; supt, R. F. Weaver; town clerk, J. A. Clark.

Wapakoneta, Auglaize Co., population *3500; buildings, brick and wood, 1 to 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 4 hose carriages; hose cotton, inferior 1000 ft, rubber inferior 1500 ft; total ann expenses of department (1898) \$600; total membership 110, volunteers; bell alarm. Chief engineer, James Stecknell.

WATER SUPPLY—Source, wells and cisterns. Mayor, T. J. Cartmell; town clerk, Joseph Myers.

Warren, Trumbull Co., population *7500; fire area 1000 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines (not used), 1 water-works; 1 hook and ladder truck, 4 hose carriages; hose cotton, good 500 ft, rubber good 1500 ft, inferior 500 ft; 4 horses, value \$800; value of fire department equipment \$10,000; value of buildings occupied \$50,000; total ann expenses of department \$2500; total membership 23, paid full time 2, paid part time 1; automatic bell alarm. Chief, H. B. Drennen; chairman of fire and water com, A. C. Hunt.

WATER SUPPLY—Source, Mahoning River through filter gallery; system, pumping to standpipe; 2 Deane pumping engines, dy cap 3,000,000 gals; 105 hydrants, Bailey; pipe 12 miles, 4 to 16 in dia; Wood, 48 valves, Eddy; pressure, domestic 75, fire 150 pounds; water-works owned by company; cost to construct \$150,000; ann expenses \$3750; int on bonds 6 per cent. Pres, E. Woltmann; supt, Geo. H. Quimby; mayor, J. L. Smith; town clerk, G. H. Quimby.

Washington, Fayette Co., population 7200; fire area $2\frac{1}{2}$ miles; mercantile buildings, brick, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 steam fire engine (not used), 1 chemical engine on wheels, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 2500 ft, inferior 500 ft; 2 horses, value \$400; value of fire department equipment \$10,000; value of buildings occupied \$15,000; total ann expenses of department \$2500; total membership 62, paid full time 2, paid part time 60; telephone alarm. Chief, John Milliken; chairman of fire and water com, E. A. Ranney.

WATER SUPPLY—Source, wells; system, pumping to standpipe; 2 Worthington pumping engines, dy cap 3,000,000 gals; 124 hydrants, Bourbon; pipe 17 $\frac{1}{2}$ miles, 6 to 14 in dia; Addyston; 78 valves, Bourbon; 5 meters, Worthington; quality of water superior; pressure, domestic 60, fire 120 pounds; cost to construct \$145,000; ann expenses \$2000; int on bonds 6 per cent. Pres, E. Randolph; supt, John P. Maynard; mayor, J. B. Koonitz; town clerk, Ad. Burnett.

Wauseon, Fulton Co., population 1900; fire area 160 acres; mercantile buildings, brick, stone and wood, 2 and 3 stories; private, brick and wood; 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 hand engines, 2 hose carriages; hose cotton, good 1800 ft; value of fire department equipment \$4500; value of building occupied \$15,000; total ann expenses of department \$35; total membership 65, volunteers; bell alarm.

WATER SUPPLY—Source, 80 cisterns, cap 10,000 gals daily. Town clerk, C. J. Nachtrieb.

Waverly, Pike Co., population *1600; fire area 150 acres; buildings, brick and wood, 1 to 3 stories; shingle and tin roofs; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical extinguisher, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft; value of fire department equipment \$8000; value of building occupied \$800; total ann expenses of department \$100; total membership 25, volunteers; bell alarm. Chief engineer, C. L. Hanbell.

WATER SUPPLY—Source, canal and 3 cisterns. Town clerk, W. D. Hartshorn.

Wellington, Lorain Co., population *2500; buildings, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; 24 buckets; hose cotton, good 400 ft, inferior 150 ft, rubber good 500 ft, inferior 50 ft; value of fire department equipment \$19,000; total ann expenses of department \$300 (1898); total membership 30, paid \$10 per year; bell alarm.

WATER SUPPLY—Source, cisterns. Village clerk, R. Goodwin.

Wellsville, Columbiana Co., population *3575; fire area 550 acres; buildings, brick and wood; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1500 ft; value of fire department equipment \$2300; value of 3 buildings occupied \$2300; total membership 37, volunteers; bell and whistle alarm. Chief, C. R. Van Fossen.

WATER SUPPLY—Source, Ohio River; system, pumping to reservoir; reservoir cap 2,500,000 gals; 2 Worthington pumping engines, dy cap 400,000 gals; 60 hydrants; pipe 7 miles, 4 to 8 in dia; 50 valves, Ludlow; 2 meters; pressure, domestic 100, fire 150 pounds; water-works owned by city; cost to construct \$32,500; ann expenses \$3300; int on bonds $5\frac{1}{2}$ per cent. Pres, John Lyth; supt, A. S. Foge; mayor, G. B. Cooper; city clerk, C. B. Mayhew.

West Liberty, Logan Co., population 1500; fire area 500 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft; value of fire department equipment \$4000; value of buildings occupied \$4000; total membership 30, paid full time 1, paid part time 3, volunteers 24. Chief engineer, W. E. Waugh; chairman of fire and water com, Geo. Feather.

WATER SUPPLY—Source, mill race, fire wells and cisterns. Village clerk, J. W. Brown.

West Milton, Miami Co., population 800; fire area 400 acres; mercantile buildings, wood, 2 and 3 stories; private, wood, 1 to 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 chemical engine on wheels; hose rubber, good 250 ft; value of fire department equipment \$1000; building rented; total membership 30, volunteers; bell alarm. Chief, J. O. Arnold.

West Salem, Wayne Co., population *1200. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; all kinds; hose rubber, good 1000 ft, leather good 1000 ft; total membership 50, volunteers. Chief, A. J. Gerhart.

WATER SUPPLY—Source, 15 cisterns. Town clerk, O. F. More.

West Toledo, Lucas Co. (see Toledo).

Willoughby, Lake Co., population 1500; buildings, wood and brick, 2 stories; wooden roofs not permitted; fire limits; fireworks ordinance. Fire department—2 hand engines, 8 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage, 100 buckets; hose rubber, good 600 ft; value of fire department equipment \$300; value of buildings occupied \$300; total membership 16, volunteers, paid for service; bell alarm. Captain, E. J. Dickey.

WATER SUPPLY—Source, cisterns.

Willmington, Clinton Co., population *3500; fire area 1300 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 1400 ft, inferior 800 ft; 3 horses; value of fire department equipment \$8000; city owns buildings occupied; total ann expenses of department \$700; total membership 70, volunteers. Chief engineer, W. H. McLain.

WATER SUPPLY—Source, 16 cisterns. City clerk, Ed Hughes.

Wooster, Wayne Co., population 7000. Fire department—2 steam fire engines, 1 hook and ladder truck, 8 hose carriages; hose cotton, inferior 60 ft, rubber good 9000 ft; total membership 170, volunteers. Chief engineer, W. A. Eberly.

WATER SUPPLY—Source, springs and well; system, gravity and pumping to reservoirs; 2 reservoirs, cap 12,000,000 gals; Worthington pumping engine, dy cap 600,000 gals; 14 hydrants, Wood; pipe Long, 11 4.5 miles, 4 to 15 in dia; 42 valves, Eddy; 4 meters, Henery; quality of water good; pressure 60 pounds; water-works owned by city; cost to construct \$115,000; ann expenses \$1000; int on bonds 6 and 8 per cent. Pres of com, R. P. Babb; supt, Z. Potter; mayor, W. C. Yost; city clerk, C. C. Adams.

Xenia, Greene Co., population *10,000; buildings, wood, 3 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose cotton good, 100 ft, rubber 4400 ft; value of fire department equipment \$15,000; value of 3 buildings occupied \$10,000; total ann expenses of department \$7500; total membership 15, paid full time 5, paid part time 9; telegraph alarm; street boxes 17.

WATER SUPPLY—Source, springs; system, pumping to standpipe; standpipe cap 275,000 gals; Gordon pumping engines, dy cap 3,500,000 gals; 183 hydrants, Chapman; pipe Addyston, 20 miles, 6 to 14 in dia; 100 valves, Chap-

an; 7 meters, National, Hersey, Worthington; quality of water good; pressure 80 to 100 pounds; water-works owned by company; cost to construct \$300,000; int on bonds 6 per cent. Pres, John Little; supt, G. F. Cooper; mayor, Charles Howard; city clerk, John Hirlinger.

Youngstown, Mahoning Co., population 25,000. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 3600 ft; 9 horses; total membership 22, paid full time 12, paid part time 10. Chief engineer, John P. Mercer.

WATER SUPPLY—Source, Mahoning River; system, direct pumping; Deane, Worthington pumping engines, 5000 gals; 308 hydrants; pipe 26 miles, 4 to 20 in dia, Lake Shore; valves Ludlow; 100 meters; quality of water good, filtration for domestic use; pressure, domestic 90, fire 110 to 125 pounds; water-works owned by city; cost to construct \$280,000; ann expenses \$12,000; int on bonds 5 per cent. Pres of com, John O. McGowan; supt, W. S. Hamilton; mayor, Ranney Montgomery; city clerk, E. Gathman.

Zanesville, Muskingum Co., population 21,000; fire area 3308 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fire-works ordinance. Fire department—1 double-tank chemical engine, 1 hook and ladder truck, 4 hose carriages; 1 horse; value of fire department equipment \$4000; value of 5 buildings occupied \$16,000; total ann expenses of department \$14,000; total membership 16, paid full time 14, paid part time 1; bell and telegraph alarm; 37 street boxes. Chief, L. F. Langley.

WATER SUPPLY—Source, Muskingum River; system, pumping to reservoirs and to standpipe for high service; Worthington pumping engines, 5000 gals; 300 hydrants, Wedge; pipe 48 miles, 2 to 20 in dia, Addyston; 500 valves, Zanesville; 3 meters, Union; quality of water very good; pressure 65 pounds; water-works owned by city; cost to construct \$400,000; ann expenses \$26,000; int on bonds 4½ per cent. Pres of com, W. R. Baker, supt, R. M. Saup; mayor, John W. Canrade; city clerk, Wm. M. Shinnick.

The following places have no fire protection: Attica, Seneca Co., population 900. Belpre; Washington Co., population 1000. Bettsville, Seneca Co., population 800. Bridgeport, Belmont Co., population 8500. College Corner, Butler Co., population 700. Coshocton, Coshocton Co., population 4500. Creston, Wayne Co., population 1000. Doylestown, Wayne Co., population 1400 (4 ladders and private extinguishers). East, Cleveland, Cuyahoga Co., population 2578. Grand Rapids, Wood Co., population 800 (3 chemical extinguishers, 5 ladders). Matamoras, Washington Co., population 1500. Meigs Co., population 1500. New Concord, Muskingum Co., population 800. North Fairfield, Huron Co., population 800. North Monroeville, Huron Co., population 121. Palmyra, Portage Co., population 1200. Scioto, Harrison Co., population 1000. Shiloh, Richland Co., population 1200. Waynesburgh, Stark Co., population 622. West Union, Adams Co., population 800. Winchester, Adams Co., population 1000 (hook and ladder and buckets).

OREGON.

Albany, Linn Co., population 5000; mercantile buildings, brick, 1 to 3 stories; private, wood and brick, 1 to 3 stories; wooden roofs permitted; fire-works ordinance; causes of fire investigated. Fire department—2 steam fire engines, 1 hand engine, 1 hook and ladder truck, 8 hose carriages; siamese couplings used; hose good 1700 ft, inferior 500 ft; value of fire department equipment \$10,000; value of 4 buildings occupied \$6000; total ann expenses of department \$1500; total membership 140, volunteers; bell alarm; 2 engine companies, 1 hook and ladder company. Chief engineer, C. H. Stewart; chairman of fire and water com, F. M. French.

WATER SUPPLY—Source, Santiam Canal and Calapoozie River; system, direct pumping; 2 pumping engines, 5000 gals; 6 hydrants; pipe 8.5 miles, 1 to 6 in dia; pressure 40 to 100 pounds; cost to construct \$16,000. Owner and supt, J. A. Crawford; city clerk, N. J. Henon.

Arlington, Gillam Co., population 600; mercantile buildings, wood and brick, 3 stories; private, wood, 1½ stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft; value of fire department equipment \$500; total membership 20, volunteers; bell alarm. Chief engineer, Jay P. Lucas; chairman of fire and water com, J. E. Frick.

WATER SUPPLY—Source, Columbia River; system, pumping to reservoir; reservoir cap 100,000 gals; Blake pumping engines, 5000 gals; 8 hydrants; pipe 5 miles, 6 and 8 in dia, Puget Sound; water-works owned by company; cost to construct \$7000; ann expenses \$1200; int on bonds 10 per cent. Pres, J. E. Frick; supt, E. D. Parrot.

Astoria, Clatsop Co., population 10,000; fire area 8 miles square; mercantile buildings, wood and brick, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted; fire-works ordinance. Fire department—2 steam fire engines, 4 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; hose rubber, good 4000 ft; 2 horses, value \$600; value of fire department equipment \$25,000; value of buildings occupied \$3000; total ann expenses of department \$6000; total membership 225, paid full time 3, volunteers 222; Gamewell alarm; 6 street boxes; 2 engine companies, 1 hook and ladder company. Chief, C. H. Stockton; chairman of fire and water com, J. Wickman.

WATER SUPPLY—Source, mountain spring; system, gravity; reservoir cap 100,000 gals; 1 hydrant; pipe 18 miles; 6 meters; pressure 45 to 65 pounds; water-works owned by company; cost to construct \$80,000; ann expenses est \$2600. Pres, F. de Kum; supt, J. W. Welch; city clerk, T. S. Jewett.

Baker City, Baker Co., population 4500; fire area 200 by 415 ft; mercantile buildings, brick, 3 stories; private, wood, 1 story; wooden roofs not permitted; fire-works ordinance. Fire department—4 chemical extinguishers, hook and ladder truck, 2 hose carriages; hose cotton,

good 2000 ft; value of fire department equipment \$3000; value of buildings occupied \$1000; total membership 100, volunteers; 1 hook and ladder company, 2 hose companies. Chief, E. Silver.

WATER SUPPLY—Source, well; system, pumping to reservoir and direct; reservoir cap 600,000 gals; Worthington pumping engine; 14 hydrants; pipe 2 miles, 6 to 10 in dia. cost to construct \$30,000. City auditor, Wm. Packwood.

Corvallis, Benton Co., population 2000; buildings, wood and brick; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carts; hose rubber and leather good 1000 ft, inferior 500 ft; 2 buildings occupied, owned by city; total membership 125, volunteers; bell alarm.

WATER SUPPLY—Source, Willamette River; system, pumping to tank and direct; tank cap 15,000 gals; Worthington pump; 4 hydrants; pipe 4 miles, 4 to 8 in dia; pressure, domestic 23, fire 90 pounds; water-works owned by company; cost to construct \$12,000; ann expenses estimated \$3000; int on bonds 10 per cent. Supt, Wm. Groves; city recorder, J. M. Porter.

Dallas, Polk Co., population 2000. Fire department—1 hand engine, 8 hose carriages; hose leather 500 ft; total membership 80, volunteers.

WATER SUPPLY—Source not given; system, gravity; 5 hydrants; 4 cisterns.

The Dalles, Wasco Co., population 5000; fire area 5 acres; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 1 and 1½ stories; wooden roofs not permitted in fire limits. Fire department—4 steam fire engines, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; O. R. & N. Co. own fire pump, pipe and plugs; hose rubber, good 2400 ft; value of fire department equipment \$14,000; value of buildings occupied \$3000; total ann expenses of department \$1514 (11 months); total membership 72, paid full time 1; paid part time 1, volunteers; bell alarm; 1 engine company, hose company. Chief engineer, Geo. C. Munger; chairman of fire and water com, F. Dehm.

WATER SUPPLY—Source, Hood River; system, gravity; reservoir cap 50,000 gals; 16 hydrants; pipe 30 miles; pressure 40 pounds; water-works owned by company; cost to construct \$37,000; ann expenses estimated \$3000. Mayor, M. A. Moody; city clerk, Geo. Knags. Ordinance passed appropriating \$100,000 for water supply; water commissioners appointed; Z. F. Moody, chairman.

Eugene City, Lane Co., population 7500; fire area 8 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fire-works ordinance; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 2700 ft; value of fire department equipment \$4000; 2 buildings occupied; total ann expenses of department \$150; total membership 125, volunteers; bell alarm. Chief, J. F. Starr.

WATER SUPPLY—Source, Willamette River; system,

OREGON—Continued.

pumping to reservoir and direct; reservoir cap 250,000 gals; Dow pumping engines; 33 hydrants; pipe 10 miles, $\frac{3}{4}$ to 8 in dia; Chapman valves; quality of water good; pressure, domestic 75, fire 275 pounds; water-works owned by company; cost to construct est \$40,000; ann expenses \$1000; int on bonds 8 per cent. Pres, T. W. Shelton; supt, G. R. Chrisman; mayor, A. G. Horey; city clerk, B. F. Dorris.

Jacksonville, Jackson Co., population 11900. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose cart; hose 750 ft; total membership 50; bell alarm. Chief engineer, C. F. Smith.

WATER SUPPLY—Source, 8 cisterns, cap 12,000 gals; street mains. Town clerk, S. Huffer.

McMinnville, Yam Hill Co., population 3000; fire area 640 acres; mercantile buildings, 2 stories; private, wood, 2 stories; wooden and iron roofs; fire-works ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 800 ft, rubber good 600 ft; value of fire department equipment \$3125; value of building occupied \$3800; total membership 75, volunteers; electric alarm; 1 engine company; 1 hook and ladder company; 2 hose companies. Chief engineer, Elsie Wright; chairman of fire and water com, G. W. Jones.

WATER SUPPLY—Source, Yam Hill River; system, direct; cost to construct \$31,000.

Newport, Benton Co., population 4700; buildings, wood, $1\frac{1}{2}$ and 2 stories. Fire department—1 hook and ladder truck.

WATER SUPPLY—Source and system not given; 1 reservoir, cap 120,000 gals. Town clerk, J. H. Aldrich.

Oregon City, Clackamas Co., population 3500; fire area 700 acres; mercantile buildings, brick, wood, iron and stone to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 4 hose carriages; hose cotton, good 300 ft; rubber good 1400 ft, inferior 300 ft, leather good 300 ft, linen good 500 ft, inferior 150 ft; value of fire department equipment \$3500; value of buildings occupied \$15,000; total ann expenses of department \$1050; total membership 97; bell alarm; 1 hook and ladder company; 2 hose companies. Chief engineer, T. F. Ryan; chairman of fire and water com, W. E. Pratt.

WATER SUPPLY—Source, Willamette River; system, pumping to standpipe and direct; 5 pumping engines, dy cap 750,000 gals; 15 hydrants; pipe $2\frac{1}{2}$ miles, 4 to 10 in dia; pressure 50 to 160 pounds; water-works owned by town; cost to construct est, \$10,000; ann expenses \$500. Supt, W. H. Howell; city clerk, C. O. T. Williams.

Pendleton, Umatilla Co., population 3250; buildings, brick and wood, 1 to 4 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1600 ft, inferior 450 ft; 2 hoses; value of fire department equipment \$3000; total ann expenses of department \$1800; total membership 100, volunteers; bell alarm. Chief engineer, J. N. Young.

WATER SUPPLY—Source, well; system, pumping to reservoir; reservoir cap 500,000 gals; Blake pumping en-

gines, dy cap 1,000,000 gals; 35 hydrants, Chapman; pipe $\frac{3}{4}$ to 6 in dia, 15 valves, Chapman; pressure, domestic 80, fire 120 pounds; water-works owned by city; cost to construct \$39,000; ann expenses \$3000; int on bonds 8 per cent. Supt, Geo. T. Schoffner; mayor, John Caga town clerk, C. H. Carter.

Portland, Multnomah Co., population 75,000; fire area 100 acres; mercantile buildings, brick and wood, 3 and 4 stories; private, wood, 2 stories; fireworks ordinance causes of fire investigated. Fire department—4 steam fire engines, 2 hook and ladder trucks, 4 hose carriages; hose rubber, good 6000 ft; 28 horses; value of fire department equipment \$75,840; value of 8 buildings occupied \$128,000; total ann expenses of department \$54,000; total membership 80, paid full time 23, paid part time 2; telegraph alarm; 43 street boxes. Chief engineer, Harry Morgan.

WATER SUPPLY—Source, Willamette River; system, direct pumping, surplus to reservoir; 2 reservoirs, dy 2,250,000 gals; Worthington, Holly pumping engines, dy cap 11,500,000 gals; 800 hydrants; pipe 52 miles, 4 to 24 in dia; valves Chapman; 60 meters, Hersey, Crown, Worthington; quality of water good; pressure, domestic 30 to 60, fire 40 to 90 pounds; water-works owned by city; cost to construct \$700,000; ann expenses \$50,000; int on bonds 5 per cent. Chairman of com, Henry Failing; supt, Isaac W. Smith; mayor, Van De Lashmut; city auditor, W. H. Wood.

Salem, Marion Co., population 15,000; fire area 2 acres; mercantile buildings, brick, 2 stories; private, wood, 1 and $1\frac{1}{2}$ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 1 hand engine, 6 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; hose rubber, good 2400 ft, inferior 1000 ft; 4 horses, value \$700; value of fire department equipment \$3000; value of buildings occupied \$10,000; total membership 100, volunteers, paid part time 4; bell alarm; 4 fire companies. Chief engineer, Geo. G. Bingham; chairman of fire and water com, Oren Hutten.

WATER SUPPLY—Source, Willamette River; system, direct pumping; Dow, Smith & Vaile pumping engines, dy cap 10,000,000 gals; 45 hydrants; pipe 12 miles, 4 to 12 in dia; 48 valves, Eddy, Chapman and Flower; filters; cisterns 20 x 11 ft; pressure, domestic 60, fire 90 to 120 pounds; water-works owned by company; cost to construct \$300,000; ann expenses \$5000; works now being extended. Pres and supt, J. M. Martin; mayor, Geo. Williams; city clerk, A. Conn.

Union, Union Co., population 600; buildings, wood and brick, 1 and 2 stories; wooden roofs permitted. Fire department—50 chemical extinguishers, 1 hook and ladder truck; value of fire department equipment \$300; total ann expenses of department \$75; total membership 5, volunteers; triangle and bell alarm. Chief, E. E. Davis.

WATER SUPPLY—Source, 3 creeks and wells. Town clerk, J. E. Tuttle.

The following places have no fire protection: Drisk Douglass Co., population 800. Hood River, Wasco Co. Milton, Umatilla Co.; population 850 (100 ft hose).

PENNSYLVANIA.

Allegheny, Allegheny Co., population 105,000; mercantile buildings brick, 4 stories; private, brick, 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—10 steam fire engines, 10 chemical extinguishers, 2 hook and ladder trucks, 12 hose carriages; siamese couplings used; 45 horses; value of fire department equipment \$80,000; value of 11 buildings occupied \$80,000; total membership 85, paid full time; telegraph alarm; 113 street boxes. Chief engineer, Robt. Jones.

WATER SUPPLY—Source, Allegheny River; system, pumping to reservoir; reservoir cap 18,000,000 gals; Allis, Wilson and others pumping engines, dy cap 35,000,000 gals; 1200 hydrants, Hutchinson; pipe 90 miles, 6 to 36 in dia; Long, National; 4200 valves, Hutchinson; 1 meter; quality of water good; pressure 60 pounds; water-works owned by city; cost to construct \$2,000,000; ann expenses \$95,000. Chairman of com, Thos. Brown; supt, Edw. Armstrong; mayor, J. G. Wyman; city clerk, R. T. White.

Allentown, Lehigh Co., population 26,000; buildings brick, 2 and 3 stories; slate and tin roofs; fireworks ordinance. Fire department—4 steam fire engines, 6 hose

carriages; hose linen, good 4550, leather 3550 ft; 16 horses; value of building owned by city \$70,000; by dep, \$15,000; total ann expenses of department \$7000; total membership 558, volunteers; telegraph alarm. Chief engineer, Geo. J. Klein.

WATER SUPPLY—Source, springs; system, pumping to reservoir and standpipe; reservoir cap 410,443 gals; Knowles pumping engines, dy cap 6,000,000 gals; 16 hydrants, Cassin, Mathews, Tamaqua; pipe 27 miles, 8 to 24 in dia; 1 meter; pressure, domestic 30 pounds; water-works owned by city; cost to construct \$278,458; ann expenses \$3000; int on bonds 4, 5 and 7 per cent. Pres and com, S. S. Frederick; supt, S. S. Thompson; mayor, C. S. D. Lehr; city controller, Jas. Hausman.

Altoona, Blair Co., population 27,775; fire area 137 acres; buildings, wood, $1\frac{1}{2}$ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—3 steam fire engines, 2 hook and ladder trucks, 6 hose carriages; siamese couplings used; hose cotton, good 12,000 ft; 15 horses; value of fire department equipment \$3500; total ann expenses of department \$5000; total membership 500, volunteers; electric alarm; 35 street boxes. Chief engineer, F. P. Molloy.

WATER SUPPLY—Source, spring and surface water; system, gravity; impounding reservoir cap 60,000,000 gals; distributing reservoir cap 3,000,000 gals; 186 hydrants, Mathews, Ludlow; pipe Wood, 37 miles, 2 to 16 in dia, Jackson & Woodin; 218 valves, Ludlow, Eddy; 6 meters, Crown; quality of water good; pressure, 15 to 75 pounds; water-works owned by city; cost to construct \$200,000; ann expenses \$500; int on bonds 4 per cent. Chairman of com, T. H. Wiggins; supt, S. A. Gailey; mayor, Theo. H. Burchfield; city clerk, H. T. Heinsling.

Annville, Lebanon Co., population 1600. Fire department—1 steam fire engine, 3 hand engines, 1 hose carriage; hose cotton, good 500 ft, leather 800 ft. Chief engineer, W. Martin.

WATER SUPPLY—Source, wells, cisterns and creeks. Town clerk, D. O. Shenk.

Archibald, Lackawanna Co., population 8049. No fire department.

WATER SUPPLY—Source, mountain stream; system, gravity; 6 hydrants, Wood; pipe 8 miles, 3 to 10 in dia; 12 valves, Ludlow; quality of water good; pressure 90 pounds; water-works owned by company; cost to construct \$30,000; ann expenses \$25. Pres, J. Y. Williams; supt, Justus Bishop; burgess, Thos. Gilday.

Arnot, Tioga Co., population 4000. No fire department—1 fire engine and 1000 ft hose owned by coal company and under its direction. Engineer, N. Shultz.

WATER SUPPLY—Source and system not given; 2 steam pumps; reservoirs. Supt, F. F. Lyon; town clerk, S. S. Miller.

Ashland, Schuylkill Co., population 9000; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose linen, good 100 ft, leather 1500 ft; value of 2 buildings occupied \$8000; total ann expenses of department \$488; total membership 170, volunteers.

WATER SUPPLY—Source, Little Mahanoy Creek; system, gravity; 3 reservoirs, cap 8,800,000 gals; 86 hydrants, Cassin; pipe 9 4.5 miles, 3 to 12 in dia; Cassin valves; pressure 120 pounds; water-works owned by city; cost to construct \$35,000; ann expenses \$1300; int on bonds 4 and 6 per cent. Chairman of com, Jas. R. Dugan; supt, Jos. Hardenock.

Ashley, Luzerne Co., population 4000; fire area 800 acres; buildings, brick and wood, 2 stories; fireworks ordinance. Fire department—2 chemical extinguishers, 3 hose carriages; hose rubber lined, good 3000 ft; value of fire department equipment \$800; value of building occupied \$4000; total ann expenses of department \$73 (1888); total membership 40, volunteers; steam gong alarm. Chief engineer, W. T. Reed.

WATER SUPPLY—Source, lake; 19 hydrants; pipe 3 miles, 4 to 14 in dia; pressure 110 pounds; water-works owned by company. Town clerk, J. K. P. Fenner.

Athens, Bradford Co., population 3000; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, 800 ft, leather good 600; value of building occupied \$600; total membership 73, volunteers. Chief engineer, C. T. Hull.

WATER SUPPLY—Sayre Water Co. (see Sayre); 18 hydrants, pipe 7 miles; pressure 120 pounds; water-works owned by company.

Andenreid, Carbon Co., population 2000; buildings, wood, 1 and 2 stories. No fire department; buckets and hose; whistle alarm.

WATER SUPPLY—Source and system not given; reservoir cap 2,500,000 gals; steam pumping engines; 11 hydrants; pipe 3 miles; pressure 55 pounds. Supt, J. L. Hollenbeck.

Austin, Potter Co., population 3000; fire area 50 to 75 acres; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hose carriage; hose linen, good 350 ft, inferior 800 ft; value of fire department equipment \$300; value of buildings occupied \$200; total ann expenses of department \$200; total membership 30, volunteers; whistle alarm. Chief, F. H. Rhodes.

WATER SUPPLY—Source, springs, wells and brooks; pipe line through all streets connected with steam pump. Town clerk, M. J. Young.

Bangor, Northampton Co., population 3900; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; slate roofs. Fire department—1 hose carriage; hose cotton, good 1000 ft; value of fire department equipment \$1200; total membership 85, volunteers; bell alarm. Foreman, Chas. L. Grubb.

WATER SUPPLY—Source not stated; system, gravity; reservoir; 15 hydrants. Supt, C. K. Stier.

Beaver, Beaver Co., population 1000. Fire department—1 hand engine.

WATER SUPPLY—Source, Ohio River through filter; system, pumping to reservoir; reservoir cap 800,000 gals; Worthington, Blake pumping engines, dy cap 100,000 gals; 70 hydrants; pipe 6 miles; water-works owned by village; cost to construct \$20,000; ann expenses \$1200; int on bonds 5 per cent. Sec of coun, E. N. Biggett; supt, Geo. Joyce.

Beaver Falls, Beaver Co., population 10,000; fire area 400 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical engine on wheels, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 2000 ft; hoses furnished for use of stable; value of fire department equipment \$15,000; value of buildings occupied \$15,000; total ann expenses of department \$2000; total membership 85, volunteers; telephone alarm. Chief, Dr. Wm. Rayner; chairman of fire and water com, Lyle Sutton.

WATER SUPPLY—Source, Beaver River; system, pumping to reservoir; reservoir cap 4,000,000 gals; Holly, Wilson & Snyder pumping engines, dy cap 5,000,000 gals; 86 hydrants, Ramsey & George; pipe 15 miles, 4 to 12 in dia, Wood; 91 valves, Wood; 1 meter, Crown; quality of water good; pressure 60 pounds; water-works owned by company; cost to construct \$180,000; ann expenses \$8000. Pres, Hon. Henry Hice; supt, J. W. Ramsey; mayor, S. C. Gormley; town clerk, H. T. Dempsey.

Bedford, Bedford Co., population 2970; fire area 800 acres; mercantile buildings, brick, 2 to 3 stories; private, brick, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 3000 ft; value of fire department equipment \$4000; total ann expenses of department \$3000; total membership 61; electric bell alarm; 6 street boxes. Chief, S. F. Statler; chairman fire and water com, Asa Dick.

WATER SUPPLY—Source, mountain springs; system, gravity; 3 reservoirs; 14 hydrants; pipe 8 1/2 miles, 2 to 4 in dia; 26 valves; pressure 80 pounds; water-works owned by town; cost to construct \$35,000; ann expenses \$500; int on bonds 6 per cent. Mayor, Abraham Barnhart.

Bellefonte, Centre Co., population 4600; fire area 360 acres; mercantile buildings, brick, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 1800 ft, leather good 1600 ft; value of fire department equipment \$4800; value of 2 buildings occupied \$2400, 1 rented \$300 per year; total ann expenses of department \$1000; total membership 190, volunteers. Chief, L. T. Menon.

WATER SUPPLY—Source, springs; system, pumping to reservoir; reservoir cap 290,000 gals; Knowles pumping engines, dy cap 1,440,000 gals; 40 hydrants, Duncan; pipe 10 miles; Duncan valves; water-works owned by city; cost to construct \$100,000; ann expenses \$4000; int on bonds 5 to 7 per cent. Supt, Sam'l D. Ryan; city clerk, I. Mitchell.

Berwick, Columbia Co., population 3500; fire area 640 acres; buildings, private, brick, stone and wood; fireworks ordinance. Fire department—1 hand engine, 3 hose carriages; hose cotton, good 1000 ft; value of fire department equipment \$2000; value of buildings occupied \$3000; membership, 15 paid, volunteers 15; steam gong alarm. Chief engineer, Andrew D. Seely; chairman of fire and water com, C. H. Zelnder.

WATER SUPPLY—Source, spring; system, direct pumping, surplus to reservoir; Cruikshank M. & Co. pumping engines, dy cap 340,000 gals; 21 hydrants; pipe 11 8.8 miles, 3 to 6 in dia, Phillipsburg, Jackson & Woodin; Ludlow valves; quality of water hard; pressure, domestic 37, fire 110 pounds; cost to construct \$25,000; ann expenses \$1800; int on bonds 4 per cent. Pres, C. H. Zelander; supt, Geo. De Puy; town clerk, F. A. Witman. A gravity system with 18,500,000 gal reservoir is in course of construction.

Bethlehem, Northampton Co., population 8000; buildings, brick, 2 and 3 stories; fireworks ordinance. Fire department—2 steam fire engines, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1800 ft; total ann expenses of department \$4000; total membership 250; bell alarm; 3 engine companies; 2 hose companies. Chief engineer, Henry Fentermacher; chairman of fire com, Wm. Rice.

WATER SUPPLY—Source, springs; system, direct pumping; Cameron, Worthington pumping engines, dy cap 1,300,000 gals; 72 hydrants, Mathews, Tamaqua; pipe 8 miles; valves Ross; pressure 73 pounds; cost to construct \$75,000; ann expenses \$4800; int on bonds 4 per cent.

PENNSYLVANIA—Continued.

Chairman of com, Alvin L. Hill; supt, Chas. Bodder, mayor, J. B. Kemmerer; town clerk, T. O. Fradenec.

Birdsborough, Berks Co., population *2800; fire area 640 acres; buildings, brick and stone, 2 and 2½ stories; fireworks ordinance. Fire department—1 hose carriage; hose rubber, good 1000 ft; value of fire department equipment \$1800; value of property owned \$3800; total membership 72, volunteers. Chief engineer, I. W. Miller.

Water Supply—Source, Indian Run; system, gravity; impounding reservoir cap 25,000,000 gals; 86 hydrants, Cassin; pipe, Mellert, 5½ miles, 4 to 10 in dia; pressure 80 pounds; water-works owned by company. Pres, Geo. Brooke; supt, Ward Harrison; town clerk, C. K. Rhoads.

Blairsville, Indiana Co., population *1800; fire area 200 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft; value of fire department equipment \$1400; R. R. Co. has 1 hose cart, 400 ft cotton hose and 1 horse. Chief, J. Kalbach.

Water Supply—Source, Conemaugh River; system, pumping to reservoir; reservoir cap 200,000 gals; McKnight pumping engines, dy cap 100,000 gals; 86 hydrants, Bailey, Mathews; pipe 8½ miles; pressure 30 to 50 pounds; water-works owned by town; cost to construct \$25,000; ann expenses \$1200; int on bonds 4 per cent. Supt, J. F. Kalbach; mayor, Samuel Lyons; town clerk, A. B. Earhart.

Bloomsburgh, Columbia Co., population *5000; mercantile buildings, brick, 3 and 4 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 3 hose carriages; hose cotton, good 800 ft, leather good 800 ft, inferior 100 ft; value of fire department equipment \$3000; rent of building occupied \$90; total membership 75, volunteers; bell alarm.

Water Supply—Source, Fishing Creek; system, pumping to reservoir and direct; reservoir cap 1,500,000 gals; Worthington, Holly pumping engines, dy cap 3,750,000 gals; 48 hydrants, Birkenbine, Ludlow; pipe, Jackson & Woodin, 7 miles, 4 to 12 in dia; 80 valves, Cassin; 2 meters, National; quality of water excellent; pressure, domestic 70, fire 120 pounds; water-works owned by company; cost to construct \$50,000. Pres, L. N. Meyer; supt, G. W. Welliver; mayor, Peter Harman; town clerk, Wm. Cummings.

Blossburg, Tioga Co., population *1400; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 3 hose carriages; hose cotton, good 1800 ft, rubber fair 800 ft; value of buildings occupied \$3600; total ann expenses of department \$75; total membership 106, volunteers; bell alarm; fire guards, self-supporting, 30 permanent members. Chief engineer, S. Hollands.

Water Supply—Source, springs and river; 2 reservoirs. Town clerk, J. F. Ely.

Boyerstown, Berks Co., population 1099; fire area 250 acres; mercantile buildings, brick, 3 stories; private, wood and brick, 2 to 3 stories; tin and shingle roofs. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft, inferior 400 ft; value of fire department equipment \$10,000; value of 2 buildings occupied \$2000; total membership 150, volunteers; bell alarm. Chief engineer, H. M. Binder.

Water Supply—Source, springs; system, direct pumping from reservoir; reservoir cap 25,000 gals; 6 hydrants; pipe 8 miles, 3 to 6 in dia; pressure 80 pounds; water-works owned by company; ann expenses \$2500. Supt, J. Schweinhart; town clerk, C. F. Ems.

Bradnock, Allegheny Co., population *13,000. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber 1500 ft. Chief engineer, Jas. L. Black.

Water Supply—Source, river; system, direct pumping; Worthington pumping engines, dy cap 2,500,000 gals; 55 hydrants, pipe 15 miles, 2 to 20 in dia; pressure 80 to 100 pounds; cost to construct \$85,000. Supt, G. L. Jones; town clerk, A. S. Brubaker.

Bradford, McKean Co., population 15,000; mercantile buildings, brick and wood; private, wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 1 hook and ladder truck, 8 hose carriages; hose linen, good 3000 ft, rubber good 750 ft; value of fire department equipment \$30,000; value of buildings occupied \$10,000; total membership 254, paid

full time 4, volunteers 250; Gamewell alarm; 72 street boxes; 1 hook and ladder company, 5 hose companies. Chief engineer, D. A. Ropp.

Water Supply—Source, Marilla & Gilbert brooks; system, gravity; 2 impounding reservoirs, cap 24,000,000 gals; 80 hydrants, Ludlow; pipe Mellert, 19½ miles, 3 to 14 in dia, Jackson & Woodin, 238 valves, Ludlow; 1 meter. Crown; quality of water fine; pressure 80 pounds; water-works owned by city; cost to construct \$120,000; ann expenses \$3000; int on bonds 6 per cent. Chairman of com, T. C. Clark; supt, C. J. Lane; mayor, S. Ward; city clerk, J. A. Lindsey.

Bristol, Bucks Co., population 6500; fire area 4½ acres; mercantile buildings, wood, stone and brick, 3 stories; private, wood, 2½ stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose leather, good 800 ft, inferior 500 ft; value of fire department equipment \$1000; value of buildings occupied \$7000; total ann expenses of department \$1800; total membership 175, volunteers; bell alarm; 2 fire companies; chairman of fire and water com, P. R. Diehl.

Water Supply—Source, Delaware River; system, pumping to standpipe and direct; 3 Worthington pumping engines, dy cap 3,000,000 gals; 59 hydrants, Mathews, pipe McNeal, Wood, 7 miles, 4 to 16 in dia; 20 valves, Eddy, Ludlow; quality of water good; pressure, domestic 60, fire 100 pounds; water-works owned by company; cost to construct \$60,000; ann expenses \$3500. Pres, Anthony Swain; supt, A. K. Joyce; mayor, W. P. Wright; town clerk, J. W. Wright.

Brookville, Jefferson Co., population 2138. Fire department—1 hook and ladder truck, 2 hose carts; hose 1000 ft; total membership 40, volunteers.

Water Supply—Source, North Fork Creek; system, pumping to tanks; 2 tanks, cap 100,000 gals; Worthington pumping engines, dy cap 1,000,000 gals; 94 hydrants, Hutchinson & Alexander; pipe 6 miles, 8 in dia; Hutchinson & Alexander valves; pressure 88 pounds; water-works owned by company; cost to construct \$28,000; ann expenses \$1200. Pres, E. A. Litch; supt, W. R. Ramo; town clerk, C. Z. Gordon.

Butler, Butler Co., population *7000. Fire department—1 hook and ladder truck, 4 hose carriages; hose cotton rubber lined, good 3000 ft, rubber good 300 ft; total membership 225, volunteers. Chief engineer, A. L. Rebe.

Water Supply—Source, Conoquenessing Creek; system, pumping to reservoir; reservoir cap 2,500,000 gals; Keystone pumping engines, dy cap 88,000 barrels; 6 hydrants; pipe 14 miles; 4 valves; pressure 110 pounds; water-works owned by company; cost to construct \$40,000; int on bonds 6 per cent. Pres, W. G. Braxton; supt, W. B. Meredith; town clerk, J. D. Marshall.

Canton, Bradford Co., population *1500; mercantile buildings, brick and wood, 3 stories; private, wood, 2 stories; fireworks ordinance. Fire department—1 hook and ladder truck; hose linen, good 800 ft, inferior 200 ft; total ann expenses of department \$100; total membership 25, volunteers; bell alarm. Chief engineer, L. E. Cize.

Water Supply—Source, stream; system, gravity; 1 reservoir; 14 hydrants; pipe 2½ miles, 4 to 12 in dia; pressure 280 pounds; water-works owned by company; ann expenses \$450. Pres, G. W. Maynard; supt, G. A. Gurnsey; town clerk, C. E. Riggs.

Carbondale, Lackawanna Co., population 15,000; fire area 50 acres; mercantile buildings, brick, stone and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 2 hose carriages; hose cotton, good 800 ft, leather good 800 ft; value of fire department equipment \$1200; value of buildings occupied \$500; total ann expenses of department \$300; total membership 82 volunteers; steam gong alarm. Foreman, P. F. Moffit; chairman of fire and water com, J. P. Coyle.

Water Supply—Source, springs; system, gravity; 2 reservoirs; 40 hydrants, Philadelphia; pipe 8 miles, largest 14 in dia, Warren; Ludlow valves; quality of water pure; pressure, domestic 75, fire 90 pounds; water-works owned by company; cost to construct \$34,500; ann expenses \$1500. Pres of com, R. Manville; supt, Wm. McMullen; C. A. Retten; city clerk, R. D. Stuart.

Carlisle, Cumberland Co., population 7000. Fire department—8 steam fire engines, 1 hook and ladder truck, 7 hose carriages; hose cotton, good 800 ft, leather good 800 ft; total membership 750, volunteers.

Water Supply—Source, Conodoquinet Creek; system, pumping to reservoir; 2 reservoirs, cap 2,500,000 gals; Gardner, Deane pumping engines, dy cap 1,000,000 gals; 70 hydrants, Morris, T. & Co., Mathews; pipe 30 miles, water-works owned by company; ann expenses \$1400.

Pres. Lemuel Todd; supt, Chas. E. Ramsey; city clerk, G. Heiser.

Catsanqua, Lehigh Co., population 5000; fire area 20 acres; buildings, brick and wood, $2\frac{1}{2}$ and 8 stories; wooden roofs permitted but slate used; fireworks ordinance. Fire department—3 steam fire engines, 5 hose carriages, 2 private hose carts; all factories have private hose, etc.; hose cotton, good 800 ft, rubber good 400 ft, some linen and leather; value of fire department equipment \$10,000; value of buildings occupied \$19,000; total ann expenses of department \$800; total membership 250, volunteers; whistles alarm. Chief, Wm. H. Mealy; chairman of fire and water com, C. F. Hunsicker.

WATER SUPPLY—Source, Lehigh River; system, pumping to standpipe and reservoir; reservoir cap 300,000 gals; pumping engines, dy cap 80,000 gals; 51 hydrants; pipe 6 miles; pressure 30 to 45 pounds; water-works owned by company; cost to construct \$50,000. Supt, W. R. Thomas; mayor, Thos. W. Jones; town clerk, Ed. D. Boyer.

Catawissa, Columbia Co., population *2800. Fire department—2 hand engines (old), 1 hose cart; hose good quantity.

WATER SUPPLY—Source not given; system, gravity.

Chambersburg, Franklin Co., population *8500; buildings, brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine.

Hand engine, 100 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; hose leather, good 3000 ft; value of fire department equipment \$6000; value of buildings occupied \$3000; total ann expenses of department \$500; total membership 200, volunteers. Chief engineer, A. C. Brady.

WATER SUPPLY—Source, Conococheague Creek; system, pumping to reservoir and direct; reservoir cap 1,000,000 gals; Weimer pumping engines, dy cap 1,000,000 gals; 79 hydrants, Birkenbine, Mathews; pipe $8\frac{1}{2}$ miles, 4 to 10 in dia; 45 valves, Eddy; quality of water soft; pressure, domestic 37 to 45, fire 70 to 80 pounds; water-works owned by town; cost to construct \$55,000; ann expenses \$2420; int on bonds $\frac{4}{5}$ per cent. Supt, A. C. McGrath; mayor, Fred Heninger; city clerk, D. B. Kirby.

Chester, Delaware Co., population *32,000. Fire department—3 steam fire engines, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 5500 ft, inferior 1800 ft; 12 hoses; total membership 225, volunteers. Chief engineer, T. Hargraves.

WATER SUPPLY—Source, Delaware River; system, pumping to reservoir and direct; reservoir cap 15,000,000 gals; pumping engines, dy cap 10,000,000 gals; 76 hydrants, Ludlow; pipe 40 miles, 6 to 24 in dia, Wood; 240 valves, Ludlow; 8500 meters. National; pressure 60 pounds; water-works owned by company; cost to construct \$4,250,000; ann expenses \$7500. Pres, J. L. Forwood; supt, W. S. Johnson; mayor, J. R. T. Coates; city clerk, Geo. T. Jones.

Clarendon, Warren Co., population 1500; fire area 50 acres; buildings, wood, $1\frac{1}{2}$ and 2 stories; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton and rubber, good 1500 ft; value of fire department equipment \$3000; value of 3 buildings occupied \$300; total ann expenses of department \$350; total membership 200, volunteers; 1 fire police; bell and whistle alarm. Chief engineer, A. S. Knight.

WATER SUPPLY—Source, well; system, gravity and direct pumping; 4 reservoirs; force pump, dy cap 65,000 gals (owned by town); 30 hydrants; pipe $8\frac{1}{2}$ miles, 2 to $1\frac{1}{2}$ in dia; pressure 300 pounds; water-works owned by company.

Clarion, Clarion Co., population *2500. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 1000 ft, leather good 600 ft; value of fire department equipment \$3000; total membership 60, volunteers. Chief engineer, W. J. McIntire.

WATER SUPPLY—Source, Clarion River; system, pumping to tanks; 2 tanks, cap 90,000 gals; Eclipse pump, dy cap 48,000 gals, 15 hydrants, Hutchinson & Alexander; pipe $2\frac{1}{2}$ miles; 2 meters; pressure 40 pounds; water-works owned by company; cost to construct \$15,000; ann expenses \$1300. Pres, W. Corbett; supt, R. B. Thomas; town clerk, C. E. Smith.

Clearfield, Clearfield Co., population *3000. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton 1000 ft; value of fire department equipment \$3000; 1 building occupied; total membership 60, volunteers. Chief engineer, O. L. Moore.

WATER SUPPLY—Source, Moose Creek; system, gravity; 12 hydrants, Mathews; pipe 6 miles, 3 to 10 in dia, McNeal, Wood; Wood valves; quality of water soft; pressure, domestic 70, fire 35 pounds; water-works owned by company; cost to construct \$50,000; ann expenses \$750.

Pres of com, W. W. Betts; supt, H. F. Bigler; mayor, D. Condlly; town clerk, S. Bell.

Coatesville, Chester Co., population 2766; fire area 1200 acres; mercantile buildings, brick, 8 stories; private, brick and wood, $2\frac{1}{2}$ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck 8 hose carriages; hose cotton 500 ft, leather good 500 ft; value of fire department equipment \$3500; value of building occupied \$6000; total ann expenses of department \$150; total membership 120, volunteers; bell alarm. Chief engineer, Geo. W. Brooks.

WATER SUPPLY—Source, springs; system, gravity; collecting reservoir cap 1,000,000 gals, distributing reservoir cap 800,000 gals; pumping engines, dy cap 800,000 gals; 58 hydrants; pipe 5 miles, 8 to 8 in dia; pressure, domestic 26 pounds; water-works owned by borough; cost to construct \$30,000; ann expenses \$350; int on bonds 4 per cent. Chairman of com and supt, L. H. Humphrey; town clerk, I. Spackman.

Columbia, Lancaster Co., population *10,000. Fire department—3 steam fire engines, 7 hose carriages; hose cotton and leather, good 3000 ft; total membership 450, volunteers. Chief engineer, John Kline.

WATER SUPPLY—Source, Susquehanna River and spring; system, gravity and pumping to reservoir; 3 reservoirs; Worthington pumping engines, dy cap 1,200,000 gals; 98 hydrants; pipe 12 miles; 2 meters; pressure 60 pounds; water-works owned by company; cost to construct \$150,000; ann expenses \$5000; int on bonds 5 per cent. Chairman of com, F. H. Willson; supt, W. B. Fasig; city clerk, Dr. S. A. Bockus.

Conneantville, Crawford Co., population *1000; buildings, brick and wood, 2 and 3 stories. Fire department—1 horse power engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 5000 ft, rubber good 10,000 ft, leather good 5000 ft; value of fire department equipment \$4000; total ann expenses of department \$25 (1888); total membership 100, volunteers; bell alarm. Chief engineer, J. Bolard.

WATER SUPPLY—Source, canal and creek. Burgess, J. C. Greenlee; clerk, Ira Fetterman.

Connellsville, Fayette Co., population *7000; fire area 480 acres; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 hose carriages; hose rubber, good 900 ft; value of fire department equipment \$1500; value of buildings occupied \$7000; total ann expenses of department \$400; total membership 60, volunteers; bell and whistle alarm; 2 hose companies. Fire marshal, K. C. McCormick.

WATER SUPPLY—Source, springs; system, gravity; 2 reservoirs, cap 20,000,000 gals; 75 hydrants; pipe 14 $8\frac{1}{2}$ miles, 4 to 12 in dia; pressure, 110 pounds; water-works owned by company; cost to construct \$130,000; int on bonds 6 per cent. Gen. manager, W. S. Kuhn; supt, G. A. Munson; town clerk, W. Hughes.

Conshohocken, Montgomery Co., population *7500; fire area 640 acres; mercantile buildings, brick, 8 stories; private, brick, $2\frac{1}{2}$ and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 8 hose carriages; hose cotton, good 1500 ft; 2 hoses, value \$700; value of fire department equipment \$3000; value of buildings occupied \$6000; total ann expenses of department \$1250; total membership 126, paid full time 1, volunteers 126; bell alarm. Chief, Miles Stemple.

WATER SUPPLY—Source, Schuylkill River; system, pumping to reservoir; reservoir cap 1,250,000 gals; 3 Worthington pumping engines, dy cap 2,000,000 gals; 560 hydrants, Mathews; pipe, Wood, $8\frac{1}{2}$ miles, 8 to 10 in dia; 54 valves, Union; 40 meters, Crown; quality of water good; pressure, domestic 60 pounds; water-works owned by company; cost to construct \$110,000; ann expenses \$1700; int on bonds 6 per cent. Pres or chairman of com, J. Tuslens; supt, W. E. Ferrier; mayor, Wm. F. Smith; town clerk, Wm. Heywood.

Corry, Erie Co., population 8000; fire area 600 acres; mercantile buildings, brick, 2 and 3 stories; private, brick and wood, 2 stories; iron and slate roofs; fireworks ordinance. Fire department—2 steam fire engines, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 8000 ft, inferior 1000 ft, rubber good 800 ft; 2 hoses, value \$400; value of fire department equipment \$10,000; value of buildings occupied \$12,000; total ann expenses of department \$4000; total membership 181, paid full time 1, volunteers 180; 2 bells alarm; 1 hook and ladder company, 2 hose companies. Chief, C. L. Covell; chairman of fire and water com, R. P. Dawson.

WATER SUPPLY—Source, Hare Creek; system, pumping to reservoir; reservoir cap 8,500,000 gals; 2 Holly pumping engines, dy cap 2,000,000 gals; 62 hydrants, Ludlow;

PENNSYLVANIA—Continued.

pipe, Long, 11 miles, 1½ to 12 in dia; 54 valves, Ludlow; quality of water soft; pressure, domestic 65, fire 150 pounds; water-works owned by company; cost to construct \$130,000; ann expenses \$3800; int on bonds 6 per cent. Agt of com, Chas. E. Kimball; supt, B. F. Krause; Eli Barlow; city clerk, Chauncey Rogers.

Coudersport, Potter Co., population 1500; fire area 300 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; tin roofs; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages, buckets; hose rubber, good 1000 ft; value of fire department equipment \$1500; value of buildings occupied \$600; total ann expenses of department \$300; total membership 80, volunteers; bell alarm; 1 hook and ladder company; 2 hose companies. Chief engineer, W. K. Jones.

WATER SUPPLY—Not described; pipe through main streets; pressure 75 pounds; water-works owned by company.

Curwensville, Clearfield Co., population 1580; buildings, brick and wood, 2 and 3 stories. Fire department—1 chemical engine on wheels, 6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; value of fire department equipment \$3000; total ann expenses of department \$1900 (1888); total membership 50, volunteers; steam whistle alarm. Chief engineer, Wm. Holden.

WATER SUPPLY—Source and system not given; 4 reservoirs, cap 500 barrels each. Town clerk, A. Bloom.

Danville, Montour Co., population 10,000. Fire department—1 steam fire engine; hose cotton, good 8000 ft, leather 500 ft; total membership 188; volunteers; 4 fire companies. Chief engineer, J. H. Montague.

WATER SUPPLY—Source, 2 wells; system, direct pumping; Holly pumping engines, dy cap 2,000,000 gals; 112 hydrants; pipe, Keller & Kreebs, 14 miles, 2 to 12 in dia; 87 valves, Ludlow; pressure 60 to 100 pounds; water-works owned by borough; cost to construct \$160,000; ann expenses \$5000; int on bonds 4 per cent. Supt, P. M. Kerns; burgess, Sam'l S. Gulick; town clerk, Benj. Harris.

Darby, Delaware Co., population *2000. Fire department—1 hand engine; hose 500 ft.

WATER SUPPLY—Source, creek. Town clerk, B. D. Legin.

Derry Station, Westmoreland Co., population *2500; buildings, wood, 2 stories. Fire department—1 chemical engine on wheels, 2 hose carriages; hose rubber, good 600 ft; total ann expenses of department \$900; total membership 80, volunteers; whistle alarm.

WATER SUPPLY—Source, streams; system, gravity; 24 hydrants; pipe 5½ miles, 4 to 10 in dia; 61 valves, Ludlow; pressure 95 pounds. Pres, C. S. Sims; supt, Murray Forbes; town clerk, John Doak.

Downingtown, Chester Co., population 2000; fire area 150 acres; mercantile buildings, wood, brick and stone, 2½ and 3 stories; private, brick and wood, 2½ and 3 stories; wooden roofs permitted. Fire department—1 hook and ladder truck; value of fire department equipment \$500; total ann expenses of department \$100; total membership 100, volunteers. Pres, G. C. M. Eicholtz; chief, Sam'l A. Black.

WATER SUPPLY—Source, springs; system, gravity; 8 reservoirs; 1 hydrant; pipe 6 miles; pressure 35 pounds; water-works owned by company; cost to construct \$80,000; ann expenses \$400; int on bonds 6 and 7 per cent. Pres, P. C. Hollis; supt, Jas. Hamilton; town clerk, J. Hamilton.

Doylestown, Bucks Co., population 2070. Fire department—2 hose carriages; hose leather, good 1000 ft.

WATER SUPPLY—Source, springs; system, pumping to reservoir and direct; Holly-Gaskill pumping engines, dy cap 1,500,000 gals; 41 hydrants, Cassin; pipe 10 miles; Cassin valves; pressure, domestic 70, fire 140 pounds; water-works owned by borough; cost to construct \$35,000; ann expenses \$1800; int on bonds 4 per cent. Pres, Dr. O. P. James; supt, S. L. Freed.

Du Bois, Clearfield Co., population 8000; fire area 600 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; tin roofs. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose cotton, good 500 ft, rubber good 1500 ft; 2 horses, value \$600; total membership 200, volunteers. Chief engineer, J. H. Whitehill.

WATER SUPPLY—Source, mountain springs; system, gravity; reservoir cap 2,000,000 gals; 1 force pump; 42 hydrants, Holly; pipe Michigan 12 miles, 8 to 12 in dia; 23 valves; 7 meters, Hersey pressure domestic 70 to 100

pounds; water-works owned by company; cost to construct \$120,000. Pres, Geo. P. Smith; supt, Geo. B. Campbell; mayor, A. L. Todier; town clerk, A. L. Cole.

Duke Centre, McKeon Co., population *800; fire area 150 acres; mercantile buildings, wood, 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 chemical hand engine, 2 hose carriages; hose cotton, good 500 ft, inferior 1000 ft; value of fire department equipment \$1000; value of building occupied \$500; 1 rented \$36 per year; total ann expenses of department \$30; total membership 50, volunteers; bell and steam whistle alarm.

WATER SUPPLY—Source not given; system, pumping to tanks; storage tanks 40,000 gals; 1 force pump; 13 hydrants; 1½ miles pipe, 2 and 3 in dia; ann expenses \$10; town clerk, G. H. Dana.

Duncannon, Perry Co., population 1200; buildings, wood, 2 stories. Fire department—2 hand engines, 2 hose carriages; hose leather, good 550 ft, inferior 800 ft; steam whistles alarm.

WATER SUPPLY—Source, rivers and wells. Burgess, A. L. Lane.

Dunmore, Lackawanna Co., population 12,000; fire area 1000 acres; mercantile buildings, wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 chemical engine on wheels, 2 hose carriages, hose cotton, good 500 ft, rubber good 500 ft; value of fire department equipment \$2000; value of buildings occupied \$300; total ann expenses of department \$700; total membership 108; volunteers; electric bell alarm; 6 street boxes; 3 fire companies. Chief engineer, Frank E. Wagner; chairman of fire and water com, Frank P. McDonald.

WATER SUPPLY—Source, surface water; system, gravity; 4 hydrants, pipe 5 miles; 6 meters, Worthington; pressure 100 pounds; water-works owned by company; int on bonds 5 per cent. Pres, John B. Smith; supt, Wm. Gilmore; town clerk, C. P. Savage.

East Brady, Clarion Co., population *1700; buildings, wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—2 chemical engines on wheels, 4 chemical extinguishers, 1 hook and ladder truck; value of fire department equipment \$2200; value of building occupied \$250; total membership 180, volunteers; bell alarm. Chief engineer, C. P. McCafferty.

WATER SUPPLY—Source, springs; system, pumping to tank; pumping engine, dy cap 30,000 gals; pipe ½ mile, 2 in dia; 2 meters; pressure 90 pounds; water-works owned by Cunningham & Foster. Supt, J. M. Cunningham; town clerk, R. R. McGregor.

East Mauch Chunk, Carbon Co., population 350; buildings, wood, 2 and 3 stories; wooden roofs permitted. No fire department; buckets.

WATER SUPPLY—Source, 2 small streams; system, gravity. For further information, see Mauch Chunk. Supt, S. S. Smith.

Easton, Northampton Co., population 16,000; fire area 640 acres; mercantile buildings, brick, stone or wood, 3 to 6 stories; private, wood, 2½ to 4 stories; tin roofs; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 4 chemical extinguishers, 2 hook and ladder trucks, 1 aerial truck, 5 hose carriages, 1 ambulance; hose cotton good, 1700 ft, inferior 800 ft, rubber good 4000 ft, inferior 1000 ft; 7 horses, value \$2000; value of fire department equipment and buildings occupied \$47,232; total ann expenses of department \$908; total membership 35, paid full time 7, paid part time 5, call men; Gamewell alarm; 36 street boxes; 3 engine companies, 1 hook and ladder company. Chief, J. J. Smith; chairman of fire com, Joseph Beck.

WATER SUPPLY—Source, Delaware and Lehigh Rivers; system, direct pumping, surplus to reservoir; reservoir cap 4,000,000 gals; Cornish Bull, Corlies, Worthington pumping engines, dy cap 5,000,000 gals; 85 hydrants, Cassin; pipe 15 miles, 4 to 20 in dia, Warren; Cassin valves; 3 meters; pressure 20 to 100 pounds; water-works owned by company; cost to construct \$500,000; ann expenses \$10,000; int on bonds 6 per cent. Pres, J. S. Rotherbaugh; supt, R. P. Rader; city clerk, H. T. Buckley.

East Stroudsburg, Monroe Co., population 1800; buildings, wood, 2 and 3 stories; wooden roofs permitted. No fire department.

WATER SUPPLY—Source, wells, cisterns and creeks; water-works in course of construction. Town clerk, Geo. E. Stauffer.

East York, York Co. Fire department—1 steam fire engine; hose 800 ft.

Ebensburg, Cambria Co., population 1128; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton 900 ft, rubber 00 ft; value of fire department equipment \$2950; 1 building occupied; total ann expenses of department \$75; total membership 70, volunteers 5; bell alarm. Chief, A. Kirkpatrick.

WATER SUPPLY—Source, artesian well and pond; system, pumping to reservoir; reservoir cap, 150,000 gals; Cameron pumping engines, dy cap 288,000 gals; 16 hydrants, 1/2 mile, 4 to 6 dia; 8 meters; pressure 36; water-works owned by borough; cost to construct, \$16,000; ann expenses \$500; int on bonds 4 per cent. Supt, R. L. Thomas; town clerk, W. H. Connell.

Edenburg, Clarion Co., population 1000; buildings, wood and brick, 1 and 2 stories. Fire department—1 hook and ladder truck, 1 hose carriage; hose 550 ft; value of fire department equipment \$900; value of building occupied \$250; total membership 46. Chief, J. R. Seely.

WATER SUPPLY—Source, well; system, pumping to tank; tank cap 40,000 gals; 5 hydrants, Ludlow; pipe 1000 feet; pressure 75; water-works owned by company, controlled by borough; cost to construct \$2000; ann expenses, \$200; int on bonds 6 per cent. Supt, Robert Cortett; burgess, A. J. Smith; town clerk, N. N. Booth.

Eldred, McKean Co., population 1800; fire area 600 acres; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; shingle and tin roofs; fireworks ordinance. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose linen, good 1000 ft; value of fire department equipment \$1000; value of buildings occupied \$600; total ann expenses of department \$198; total membership 60, volunteers; bell and whistle alarm; 1 hook and ladder company, 1 hose company. Chief engineer, T. L. Sartwell; chairman of fire and water com, W. B. Archibald.

WATER SUPPLY—Source, Allegheny River; system, pumping to tank; tank cap 40,000 gals; Cameron pumping engines, dy cap 250,000 gals; 18 hydrants; pipe 2 miles, 3 in dia; pressure 110 pounds; water-works owned by private parties; cost to construct \$8000; ann expenses \$100. Town clerk, A. H. Mayo.

Elizabethtown, Lancaster Co., population 3980; fire area 640 acres; mercantile buildings, brick, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 Clapp & Jones engine, 2 hose carriages; hose cotton, good 1000 ft, rubber good 400 ft, inferior 500 ft; value of fire department equipment \$5000; value of buildings occupied \$4000; total ann expenses of department \$100; total membership 75, volunteers; bell alarm. Chief engineer, J. C. Redecker.

WATER SUPPLY—Source, Conoy Creek and wells; street cisterns. Chairman of com, D. Z. Witmer; burgess, J. G. Stauffer; town clerk, Frank W. Miller.

Emmenton, Venango Co., population *1500; buildings, brick and wood. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose cotton 400 ft, rubber good 600 ft, linen 400 ft; value of fire department equipment \$2000; total ann expenses of department \$100 (1888); total membership 60, volunteers. Chief, A. R. Newton.

WATER SUPPLY—Source, springs and Allegheny River; system, gravity and pumping to reservoir; reservoir cap 25,000 gals; Worthington pumping engines; 10 hydrants; pipe 2 miles, 5 and 6 in dia; pressure 126 pounds; water-works owned by company. Pres, C. C. Cooper; supt, D. D. Moriarty; town clerk, J. R. Donnelly.

Emporium, Cameron Co., population *2500. Fire department—1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1250 ft, rubber fair 700 ft; total membership 110, volunteers. Chief engineer, E. O. Bardwell.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 1,500,000 gals; 26 hydrants, Mathews; pipe 6 1/2 miles; Eddy valves; pressure 120 pounds; water-works owned by company; cost to construct \$33,000; ann expenses \$25; int on bonds 5 per cent. Pres and supt, J. F. Parsons; town clerk, H. H. Mullen.

Ephratah, Lancaster Co., population 1800; buildings, brick and wood, 2 and 3 stories. Fire department—1 steam fire engine, 1 chemical engine on wheels, 1 hose carriage; hose cotton, good 1000 ft, rubber good 400 ft, inferior 100 ft; value of fire department equipment \$3000; total ann expenses of department \$300 (1888); total membership 60, volunteers; bell alarm. Chief engineer, Geo. W. Groff.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 60,000 gals; pipe 4000 ft, 4 and 6 in dia; pressure

70 pounds; water-works owned by company; cost to construct \$4000. Pres, R. R. Bitzer; town clerk, E. S. Royer.

Erie, Erie Co., population 40,000; fire area 175 acres; mercantile buildings, brick and wood, 2 to 5 stories; private, wood, 1 and 2 stories; fireworks ordinance. Fire department—2 steam fire engines, 2 chemical extinguishers, 1 hook and ladder truck, 6 hose carriages; hose cotton, good 12,350 ft; 21 horses; value of fire department equipment \$14,000; value of 8 buildings occupied \$50,000; total ann expenses of department \$20,682; total membership 46, paid full time 12, call men 33; telegraph alarm; 29 street boxes; 6 hose companies. Chief engineer, J. A. Moses; chairman of fire com, R. Liebel.

WATER SUPPLY—Source, Lake Erie; system, pumping to reservoir and standpipe; reservoir cap 80,000,000 gals; West. Eng. Co., Holly-Gaskill pumping engines, dy cap 9,000,000 gals; 346 hydrants, Mathews; pipe 68 miles, 4 to 20 in dia; 602 valves, Eddy; 80 meters, Worthington, Crown, Union; quality of water good; pressure 80 to 90 pounds; water-works owned by city; cost to construct \$1,040,224; ann expenses \$16,232. Chairman of com, Geo. W. Starr; sec and treas, B. F. Sloan; mayor, Chas. S. Clark; city clerk, Thos. Hanlon.

Etna, Allegheny Co., population 4000; fire area 100 acres; buildings, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose linen good 1000 ft; 3 horses; value \$600; value of fire department equipment \$8000; value of buildings occupied \$5500; total ann expenses of department \$1800; total membership 24, volunteers; Gamewell alarm; 8 street boxes. Chief, W. B. Kroesen; chairman of fire and water com, John Q. Robertson.

WATER SUPPLY—Source not given; system, pumping to tank and direct; 5 hydrants.

Everett, Bedford Co., population *2500; fire area 300 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories. Fire department—1 steam fire engine, 3 hose carriages; hose cotton 500 ft, rubber good 1000 ft; value of fire department equipment \$4800; value of buildings occupied \$5000; total ann expenses of department \$200; total membership 60, volunteers; bell alarm. Chief engineer, D. B. Ott.

WATER SUPPLY—Source, river and streams; reservoirs. Town clerk, J. F. Fisher.

Foxburgh, Clarion Co., population 750; fire area 40 acres; mercantile buildings, wood, 2 stories; private, wood, 1 1/2 stories; wooden roofs permitted. Fire department—3 chemical extinguishers, 1 hose carriage; hose cotton, inferior 300 ft, rubber good 500 ft; total membership 30, volunteers. Chief, Geo. Kiel.

WATER SUPPLY—Source, Allegheny River; system, pumping to tanks, 2 tanks, cap 40,000 gals; pumping engines, dy cap 20,000 gals; 15 hydrants; pipe 2 miles; water-works owned by company. Supt, Frank Dale.

Franklin, Venango Co., population *6000; fire area 500 acres; mercantile buildings, brick, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 5 hose carriages; hose linen 500 ft, rubber good 1000 ft; value of fire department equipment \$11,850; value of 3 buildings occupied \$6000; total ann expenses of department \$1200; total membership 150, part paid 8; bell alarm. Chief engineer, P. W. Welsh.

WATER SUPPLY—Source, springs and French Creek; system, gravity and direct pumping; reservoir cap 17,000,000 gals; Worthington pumping engines, dy cap 1,000,000 gals; 50 hydrants, Bailey; pipe 20 miles, 4 to 8 in dia, Wood; Eddy valves; pressure, domestic 45, fire 60 pounds; water-works owned by company; cost to construct \$150,000; ann expenses \$3500; int on bonds 5 per cent. Pres, F. W. Mitchell; supt, R. J. Hanna; city clerk, Wm. Waller.

Freeburgh, population 600; fire area 60 acres; buildings, wood and brick, 1 to 4 stories; wooden roofs permitted. Fire department—1 hand engine; bucket brigade; value of fire department equipment \$100.

WATER SUPPLY—Source, wells.

Freeland, Luzerne Co., population 3000; fire area 250 to 300 acres; mercantile buildings, wood and brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1500 ft; value of fire department equipment \$2500; value of buildings occupied \$1500; total ann expenses of department \$1500; total membership 40, volunteers; bell alarm. Chief, B. F. Davis; chairman of fire and water com, John Burton.

PENNSYLVANIA—Continued.

WATER SUPPLY—Source, artesian well; system, pumping to reservoir and direct; 2 Worthington pumping engines, dy cap 300,000 gals; 18 hydrants, Tanqua; pipe 3 1/4 miles; Mellerst valves; pressure, domestic 65, fire 65 to 80 pounds; water-works owned by company; cost to construct \$21,000; ann expenses \$2500. Pres, Jos. Birkbeck; supt, Henry Fisher; mayor, W. D. Cowen, town clerk, T. A. Buckley.

Freeport, Armstrong Co., population 2000; buildings, brick, 3 and 3 stories; wooden roofs permitted; private fire company organized by distillery. Pres, H. M. Brackenridge.

WATER SUPPLY—Source, Allegheny River; system, pumping to 2 tanks; Blake, Fort Pitt pumping engines; 5 hydrants; pipe 4 miles; filtration, gravel; pressure 85 pounds; water-works owned by company; cost to construct \$12,000; ann expenses \$300. Pres, H. L. Weaver; town clerk, G. M. Hill.

Gettysburg, Adams Co., population 3500; fire area 300 acres; mercantile buildings, brick, 2 and 3 stories; private, brick and others, 2 stories; tin and shingle roofs; fireworks ordinance. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton; good 1800 ft; value of fire department equipment \$6000; value of buildings occupied \$4000; total ann expenses of department \$300; total membership 90, volunteers; bell alarm. Chief engineer, G. M. Warner; fire marshal, Samuel Herbst.

WATER SUPPLY—Source, driven well; system, pumping to reservoir; reservoir cap 900,000 gals; wind-mill pump, dy cap 57,000 gals; 28 hydrants; pipe 2 3/4 miles, 3 and 6 in dia; pressure 60 pounds; water-works owned by company. Pres, Chas. Horner; supt, David Warren; burgess, Henry S. Benner; town clerk, Jacob Aughinbaugh.

Girard, Erie Co., population 703. Fire department—1 chemical engine on wheels, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 300 ft, inferior 200 ft; total membership 50, volunteers.

WATER SUPPLY—Source, creek and 1 cistern. Town clerk, H. Ball.

Girardville, Schuylkill Co., population 4000. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages. Chief marshal, H. Schaffstahl.

WATER SUPPLY—Source, Lost Creek; system, gravity; 300 hydrants, St. Clair; pipe, 4 and 6 in dia, through all streets, Mellerst; 18 valves, Ludlow; 2 meters, National; quality of water middling; pressure 150 pounds; water-works owned by borough; cost to construct \$15,000; ann expenses \$1500; int on bonds 4 per cent. Supt, Thos. Thomas; chief burgess, Robert Bennie; town clerk, John W. Metz.

Greensburg, Westmoreland Co., population 4500; mercantile buildings, brick and stone, 3 stories; private, brick and stone, 2 stories; fireworks ordinance. Fire department—3 hand engines, 1 hook and ladder truck, 1 hose carriage; hose rubber, inferior 850 ft, leather good 180 ft, inferior 50 ft; 1 horse; value of fire department equipment \$2500; value of 2 buildings occupied \$500; total ann expenses of department \$250; total membership 150, volunteers.

WATER SUPPLY—Source, mountain streams; system, gravity; reservoir cap 210,000,000 gals; 40 hydrants, Ludlow; 40 miles pipe, 4 to 18 in dia, American; 200 valves, Ludlow; 3 meters, Worthington, Frost & Thompson; quality of water fine; pressure 60 to 180 pounds; water-works owned by company; cost to construct est \$300,000. Pres, Geo. F. Huff; supt, Murray Forbes; mayor, J. C. Keffler; town clerk, Cyrus Gross.

Greencastle, Franklin Co., population 2000. Fire department—1 Silsby steam fire engine, 2 hose carriages; hose rubber, good 1100 ft; value of fire department equipment \$1400; value of buildings occupied \$4000; total membership 62, paid part time, 4, volunteers 60; bell alarm. Chief engineer, Carlisle Kuhn.

WATER SUPPLY—Source, 6 cisterns (cap of 3, 60,000 gals each). Town clerk, J. E. Wilson.

Greenville, Mercer Co., population 4400; fire area 1200 acres; mercantile buildings, brick 2 stories; private, wood, 2 stories; fireworks ordinance. Fire department—1 steam fire engine, 3 hose carriages; siamese couplings used; hose rubber, good 2000 ft; value of fire department equipment \$5000; total ann expenses of department \$300; total membership 80, paid 2; bell alarm. Chief, E. A. Washburn.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 7,500,000 gals; 35 hydrants, Mathews; pipe 8 miles, 4 to 10 in dia, Wood; valves Wood; quality of

water soft; pressure 90 pounds; water-works owned by company; cost to construct \$128,000. Pres, J. T. Blair; supt, R. S. Cochran; mayor, W. P. Leech; city clerk, E. S. Templeton.

Hamburgh, Berks Co., population 2300; fire area 60 acres; mercantile buildings, brick, 2 and 3 stories; private, brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 500 ft, leather good 200 ft, inferior 100 ft; value of buildings occupied \$1800; total membership 70; bell alarm. Foreman, Geo. H. Spindler.

WATER SUPPLY—Source, canal and creeks; water plugs. Town clerk, M. M. Dreibelis.

Hanover, York Co., population 5000; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; hose leather, good 1600 ft; value of fire department equipment \$6000; value of building occupied \$5000; total ann expenses of department \$300; total membership 75, volunteers; bell alarm. Chief, W. H. Long.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 4,000,000 gals; 36 hydrants; Reading; pipe 6 miles, 4 and 6 in dia, Mellerst; 10 valves, Ludlow; 9 meters, Worthington; quality of water, soft; pressure 80; water-works owned by company; cost to construct \$25,225; ann expenses \$300. Pres and supt, Stephen Keefe; mayor, Geo. S. King; city clerk, W. R. Solidav.

Harrisburg, Dauphin Co., population 45,000; fire area 22,000 acres; mercantile buildings, brick and stone, 3 and 4 stories; private, brick and wood, 2 and 3 stories; wood and slate roofs; fireworks ordinance; causes of fire investigated. Fire department—3 steam fire engines, 1 chemical engine on wheels, 4 chemical extinguishers, 1 hook and ladder truck, 1 aerial truck, 10 hose carriages; hose cotton, good 10,000 ft, inferior 800 ft, leather, good 350 ft, inferior 3000 ft; 21 horses, value \$3250; value of fire department equipment \$30,000; value of buildings occupied \$61,340; total ann expenses of department \$12,750; total membership 1000; volunteers; Gamewell alarm; 23 street boxes; 7 engine companies, 1 hook and ladder company, 8 hose companies. Chief engineer, John Endress, Jr.; chairman of fire com, Chas. Osler.

WATER SUPPLY—Source, Susquehanna River; system, pumping to standpipe and reservoir; reservoir cap 21,000,000 gals; Harrisburg Car Co., Knowles, pumping engines, dy cap 12,000,000 gals; 466 hydrants; pipe 38 miles, 4 to 30 in dia; 616 valves; 236 meters, Crown; quality of water good; pressure 40 to 90 pounds; water-works owned by city; cost to construct est \$300,000; ann expenses \$21,455; int on bonds 6 per cent. Pres of com, Edmund Mather; mayor, John A. Fritchey; city clerk, W. J. Baker.

Hazleton, Luzerne Co., population 12,000; fire area 12,000 acres; mercantile buildings, brick and wood, 2 1/2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 15 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose rubber, 600 ft; leather good, 1700 ft; 2 horses; value of fire department equipment \$14,000; total membership 50, volunteers. Chief engineer, E. Bachman.

WATER SUPPLY—Source, springs; system, gravity and auxiliary pumping; 5 reservoirs, cap 25,000,000 gals; pumping engines dy cap 80,000 gals; 30 hydrants, Cassia; pipe 12 miles, 8 to 8 in dia; Cassia valves; 6 meters; pressure 48 pounds; water-works owned by company; cost to construct \$200,000; ann expenses \$3580. Pres, E. P. Wilber; supt, D. Clark; City clerk, Geo. Mane.

Holidaysburg, Blair Co., population 3150; fire area 1000 acres; mercantile buildings, brick, 2 1/2 stories; private, wood and brick, 2 1/2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose lines 2000 ft, leather good, 300 ft; value of fire department equipment \$10,000; value of buildings occupied \$5000; total ann expenses of department \$500; total membership 200, volunteers; whistle alarm. Chief, Martin Bell.

WATER SUPPLY—Source, Roaring run; system, gravity; 45 hydrants, Ludlow; pipe 18 miles, 6 in dia; Eddy valves; pressure 50 pounds; water-works owned by borough; cost to construct \$78,000; ann expenses \$280; int on bonds 4 per cent. Chairman of com, W. R. Smith; supt, C. A. McFarland; town clerk, J. H. Smith.

Honesdale, Wayne Co., population 3630; fire area 500 acres; mercantile buildings, brick and wood, 3 and 4 stories; private brick and wood, 2 1/2 and 3 stories; wooden

roofs permitted. Fire department—3 steam fire engines, 2 hose carriages; siamese couplings used; hose cotton, good, 1500 ft; rubber inferior 250 ft; leather inferior 800 ft; value of fire department equipment \$10,000; value of building occupied \$6000; total ann expenses of department \$500; total membership 55, paid 8; gong alarm. Chief, Robt. W. Ham.

WATER SUPPLY—Source, lake; system, gravity; 8 hydrants; pipe 8 miles, 4 and 6 in dia; pressure 80 pounds; water-works owned by company; ann expenses \$1600. Supt, F. D. Thayer; town clerk, T. E. Callaway.

Hughesville, Lycoming Co., population *1500; buildings, wood and brick, 3 stories; wooden roofs not permitted on main street; fireworks ordinance. Fire department—1 hand engine; value of fire department equipment \$800.

WATER SUPPLY—Source, wells; contract made for water-works. Pres of council, Jeremiah Kelly; town clerk, T. Rommelt.

Hummelstown, Dauphin Co., population 1500; fire area 125 acres; mercantile buildings, brick and stone, 3 stories; private, wood and brick, 2½ stories; wooden roofs permitted. Fire department—3 hand engines, 1 hose carriage; hose linen, good 1800 ft, inferior 75 ft; value of fire department equipment \$1000; value of buildings occupied \$2400; total ann expenses of department \$15; total membership 200, volunteers; bell alarm; 3 fire companies. Chief director, John M. Murray.

WATER SUPPLY—Source, Swatara Creek; system, pumping to standpipe; Raymond & Campbell pumping engines; 22 hydrants; pipe 2½ miles; pressure, domestic 75, fire 150 pounds; water-works owned by company; cost to construct \$30,000; ann expenses \$560; int on bonds 6 per cent. Pres, F. J. Schaffner; supt, Simon Campbell; town clerk, J. J. Bolton.

Huntingdon, Huntingdon Co., population 6000; mercantile buildings, brick, stone and iron, 2 to 3 stories; private, brick and wood, 3 to 4 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 1 hand engine, 1 chemical engine on wheels, 3 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings; hose cotton, good 1200 ft, leather good 2000 ft, inferior 700 ft; hired horses; value of fire department equipment \$19,000; value of buildings occupied \$15,000; total ann expenses of department \$900; total membership 408, paid full time 3, volunteers 400; electric alarm; 2 engine companies, 1 hook and ladder company. Chief engineer, Gilbert Greenberg.

WATER SUPPLY—Source, creek; system, pumping to reservoir and direct; reservoir cap 1,400,000 gals; Knowles, Gordon pumping engines, dy cap 1,500,000 gals; 40 hydrants, Gloucester; pipe 8 miles, 4 to 12 in dia, Gloucester; 40 valves, Ludlow; Crown meters; quality of water pure; filtration gravel and slate; pressure, domestic 70, fire 85 pounds; water-works owned by company; cost to construct \$60,000; int on bonds 4 per cent. Pres, H. B. Melick; supt, Irvin W. Hoffman; chief Burgess, W. B. Watson; city clerk, J. R. Patton.

Indiana, Indiana Co., population *4000; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 2 chemical engines on wheels, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1200 ft; value of fire department equipment \$2550; value of buildings occupied \$3500; total ann expenses of department \$600; total membership 175, volunteers; bell alarm. Chief engineer, M. J. Lowery.

WATER SUPPLY—Source, wells; system, pumping to reservoir; reservoir cap 800,000 gals; pumping engines, dy cap 8000 barrels; 72 hydrants, Mathews; pipe 9 miles, 4 to 6 in dia, Wood; 12 valves, Eddy; quality of water good; pressure, domestic 55, fire 125 pounds; water-works owned by company; cost to construct \$37,000; ann expenses \$3000. Pres, Geo. W. Hood; supt, Chas. H. Vensel; trustees, A. T. Taylor, H. M. Bell, S. A. Douglass and J. A. C. Ruffner.

Irwin, Westmoreland Co., population *2200; fire area 100 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 1000 ft; value of fire department equipment \$2000; value of building occupied \$300; total ann expenses of department \$300; total membership 83, volunteers; bell alarm. Chief engineer, L. J. Frick.

WATER SUPPLY—Source, 5 cisterns, cap 50,000 gals; water-works to be constructed; 25 fire plugs; pressure, domestic 75 pounds. Town clerk, S. C. Remsburg.

Jermyn, Lackawanna Co., population 3000; fire area 480 acres; buildings, wood, 2 stories; wooden roofs per-

mitted; Fire department—1 hook and ladder truck, 2 hose carriages; hose linen, good 1000 ft; value of fire department equipment \$1000; value of buildings occupied \$1800; total membership 40, volunteers; bells and whistle alarm. Foreman, S. D. Davis; chairman of fire and water com, James Dunn.

WATER SUPPLY—Source, Aylesworth Creek; system, gravity; 12 hydrants, Ludlow; pipe 8 miles, 2 to 18 in dia, Warren; 85 valves, Ludlow; quality of water fine; pressure, domestic 80, fire 180 pounds; water-works owned by company; cost to construct \$32,000; ann expenses \$1000. Pres, Jos. J. Jermyn; supt, Wm. S. Hutchings; Burgess, Wm. Sullivan; town clerk, Wm. Nicholson.

Jersey Shore, Lycoming Co., population 3800; buildings, brick and wood, 2 and 3 stories. Fire department—2 hose carriages; hose leather, good 1000 ft; value of fire department equipment \$3000; bell alarm.

WATER SUPPLY—Source, springs and surface water; system, pumping to reservoir; reservoir cap 8,000,000 gals; Knowles pumping engines, dy cap 8,000,000 gals; 21 hydrants, Mathews; pipe 4 miles; pressure 55 pounds; water-works owned by company; cost to construct \$50,000; ann expenses \$600; int on bonds 5 per cent. Pres, Frank Trump; supt, E. D. Trump; town clerk, B. D. Bicker.

Johnstown, Cambria Co., population *30,000. Fire department (report of 1889)—3 steam fire engines, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 8000 ft; 2 horses; total membership 408, paid part time 8, volunteers 400. Chief engineer, S. E. Young.

WATER SUPPLY—Source, mountain springs and runs; system, gravity; quality of water fine; pressure 75 pounds; water-works owned by company. Pres, Jas. McMillen; supt, Jas. Williams; mayor, W. H. Rose. All records lost, re-survey in process.

Jonestown, Lebanon Co., population 708. Fire department—1 hand engine, 1 hose carriage; hose leather 100 ft.

WATER SUPPLY—Source, wells and cisterns. Town clerk, C. D. Zehning.

Kennett Square, Chester Co., population 1200; fire area 100 acres; buildings, brick, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose linen 600 ft, rubber 150 ft; value of fire department equipment \$1200; value of building occupied \$500; total ann expenses of department \$25; total membership 80, volunteers; bell alarm. Chief, Robt. Walker.

WATER SUPPLY—Source, spring and surface water; system, pumping to reservoir and standpipe; reservoir cap 88,000 gals; Cope pumping engines, dy cap 36,000 gals; 15 hydrants; pipe 4½ miles, 2 to 6 dia, Wood; pressure 5 to 40 pounds; water-works owned by borough; ann expenses \$300. Supt, E. P. Mercer; town clerk, Jos. Clark.

Kerns, Columbia Co., buildings wood, 1 and 2 stories; wooden roofs permitted. Fire department—Several chemical extinguishers, 1 hose carriage; hose rubber, good 500 ft, inferior 175 ft; value of fire department equipment \$400; total membership 21, volunteers. Chief engineer, L. S. Burgess.

WATER SUPPLY—Not described; pumps of 25 horsepower; 6 hydrants; pipe 1 mile.

Kington, Luzerne Co., population 3000; fire area 1200 acres; mercantile buildings, brick and wood, 50 ft; private, wood, 30 ft; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; fire plugs; hose fabric, rubber lined, good 800 ft; value of fire department equipment \$4000; value of buildings occupied \$3000; total membership 50, volunteers; steam gong alarm; 2 fire companies. Chief engineer, H. J. Roat.

Kittanning, Armstrong Co., population 2624; fire area 100 acres; buildings, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 hook and ladder trucks; hose leather, good 1100 ft; 2 buildings occupied; total membership 40, volunteer; bell alarm.

WATER SUPPLY—Source, Allegheny River; system, pumping to reservoir; reservoir cap 1,500,000 gals; Keystone pump; 80 hydrants, Mathews; pipe 11 miles, 6 to 10 in dia; Eddy valves; pressure 80 pounds; water-works owned by company. Pres, G. C. Orr; supt, W. B. Meredith.

Knox, Clarion Co., population *1250; buildings, wood and brick, 1 and 2 stories; fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage; hose linen, 50 ft, rubber good 550 ft; value of fire department equipment \$300; 1 building occupied; total membership 50, volunteers; steam whistle alarm.

PENNSYLVANIA—Continued.

WATER SUPPLY—Source, wells; system, pumping to tanks; 2 tanks, cap 28,000 gals; pumps dy cap 812½ gals; 6 hydrants, Ludlow; pipe ¾ mile, 8 and 4 in dia; pressure 75 pounds; water-works owned by borough; ann expenses \$100. Town clerk, Nelwin Tooth.

Kutztown, Berks Co., population *1825; buildings, brick and wood. Fire department—1 hand engine.

WATER SUPPLY—Source, wells. Town clerk, J. D. Wanner.

Lancaster, Lancaster Co., population 25,789; fire area 2500 acres; mercantile buildings, brick, 3 stories; private, brick and wood, 2 to 3 stories; slate roofs; causes of fire investigated. Fire department—4 steam fire engines, 1 hook and ladder truck, 4 hose carts; hose 6000 ft, several factories have private hose; 14 horses; value of fire department equipment and building \$150,000; total ann expenses of department \$35,467; total membership 89, paid full time 10, paid part time 28; telegraph alarm. Chief engineer, H. B. Vondersmith.

WATER SUPPLY—Source, Conestoga Creek; system, pumping to standpipe and reservoir; reservoir cap 6,000,000 gals; Worthington pumping engines, dy cap 11,000,000 gals; 485 hydrants, Ludlow, Galvin and others; pipe, Mellert, 40 miles, 4 to 8 in dia; 450 valves, Eddy and others; quality of water good; pressure, 18 to 60 pounds; cost to construct \$50,000; ann expenses \$20,000; int on bonds 4 per cent. Chairman of com and mayor, Robert Clark; supt, Edward F. Frailey; city clerk, John J. Attick.

Lansford, Carbon Co., population *2500; buildings, wood, 2 and 2½ stories; wooden roofs permitted. No fire department.

WATER SUPPLY—Source, streams; system, gravity; impounding reservoir cap 600,000 gals; 3 hydrants; pipe 8 miles; pressure, 112 pounds; water-works owned by company; cost to construct \$52,000; ann expenses \$500. Supt, W. D. Zehner; town clerk, W. Drumheller.

Latrobe, Westmoreland Co., population 6000; buildings, brick and wood, 2 and 3 stories; shingle, tin and slate roofs; fireworks ordinance; causes of fire investigated. Fire department—1 chemical engine on wheels, 4 chemical extinguishers, 1 hook and ladder truck; hose rubber, good 950 ft; value of fire department equipment \$1800; value of buildings occupied \$1500; total membership 88, volunteers; bell alarm.

WATER SUPPLY—Source, Loyallhanna Creek; system, direct pumping; Wilson & Snyder pumping engines, dy cap 2,500,000 gals; 48 hydrants, Mathews, Ludlow; pipe, Scottsdale, 6 miles, 4 to 12 in dia; valves Eddy; pressure, domestic 60 to 80, fire 110 pounds; water-works owned by company. Pres, H. L. Donnelly; supt, W. A. Johnston; chief Burgess, H. A. Donnelly; town clerk, John Rock.

Lebanon, Lebanon Co., population *15,700; mercantile buildings, brick, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 steam fire engines, 1 hook and ladder truck, 3 hose carriages; hose cotton 3600 ft; value of fire department equipment \$3500; value of buildings occupied \$40,000; total ann expenses of department \$2500. Chief engineer, G. A. Hunter.

WATER SUPPLY—Source, springs; system, gravity; 2204 hydrants; pipe, Mellert & King, 15 to 18 miles, 6 to 16 in dia; 122 valves, Mellert & King, Ludlow; meters, National; quality of water soft; pressure, domestic 45 to 50, fire 65 pounds; water-works owned by borough; cost to construct \$300,000; ann expenses \$2500 to 30,000; int on bonds 4 per cent. Pres, Wm. D. Ranch; supt, H. M. Allwein; mayor, John W. Harbeson; city clerk, Jos. Krause.

Lehigh, Carbon Co., population 4000; fire area 2500 acres; buildings, wood, 2 and 3 stories; few shingle roofs. Fire department—1 hook and ladder truck; value of fire department equipment \$400; total membership 65, volunteers. Foreman, Henry Schwartz.

WATER SUPPLY—Source, streams; system, gravity; 42 hydrants, Tamaqua; pipe, Fisher, 8 7.10 miles, 6 to 12 in dia; 18 valves; quality of water good; pressure, 120 pounds; cost to construct \$300,000; int on bonds 5 per cent. Pres, J. S. Lentz; town clerk, John T. Semml.

Lewistown, Union Co., population 9060; fire area 200 acres; mercantile buildings, brick, 2 and 3 stories; private, brick, stone and wood, 2 and 3 stories; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 8 hose carriages; siamese couplings used; hose cotton, good 200 ft, inferior 800 ft, rubber good 1500 ft; value of fire department equipment \$10,000; value of building occupied \$3500; total ann expenses of department \$150; total membership 100, paid 8; bell alarm. Chief, J. V. Miller.

WATER SUPPLY—Source, West Branch, Susquehanna

River; system, pumping to standpipe; Knowles pumping engines, dy cap 1,500,000 gals; 45 hydrants, Ludlow; pipe 4 7.10 miles, 2½ to 10 in dia; Ludlow valves; 8 meters; pressure, domestic 45, fire 100 pounds water-works owned by company; cost to construct \$37,577; ann expenses \$1713; int on bonds 5 per cent. Pres, W. C. Duncan; supt, S. D. Bates; city clerk, Wm. Jones.

Lewistown, Mifflin Co., population 3222. Fire department—1 steam fire engine, 1 chemical engine on wheels, 2 hook and ladder trucks, 3 hose carriages, hose cotton, good 1000 ft, rubber good 1800 ft, inferior 1000 ft, leather inferior 1500 ft; total membership 101, paid part time 1, volunteers 100. Chief engineer, F. H. Wentz.

WATER SUPPLY—Source, springs; system, gravity; 25 hydrants. Pres, R. H. Lee; Sec Gen, F. F. McCoy; town clerk, P. Clum.

Littitz, Lancaster Co., population 1113. Fire department—3 hand engines, 2 chemical engines on wheels; hose cotton, good 500 ft; total membership 25, volunteers.

WATER SUPPLY—Source, creek; water-works under construction.

Lock Haven, Clinton Co., population 9000; mercantile buildings, brick and wood, 2 to 4 stories; private, brick, 2 and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 6 hose carriages; hose cotton, good 2400 ft., leather good 1300 ft; 8 hoses, value \$900; value of fire department equipment \$12,000; value of buildings occupied \$400; total ann expenses of department \$2250; total membership 166, paid full time 8, volunteers 158; bell alarm; 4 fire companies. Chief engineer, Geo. D. Fox; chairman of fire com, Hugh McChord.

WATER SUPPLY—Source, 2 mountain streams; system, gravity; 2 reservoirs, cap 6,000,000 gals; 80 hydrants, Holly; pipe 15 miles, 4 to 12 in dia; Jackson & Woodin; Ludlow valves; quality of water good; pressure 80 pounds; water-works owned by city; cost to construct \$130,000; ann expenses \$1400. Chairman of com, John Agar; supt, J. F. Griffin; mayor, Geo. W. Mason; city clerk, E. P. Geary.

Lykens, Dauphin Co., population 2500. Fire department—2 hose carriages, 2 hose carts; 1000 ft hose; 2 hose companies. Chief, A. G. Stanley.

WATER SUPPLY—Source, Rattling Creek; system, gravity; 26 hydrants, Ludlow; pipe 5 miles, 8 to 10 in dia. Warren; 12 valves, Ludlow; quality of water good; pressure 40 pounds; water-works owned by company. Pres, I. J. Wistar; supt, J. M. Williams; town clerk, B. F. Eby.

Mahanoy Plane, Schuylkill Co., population 300; fire area 2 miles; buildings, wood, 2½ stories; wooden roofs permitted; fireworks ordinance. Fire department—3 hook and ladder trucks, 3 hose carriages; hose leather, good 2500 ft; value of fire department equipment \$300; value of buildings occupied \$500.

WATER SUPPLY—Source, Mud Run; system, gravity; 8 hydrants; pipe 4 miles, 6 in dia; 8 valves, Bannan; quality of water good; pressure good. Pres, M. Luthin; chief Burgess, John Trevelthen; town clerk, M. J. Reynolds.

Manheim, Lancaster Co., population *2200; fire area 960 acres; mercantile buildings, brick, 2 and 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 8 hose carriages; hose good 1400 ft; value of fire department equipment \$200; value of 2 buildings occupied \$1600; total membership 100, volunteers; bell alarm.

WATER SUPPLY—Source, Lehman's Creek; system, pumping to reservoir; reservoir cap 800,000 gals; Worthington pumping engines, dy cap 600,000 gals; 68 hydrants, Tamaqua; pipe Mellert, 4½ miles; Mellert valves; pressure 60 pounds; water-works owned by company; cost to construct \$27,000; ann expenses \$510. Pres, A. Kline; supt, H. E. Gye; mayor, M. E. Bomberger; town clerk, H. M. Ensminger.

Mansfield, Tioga Co., population *2500; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck; value of fire department equipment \$750; total membership 50, volunteers; bell alarm. Chief, T. H. Bailey.

WATER SUPPLY—Source, not given; system, gravity; water-works owned by company. Mayor, T. H. Bailey; town clerk, Mart. King.

Mansfield Valley, Allegheny Co., population 300. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 500 ft; total membership 35, volunteers.

WATER SUPPLY—Source, 15 cisterns.

Marietta, Lancaster Co., population 3800; fire area 2000 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose leather, good 1600 ft, inferior 1800 ft; value of fire department equipment \$8000; value of building occupied \$7000; total membership 90, volunteers; bell alarm. Chief engineer, Caspar Eater; chairman of fire and water com, S. L. Emswiler.

WATER SUPPLY—Source, river, canal, creek and 4 cisterns. Mayor, Jas. Duffy; town clerk, John Naylor.

Mauch Chunk, Carbon Co., population *4800; mercantile buildings, brick, 4 stories; private, brick and wood, 3 stories; slate and tin roofs; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 800 ft, rubber good 600 ft, leather good 600 ft; value of fire department equipment \$8000; value of 2 buildings occupied \$4000; total membership 116, paid part time 2. Chief engineer, G. W. Sandell.

WATER SUPPLY—Source, springs; system, gravity; 25 hydrants, Mathews; pipe 4 miles, 4 to 8 in dia; Ross valves; 8 meters, American; quality of water good; pressure 80 pounds; water-works owned by company; cost to construct \$37,500; ann expenses \$1200. Pres, Robt. Klotz; mayor, John H. Fuger; town clerk, Elmer Keiser.

Marysville, Perry Co., population 1000. Fire department—1 hand engine; hose cotton 150 ft; value of fire department equipment \$500; total membership 45, volunteers. Chief, G. E. Strasbough.

WATER SUPPLY—Source, river and well. Burgess, J. E. Mann.

McConnellsburg, Fulton Co., population 600; fire area 19 acres; mercantile buildings, brick and stone, 2 stories; private, wood, brick and stone, 2 stories; wooden roofs permitted. Fire department—3 hand engines, 1 hose carriage; hose rubber, good 1000 ft, inferior 200 ft, leather good 100 ft; value of buildings occupied \$300; total membership 75, volunteers; bell alarm. Chief engineer, M. R. Shaffner.

WATER SUPPLY—Source, stream.

McKeesport, Allegheny Co., population 20,000; mercantile buildings, brick, 2 to 6 stories; private, wood; wooden roofs permitted. Fire department—1 hook and ladder truck, 3 hose carriages; 8 hoses, value 750; 1 building occupied; total ann expenses of department \$620; total membership 8, paid full time; Gamewell alarm; 16 street boxes. Capt, Jas. McCallister; chairman of fire com, T. C. Jones.

WATER SUPPLY—Source, Youghiogheny River; system, pumping to reservoir; reservoir cap 6,000,000 gals; Worthington pumping engines, dy cap 8,000,000 gals; 130 hydrants, Mathews; pipe 17½ miles; 120 meters; pressure 115 pounds; water-works owned by city; cost to construct \$160,000; ann expenses \$4500; int on bonds 5 per cent. Supt, Jas. Escoff; city clerk, Geo. Bossart.

Meadville, Crawford Co., population *12,000. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 3600 ft; 2 hoses; total membership 225, volunteers. Chief engineer, Oscar Hartman.

WATER SUPPLY—Source, French Creek; system, pumping to reservoir; reservoir cap 5,000,000 gals; Knowles pumping engines, dy cap 5,000,000 gals; 106 hydrants, Wood; pipe 20 miles, 2 to 12 in dia, McNeal; Eddy valves; 30 meters, National; quality of water soft; filtration gravel; pressure 110 pounds; water-works owned by company; cost to construct \$177,000; ann expenses \$5000. Pres, Jas. D. Gill; supt, Geo. T. Cullum; mayor, Cyrus Harper; city clerk, B. B. Pickett, Jr.

Mechanicsburg, Cumberland Co., population 4500; fire area 400 acres; mercantile buildings, brick, 2 to 4 stories; private, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 2 chemical extinguishers 1 hook and ladder truck, 2 hose carriages, hooks, ladders, axes, ropes and extra cart; hose rubber, good 1500 ft, inferior 200 ft, leather inferior 800 ft; value of fire department equipment \$9800; value of buildings occupied \$5000; total ann expenses of department \$900; total membership 180, volunteers, paid part time; 2 bells alarm; 2 fire companies. Chief engineer, S. W. Wagoner; chairman of fire and water com, Dr. L. P. O'Neal.

WATER SUPPLY—Source, springs and artesian well; system, gravity; 2 reservoirs; 54 hydrants; pipe, Donaldson, Mellert, Reading, 6½ miles, 4 to 10 in dia; 48 valves, Wood; quality of water pure; pressure, domestic 45, fire 120 pounds; water-works owned by company; cost to construct \$80,000; ann expenses \$1100. Pres, Jos. Lear;

supt, Andrew Seifert; burgess, Geo. Bobb; city clerk D. E. Kast.

Media, Delaware Co., population 3900; buildings, brick, 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 2 hose carriages, ladders; hose cotton, good 300 ft, leather good 1000 ft. Chief engineer, Henry Green.

WATER SUPPLY—Source, Ridley Creek; system, pumping to reservoir; reservoir cap 1,250,000 gals; Worthington, Knowles pumping engines, dy cap 1,400,000 gals; 76 hydrants, Union, Wood; pipe 6.8 miles, 4 to 8 in dia, Mellert; valves Union Wood; water-works owned by borough; cost to construct \$90,000. Supt, Ralph Buckley; chief burgess, Henry Green; town clerk, Wm. Lucker.

Mercer, Mercer Co., population *2350. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carts; hose rubber, good 1500 ft; total membership 50, volunteers; fire police, 15 men. Chief engineer, W. D. Keck.

WATER SUPPLY—Source, Otter Creek, filtered; system, pumping to tank and direct; Smith-Vaile pumping engines, dy cap 600,000 gals; 24 hydrants, Ludlow; pipe 3 miles; pressure, domestic 40, fire 125 pounds; water-works owned by company; cost to construct \$20,000; ann expenses \$500; int on bonds 6 per cent. Pres, S. H. Miller; town clerk, H. H. Zigler.

Mercersburg, Franklin Co., population *1500; buildings, brick, 2 and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 hose carriages; hose cotton, good 950 ft, inferior 50 ft; value of fire department equipment \$5000; total membership 40, paid 1, volunteers; bell alarm. Chief engineer, S. C. Jordan.

WATER SUPPLY—Source, mill race and wells; system, pumping to cisterns by Silsby engine; cost to construct \$5000. Burgess, F. A. Waddell; town clerk, M. J. Slick.

Meshoppen, Wyoming Co., population *800; buildings, wood, 2 stories. No fire department. 48 buckets, 8 ladders.

WATER SUPPLY—Source, springs and brook; system, gravity; 2 reservoirs, dy cap 80,000 gals; 2 hydrants, Hancock & Manle; pipe 8 miles, ¾ to 8 in dia; pressure 100 ft head; water-works owned by company; cost to construct \$10,000; ann expenses \$100. E. H. Wells.

Meyersdale, Somerset Co., population 2800; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose 700 ft; total membership 48, volunteers. Chief engineer, M. Coulihan.

WATER SUPPLY—Source, Sand Spring; system, gravity; reservoir cap 1,000,000 gals; 30 hydrants, Eddy; pipe 4½ miles, 2 to 8 in dia; 15 valves, Eddy; pressure 125 pounds; water-works owned by company; cost to construct \$16,000; ann expenses est \$300; int on bonds 5 per cent. Pres, S. Chamberlain; supt, J. S. Graves; mayor, F. Groff; town clerk, E. Spilson.

Middletown, Dauphin Co., population *5000. Fire department—1 steam fire engine, 8 hose carriages; hose cotton, good 1500 ft; leather 800 ft; total membership 90, volunteers.

WATER SUPPLY—Source, Swatara Creek; system, pumping to standpipe and direct; Raymond & Campbell pumping engines, dy cap 800,000 gals; 84 hydrants, Mathews; pipe 5 miles, 4 to 12 in dia, Wood; National valves; 4 meters, National; quality of water excellent; filtration gravel; pressure, domestic 60 to 65, fire 200 pounds; water-works owned by company; cost to construct \$50,000; ann expenses \$150; int on bonds 6 per cent. Pres, Joseph Campbell; supt, C. W. Raymond.

Mifflintown, Juniata Co., population *800. Fire department—1 hand engine.

WATER SUPPLY—Source, canal and river.

Milford, Pike Co., population 984; buildings, wood, 2 stories. No fire department; hose rubber 450 ft, leather good 250 ft; value of fire department equipment \$925; value of building occupied \$50. Ex-chief, J. B. Newman.

WATER SUPPLY—Source, spring; system, gravity; 61 hydrants; pipe 4 miles, 4 to 8 in dia; pressure 65 pounds; water-works owned by company; cost to construct \$15,000; ann expenses \$300. Pres, T. C. Wallace; supt, Milton Armstrong; mayor, A. D. Brown; town clerk, Jas. Hutchison.

Millersburgh, Dauphin Co., population 2000; buildings, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 hook and ladder truck; value of fire department equipment \$900; total membership 40, volunteers; bell alarm. Chief, D. D. Ditty.

WATER SUPPLY—Source, wells. Mayor, W. L. Brubaker; town clerk, Wm. M. Hartman.

PENNSYLVANIA—Continued.

Millerstown, Butler Co., population 1500; fire area 480 acres; mercantile buildings, wood, 2 stories; private, wood and brick, 2 stories; wooden roofs permitted; fire-works ordinance. Fire department—1 hose carriage; hose cotton, good 500 ft, rubber good 300 ft, inferior 300 ft; value of fire department equipment \$12,000; building occupied; total ann expenses of department \$100; total membership 35, volunteers; bell alarm.

WATER SUPPLY—Source, artesian well; system, pumping to tanks; town has 2 tank, cap 38,000 gals; H. A. Leopold has tanks, cap 64,000 gals; pumping engines, dy cap 70,000 gals; 12 hydrants; pipe 2 miles, 8 to 5 in dia; pressure, domestic 10 to 80, fire 20 to 90 pounds; water-works owned by borough and H. A. Leopold; ann expenses \$1000; int on bonds 6 per cent. Supts, H. A. Leopold & Son; mayor, C. F. Aldinger; town clerk, J. C. Gaisford

Millvale (Bennett P. O.), Allegheny Co., population 5000; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 chemical engine on wheels, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft, rubber inferior 600 ft; 1 horse, value \$180; value of fire department equipment \$3000; value of buildings occupied \$1000; total ann expenses of department \$50; total membership 125, volunteers; bell alarm. Chief engineer, Reuben C. Wetzel.

Milton, Northumberland Co., population 2500; mercantile buildings, brick, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 10 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose rubber 300 ft, leather good 1000 ft; value of fire department equipment \$6000; value of building occupied \$1500; total ann expenses of department \$400; total membership 18, paid part time; bell alarm.

WATER SUPPLY—Source, West Branch Susquehanna River; system, pumping to reservoir; reservoir cap 2,000,000 gals; Worthington pumping engines, dy cap 8,500,000 gals; 41 hydrants, Bailey; pipe 7 miles; Eddy valves; pressure 100 pounds; water-works owned by company; cost to construct \$50,000; ann expenses \$2550; int on bonds 5 per cent. Pres and supt, R. F. Wilson; town clerk, R. Hatfield.

Minersville, Schuylkill Co., population 8240; fire area 640 acres; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 1200 ft, rubber good 600 ft; value of fire department equipment \$4000; value of 4 buildings occupied \$3000; 1 rented, \$100 per year; total ann expenses of department \$500; total membership 150, volunteers.

WATER SUPPLY—Source, surface water; system, gravity; 20 hydrants, Mathews; pipe Wood, 9 miles, renewing with 14 in dia; Eddy valves; 2 meters, Crown; quality of water soft; pressure, 125 to 150 pounds; water-works owned by company; cost to construct \$41,000; ann expenses \$1500. Pres, R. F. Potter, Sr.; supt, Chas. R. Kear; mayor, Thos. T. Loyd; town clerk, Jonas Lambenstein.

Monongahela City, Washington Co., population 2904; fire area 600 acres; buildings, wood and brick. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft; value of fire department equipment \$3000; value of building occupied \$3500; total membership 75, volunteers; bell and steam whistle alarm.

WATER SUPPLY—Source, Monongahela River; system, pumping to reservoir; 20 hydrants; pipe National, 15 miles; water-works owned by company; cost to construct est \$140,000; ann expenses est \$1500; int on bonds 6 per cent. Pres V. Neubert.

Montoursville, Lycoming Co., population 1550; fire area 500 acres; buildings, wood, 2 stories; causes of fire investigated. Fire department—1 hook and ladder truck; value of fire department equipment \$600; rent of building occupied \$25 per year.

WATER SUPPLY—Source, wells. Town clerk, D. Lichenthale.

Montrose, Susquehanna Co., population 1800; fire area 320 acres; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—9 hand engines, 1 hook and ladder truck, 2 hose carriages, hose linen rubber lined, 1800 ft; value of fire department equipment \$5500; value of buildings occupied \$4000; total membership 150, volunteers; bell alarm. Chief engineer, L. P. Knoll.

WATER SUPPLY—Source, 12 cisterns. Town clerk, W. S. Cox.

Mount Carmel, Northumberland Co., population 9000; buildings, brick and wood, 2½ and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 3 chemical extinguishers, 1 hose carriage; hose leather, good 2500 ft, inferior 300 ft; value of fire department equipment \$5000; total ann expenses of department \$300; total membership 60, volunteers; bell alarm. Chief engineer, S. Dietrick.

WATER SUPPLY—Source, springs; system, gravity; 2 reservoirs, cap 5,000,000 gals; 24 hydrants; pipe 5 miles; pressure 75 pounds; water-works owned by company; cost to construct \$35,000; ann expenses \$500; int on bonds 4 per cent. Pres, Wm. Schwenk; supt, T. Scott; city clerk, S. Hoover.

Mount Joy, Lancaster Co., population 2058. Fire department—1 hand engine, 2 hose carriages; hose linen, good 500 ft, cotton 500 ft, rubber good 150 ft, leather good 508 ft; total membership 50, volunteers.

WATER SUPPLY—Source, Chiquasalunga Creek; system, pumping to reservoir and direct; reservoir cap 750,000 gals; Birkinbine & Weiner pumping engines; 23 hydrants, Werner; 2 2.5 miles pipe; pressure, domestic 34, fire 45 pounds; water-works owned by town; cost to construct \$50,000; ann expenses \$800; int on bonds 4 per cent. Supt, Wm. Kuhn.

Mount Oliver, Allegheny Co., population 3000; fire area, 300 acres; buildings, private, wood, 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 500 ft; value of fire department equipment \$500; total ann expenses of department \$118; total membership 75, volunteers; bell alarm. Chief, August Meahl.

WATER SUPPLY—Source, cisterns and wells; 8 hydrants; pipe ¼ mile, 4 in dia. Pres, John Wagner; town clerk, A. B. Goldbach.

Mount Pleasant, Westmoreland Co., population 6500; fire area 300 acres; mercantile buildings, brick, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose 1650 ft; value of fire department equipment \$1875; value of building occupied \$300; bell alarm. Chief, J. W. Hay.

WATER SUPPLY—Source, Jacob's Creek; system, pumping to reservoir and standpipe; reservoir cap 3,000,000 gals; standpipe cap 105,000 gals; Gordon pumping engines, dy cap 3,500,000 gals; 60 hydrants, Wood; pipe 8 miles, 4 to 16 in dia, Jackson & Woodin; 26 valves, Ludlow; quality of water soft; pressure, domestic 45 to 100 pounds, fire any desired; water-works owned by company. Pres, H. C. Frick; supt, H. Coll; mayor, Urbanas Hubbs; town clerk, John A. Stevenson.

Muncy, Lycoming Co., population 3000; mercantile buildings, brick, 3 stories; private, brick and wood, 2½ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose rubber, good 1000 ft, leather 500 ft; 2 horses; value of fire department equipment \$3000; value of building occupied \$2500; total ann expenses of department \$1500; total membership 63, volunteers; bell alarm. Chief engineer, C. I. Shook.

WATER SUPPLY—Source and system not given; 1 reservoir, 220 ft elevation.

Myerstown, Lebanon Co., population 2200; mercantile buildings, brick and wood, 2 stories. Fire department—1 steam fire engine, 1 chemical engine on wheels, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 700 ft, rubber 300 ft, leather 400 ft; value of fire department equipment \$5750; value of 2 buildings occupied \$10,000; total membership 300, volunteers; bell alarm.

WATER SUPPLY—Source, wells and cisterns.

Nanticoke, Luzerne Co., population 12,000; fire area 1700 acres; mercantile buildings, brick and wood, 2½ and 3 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 4 hose carriages; hose cotton, good 900 ft, inferior 600 ft; value of fire department equipment \$3500; value of buildings occupied \$1200; total ann expenses of department \$300; total membership 125, volunteers; steam whistle alarm; 1 hook and ladder company, 4 hose companies. Chief, A. K. Mowry; chairman of fire and water com, Chas. Deltrick.

WATER SUPPLY—Source not given; system, pumping to standpipe and direct; 1 reservoir; 30 hydrants; pipe 13 miles, 4 to 12 in dia.

Nazareth, Northampton Co., population 364. Fire

department—3 old hand engines, 1 hook and ladder truck, 1 hose carriage; hose leather good 700 ft. Chief, E. A. Clewell.

WATER SUPPLY—Source, springs; system, gravity and pumping to reservoir; Deane, Gould pumping engines, dy cap 120,000 gals; 16 hydrants, McKean; pipe 4 in dia; pressure 60 pounds; water-works owned by company; cost to construct \$15,000; ann expenses \$300; int on bonds 5 per cent. Pres, Sam'l Odenwelder; supt, John F. Bardell; town clerk, E. T. Grunewald.

Newbury, Lycoming Co. (see Williamsport).

New Bethlehem, Clarion Co., population 1000; fire area 50 acres; mercantile buildings, wood, 2 stories; fire-works ordinance. Fire department—8 chemical engines on wheels, 4 chemical extinguishers; 3 hose carriages; hose 1800 ft; value of fire department equipment \$2700; value of building occupied \$600; total ann expenses of department \$40; total membership 40, volunteers. Chief, E. V. Marsh.

WATER SUPPLY—Source, Red Bank Creek; system, pumping to reservoir; Worthington pumping engines, dy cap 1,250,000 gals; 12 hydrants, Hutchinson & Alexander; pipe 1½ miles; filtration stone; pressure 80 pounds; water-works owned by company; cost to construct \$11,775, ann expenses \$550. Pres, E. V. Marsh; supt, Geo. S. Thomas; mayor, W. S. Corbett.

New Brighton, Beaver Co., population 6000. Fire department—1 hand engine, 4 hose carriages; hose good 2000 ft; total membership 60, volunteers. Chief, D. R. Corbus.

WATER SUPPLY—Source, Beaver River; system, pumping to reservoir and direct; reservoir cap 500,000 gals; Worthington, Wilson & Snyder pumping engines, dy cap 1,000,000 gals; 65 hydrants, Ludlow; pipe 11 miles, 2 to 10 in dia, Wood; 21 valves, Ludlow; 6 meters, Crown; quality of water first-class; Hyatt filter; pressure 120 pounds; water-works owned by company; cost to construct \$65,000; ann expenses \$3400; int on bonds 6 per cent. Pres, R. S. Kennedy; supt, John D. King; mayor, Philip Martsoff; town clerk, D. T. Daniels.

New Castle, Lawrence Co., population 19,000; mercantile buildings, brick and stone, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fire-works ordinance; causes of fire investigated. Fire department—1 steam fire engine, 8 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; fire police cart; hose rubber good, 4500 ft; 8 horses, value \$300; value of fire department equipment \$8000; value of buildings occupied \$7000; total ann expenses of department \$8500; total membership 100, paid full time 4, paid part time 10; bell and telephone alarm; 5 fire companies. Chief engineer, W. W. Cubbison; chairman fire and water com, Daniel Bitner.

WATER SUPPLY—Source, Shenango River; system, pumping to reservoir; reservoir cap 7,500,000 gals; Blake pumping engines, dy cap 2,500,000 gals; 117 hydrants, Mathews; pipe 17 miles, 4 to 12 in dia; Eddy valves; 8 meters; pressure 120 pounds; water-works owned by company; ann expenses \$6000. Pres, J. H. Lippincott; supt, J. W. Taylor.

New Knoxville, Bucks Co., population 1152. Fire department—2 steam fire engines, 1 hand engine, 2 hose carriages; hose leather good, 500 ft; total membership, 60, volunteers.

WATER SUPPLY—Source, river and canal.

New Oxford, Adams Co., population 700; fire area 380 acres; buildings, brick, 2 and 3 stories; slate and tin roofs; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine; hose, 800 ft; total membership 50, volunteers. Chief, F. C. McCadden.

WATER SUPPLY—Source, wells and cisterns. Mayor, H. H. Diehl; town clerk, J. S. Gitt.

Newport, Perry Co., population 1700; fire area 100 to 125 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, bucket brigade; value of fire department equipment \$300; value of buildings occupied \$200; total membership, 12. Chief engineer, L. E. Gautt.

WATER SUPPLY—Source, wells and canal. Burgess, W. M. Korting; town clerk, A. F. Keim.

Newtown, Bucks Co., population 1800; fire area 300 acres; mercantile buildings, brick, 2½ stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ordinance. Fire department—2 hand engines, 1 hose carriage; hose leather, fair 500 ft, inferior 250 ft; value of fire department equipment \$1000; value of buildings occupied \$500; total membership 60, volunteers, paid part time 10.

Chief engineer, E. R. Balderston; chairman of fire and water com, J. T. Briggs.

WATER SUPPLY—Source, 2 artesian wells; system, pumping to reservoir; reservoir cap 500,000 gals; Downie pumping engines, dy cap 228,000 gals; 22 hydrants, Cassin; pipe, Union, 5 miles, 4 to 8 in dia; 14 valves; pressure, 40 pounds; water-works owned by company; cost to construct \$20,000. Pres, Geo. C. Worsall; chief burgess, Thos. K. Gumpfer; town clerk, H. G. Reeder.

Newville, Cumberland Co., population 1800; mercantile buildings, brick and wood, 2 and 3 stories; firework ordinance. Fire department—2 hand engines, 1 hose carriage; hose cotton, good 150 ft, leather 500 ft; total membership 60, volunteers.

WATER SUPPLY—Source, wells and cisterns. Town clerk, J. M. Hays.

Norristown, Montgomery Co., population 18,000; fire area 2000 acres; buildings, brick and stone, 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—8 steam fire engines, private chemical extinguishers, 1 hook and ladder truck, 1 aerial truck, 6 hose carriages, 1 supply wagon; hose cotton, good 3000 ft, rubber good 500 ft, leather inferior 1000 ft; 16 horses, value \$8000; value of fire department equipment \$30,000; value of buildings occupied \$80,000; total ann expenses of department \$3700; total membership 600, volunteers; Gamewell alarm; 18 street boxes; indicator in engine house; 4 fire companies. Chairman of fire and water com, T. L. Mumshower.

WATER SUPPLY—Source, Schuylkill river; system, pumping to reservoir; reservoir cap 11,000,000 gals; Worthington, Newbold pumping engines, dy cap 8,000,000 gals; 150 hydrants, Ludlow; pipe 87 miles, 8 to 4 in dia; valves Ludlow; pressure 68 pounds; water-works owned by company; cost to construct \$250,000; int on bonds 5 per cent. Pres and supt, John Slinguff; burgess, Geo. M. Grady; city clerk, Theo. F. Baker.

Northeast, Erie Co., population 1206; buildings, brick and wood, 2 stories. Fire department—2 hose carriages; hose cotton, good 1300 ft; value of fire department equipment \$800; total ann expenses of department \$185 (1856); total membership 60, volunteers; bell alarm. Chief, W. H. Phillips.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 3,500,000 gals; 23 hydrants, Ludlow; pipe 5½ miles; Ludlow valves; pressure 100 pounds; water-works owned by town; cost to construct \$20,000; ann expenses \$450; int on bonds 5 per cent. Supt and town clerk, E. W. Merrill; burgess, R. A. Davidson.

Northumberland Borough, Northumberland Co., population 3600. Fire department—1 hook and ladder truck; volunteer department.

WATER SUPPLY—Source, river and canal. Mayor, C. T. Brouse; town clerk, C. H. Peter.

North Wales, Montgomery Co., population 1500; fire area 250 acres; mercantile buildings, brick and stone, 3 stories; private, brick, 2 and 3 stories; wooden roofs permitted, mostly tin and slate; fireworks ordinance. Fire department—1 hose carriage; hose cotton, good 1000 ft; fire plugs; value of fire department equipment \$300; value of buildings occupied \$200; total membership 8, volunteers. Chief, John Weikel; chairman of fire and water com, Francis Anderson.

Oil City, Venango Co., population 15,000; mercantile buildings, brick and stone, 3 to 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—8 steam fire engines, 1 hook and ladder truck, 4 hose carriages; hose rubber, good 2000 ft, inferior 1500 ft; 6 horses, value \$1400; value of fire department equipment \$10,000; value of buildings occupied \$7000; total ann expenses of department \$6000; total membership 60, paid full time 2, paid part time 18; Gamewell alarm; 10 street boxes; 1 hook and ladder company, 8 hose companies. Chief engineer, D. Fisher; chairman of fire and water com, Wm. Dwyer.

WATER SUPPLY—Source, Allegheny River and springs; system, pumping to reservoir and gravity; reservoir cap 2,500,000 gals; 2 Eclipse pumping engines; 190 hydrants, Mathews; pipe 20 miles; Galvin valves; 80 meters; pressure 120 pounds; water-works owned by city; cost to construct \$160,000; ann expenses \$4000; int on bonds 5 and 6 per cent. Supt, M. Dobson; mayor, W. G. Hunt; city clerk, H. C. Sweeney.

Osceola, Tioga Co., population 720; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage.

WATER SUPPLY—Source, wells.

Osceola Mills, Clearfield Co., population 2500; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hose carriage; hose linen rubber lined, good

PENNSYLVANIA—Continued.

600 ft; value of fire department equipment \$1000; total ann expenses of department \$1000; total membership 60, volunteers. Chief, A. B. Stine; chairman of fire and water com, Geo. E. Jones.

WATER SUPPLY—Source not given; system, gravity; pipe 8 in dia; pressure 80 pounds; water-works owned by company. Burgess, Jas. Stoddard, town clerk, C. T. Hall.

Oxford, Chester Co., population 1502; fire area 1280 acres; mercantile buildings, brick, 3 stories; private, brick, 2 and 3 stories; slate roofs; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1100 ft; value of fire department equipment \$5000; value of building occupied \$3000; total ann expenses of department \$300; total membership 60, volunteers; bell alarm. Chief engineer, Geo. E. Jones.

WATER SUPPLY—Source, 2 bored wells; system, pumping to reservoir; reservoir cap 500,000 gals; Knowles pumping engines, dy cap 115,000 gals; 85 hydrants, Cassin, Gloucester; pipe 8 & 10 miles, 6 in dia; Gloucester valves; pressure 30 pounds; water-works owned by borough; cost to construct \$44,288; ann expenses \$360; int on bonds about 5 per cent. Burgess, Geo. D. Hayes; town clerk, J. C. Kerr.

Parker's Landing, Armstrong Co., population 1885; fire area 2 miles; buildings, wood and brick, 3 stories; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose linen, good 500 ft, rubber good 1500 ft; value of fire department equipment \$3000; value of 2 buildings occupied \$3000; total membership 50, volunteers; bell and whistle alarm. Chief engineer, G. A. Needle.

WATER SUPPLY—Source, Allegheny River; system, pumping to tanks; tanks cap 100,000 gals; Cameron pumping engines, dy cap 300,000 gals; 80 hydrants; pipe 8 miles, 2 to 14 in dia; pressure, domestic 40, fire 140 pounds; water-works owned by company; cost to construct \$30,000; ann expenses \$1800. Pres and supt, O. Tinsman; city clerk, R. Balph.

Patterson, Juniata Co., population 800; fire area 20 acres; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 6 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages, 1 stationary engine for pumping water through pipes; hose cotton, good 1000 ft, leather inferior 450 ft; value of fire department equipment \$4500; value of buildings occupied \$500; total membership 60, volunteers; electric alarm; 8 street boxes. Chief engineer, R. L. Cramer.

WATER SUPPLY—Source, river; system, gravity; reservoir, 8 hydrants; pipe $\frac{1}{2}$ mile, 4 in dia; 4 valves; pressure 30 pounds. Mayor, John Diven.

Petrolia, Butler Co., population 1500; buildings, wood, 1 and 2 stories; fireworks ordinance. Fire department—2 chemical extinguishers, 2 hose carriages; hose linen, good 1000 ft, inferior 2000 ft; value of fire department equipment \$1800; value of 2 buildings occupied \$800; total membership 100, full paid; bell and whistle alarm. Chief engineer, J. A. Gibson.

WATER SUPPLY—Source, artesian well; system, pumping to tank and direct; tank cap 48,000 gals; 2 Blake pumping engines; 6 hydrants; pipe 2 miles, 2 to $3\frac{1}{2}$ in dia; pressure, domestic 30, fire 150 pounds; water-works owned by T. Keighron; cost to construct \$8000; ann expenses \$1700. Town clerk, J. W. Riddle.

Philadelphia, Philadelphia Co., population 1,040,499; mercantile buildings, brick and stone, 8 to 10 stories; private, brick; wooden houses or roofs not permitted. Fire department (report of 1899)—45 steam fire engines, 8 hook and ladder trucks, 36 hose carriages; hose cotton, fair, 50,000 ft; rubber, fair, 10,000 ft; 175 horses; total membership 513, paid full time; insurance patrol with 18 members maintained by insurance companies and private parties at ann cost of \$28,818. Geo. R. Stillman, capt.; telegraph alarm; street boxes 615. Chief engineer, J. R. Cantlin.

WATER SUPPLY (report of 1899)—Source, Schuylkill and Delaware Rivers and springs; system, pumping to reservoir and direct; reservoir cap 373,015,300 gals; Holly-Gaskill, Worthington, Cornish, Knowles, Davidson, C. Corlies, Marine, Simpson pumping engines, dy cap 183,300,000 gals; 6715 hydrants; pipe 376 miles; 263 meters; pressure 18 to 180 pounds; water-works owned by city; cost to construct \$15,000,000; ann expenses \$580,830. Chief engineer, John L. Ogden; supt, Frank L. Hand; mayor, E. Fitter.

Phillipsburg, Center Co., population 6000; fire area 200 acres; buildings, brick and wood, 2 stories; fireworks

ordinance; causes of fire investigated. Fire department—1 steam fire engine, 8 chemical extinguishers, 1 hook and ladder truck; 4 hose carts; siamese couplings used; hose cotton good, 5000 ft; value of fire department equipment \$5000; value of 2 buildings occupied \$1000; total membership 321, volunteers; bell alarm. Chief, G. E. Parker.

WATER SUPPLY—Source, mountain stream; system, pumping to reservoir; reservoir cap, 300,000 gals; Dunca pumping engines, dy cap 600,000 gals; 44 hydrants, Duncan; pipe 5 miles, 2 to 8 in dia; pressure 55 pounds; water-works owned by company; cost to construct \$40,000; ann expenses \$2400. Pres, J. N. Cassanova; supt, Henry Southard; city clerk, R. L. Scott.

Phoenixville, Chester Co., population 9500; fire area 1600 acres; mercantile buildings, brick, 3 to 4 stories; private, brick and stone, $2\frac{1}{2}$ and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck; 2 hose carriages; hose cotton good, 500 ft, leather good, 500 ft, inferior 500 ft; value of fire department equipment \$7000; value of buildings occupied \$800; total ann expenses \$4; total membership 100, volunteers 40; bell alarm. Chief engineer, Chas Shaffen; chairman of fire and water com, P. G. Carey.

WATER SUPPLY—Source, Schuylkill River; system, pumping to reservoir; reservoir cap, 2,530,500 gals; Worthington pumping engines, dy cap, 600,000 gals; 125 hydrants, Mathews; pipe 12 miles, 4 to 16 in dia, Mellert; Ludlow valves; pressure 65 to 75 pounds; water-works owned by borough; cost to construct \$397,000; ann expenses \$13,100; int on bonds 47.10. Supt, A. S. Vander-alice; city clerk, J. P. Zachus.

Pine Grove, Schuylkill Co., population 1500; mercantile buildings, wood, 2 stories; private, wood, 3 stories, wooden roofs permitted. Fire department—buckets.

WATER SUPPLY—Source, wells and stream. Town clerk, Aaron T. Felner.

Pittsburgh, Allegheny Co., population 250,000; fire area 12,000 acres; mercantile buildings, wood, brick and iron, 2 to 8 stories; private, wood and iron, 2 and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department (report of 1899)—16 steam fire engines, 30 chemical extinguishers, 4 hook and ladder trucks; 18 hose carriages, all kinds; hose cotton good, 30,000 ft; 90 horses; value of fire department equipment \$150,000; value of 18 buildings occupied \$200,000; total ann expenses of department \$125,000; total membership 180, full paid; telegraph alarm; 340 street boxes. Chief, S. N. Evans; Chief, Dept. Pub. Safety, J. O. Brown.

WATER SUPPLY—Source, Allegheny River; system, pumping to reservoirs; reservoir cap 120,000 gals; Hartup pumping engines, dy cap 48,000,000 gals; 1522 hydrants, Ludlow; pipe 122 miles, 4 to 50 in dia; 2321 valves, Ludlow; 48 meters, Crown; pressure 40 to 120 pounds; water-works owned by city; cost to construct \$8,500,000; ann expenses \$22,500; int on bonds 6 and $\frac{1}{2}$ per cent. Supt, Geo. H. Browne; mayor, H. I. Gomey; city clerk, Geo. Booth.

Pittston, Luzerne Co., population 15,000; fire area 3 miles; mercantile buildings, brick, wood and stone, 3 stories; private, wood, 3 stories; fireproof roofs; fireworks ordinance. Fire department—2 steam fire engines, 2 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 500 ft, rubber good 700 ft, inferior 600 ft, linen good 200 ft, inferior 300 ft; 2 horses, value \$600; value of fire department equipment \$12,500; value of buildings occupied \$11,000; total ann expenses of department \$800; total membership 150, volunteers; gong alarm; 1 engine company, 1 hook and ladder company, 2 hose companies. Chief engineer, J. H. Mullin; chairman of fire and water com, Edward J. Burke.

WATER SUPPLY—Source, Susquehanna River; system, pumping to reservoirs; 2 reservoirs, cap 2,500,000 gals; Worthington, Knowles pumping engines, dy cap 2,000,000 gals; 28 hydrants, Mathews and others; pipe 21 miles; Eddy valves; 6 meters, Union; pressure 40 pounds; water-works owned by company; cost to construct \$114,000; ann expenses \$8000. Pres of com, John J. Hart; burgess, Louis Seibel; city clerk, Patrick Joyce.

Plymouth, Luzerne Co., population 10,000; buildings, wood and brick, 2 stories. Fire department—8 hose companies.

WATER SUPPLY—Source, springs, artesian wells and surface water; system, gravity and pumping to reservoir; reservoirs cap 4,500,000 gals; Neelan, Knowles pumping engines, dy cap 1,000,000 gals; 40 hydrants, Tamaqua; pipe 17 miles, 2 to 12 in dia; 7 meters, National; quality of water good; pressure 120 pounds; water-works owned by company; cost to construct \$110,000; ann expenses \$4500. Pres or chairman of com, Draper Smith; supt,

O. M. Lance; pres town council, F. R. Hendershot; town clerk, J. Q. Creveling.

Port Carbon, Schuylkill Co., population 2354. Fire department—hose good 1200 ft; 1 hose company. Chief, Geo. P. Dicus.

WATER SUPPLY—(see Pottsville). Supt, J. Moody; town clerk, Jos. H. Beir.

Pottstown, Montgomery Co., population *12,000. Fire department—2 steam fire engines, 1 hook and ladder truck with extinguishers, 2 hose carriages, 1 hose cart; hose canvas, good 1000 ft, inferior 500 ft, leather good 1000 ft, inferior 500 ft; horses; total membership 806, volunteers. Chief engineer, Jos. N. Maltzberger.

WATER SUPPLY—Source, Schuylkill River; system, pumping to reservoir; reservoir cap 1,500,000 gals; Worthington, Philadelphia pumping engines, dy cap 2,500,000 gals; 120 hydrants, Kinsley, Mellert, Chester; pipe 15 miles, Mellert; valves Kinsley, Mellert, Chester; 6 meters; pressure 60 pounds; water-works owned by company; cost to construct \$125,000; int on bonds 4½ per cent. Pres, Isaac Fegeley; supt, Hiram Royer; city clerk, A. K. Shuner.

Pottsville, Schuylkill Co., population 18,000; buildings, brick and wood; fireworks ordinance. Fire department—4 steam fire engines, 8 hose carriages; 6 horses; 7 buildings occupied; bell alarm. Chief engineer, H. R. Shoener.

WATER SUPPLY—Source, mountain streams; system, gravity; 8 reservoirs, cap 450,000,000 gals; pipe 26 miles; pressure 80 to 100 pounds; water-works owned by company. Pres, D. W. Bland; sec, W. D. Pollard; city clerk, D. L. Krebs.

Punxsutawney, Jefferson Co., population 3500; fire area 75 acres; mercantile buildings, brick and wood, 2 stories; private, brick and wood, 2 stories; tin, slate and shingle roofs. Fire department—1 chemical engine on wheels; 13 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose linen, good 1200 ft, rubber good 200 ft; value of fire department equipment \$3500; value of buildings occupied \$2000; total ann expenses of department \$500; total membership 60, volunteers; bell and whistle alarm. Chief engineer, W. C. Torrence.

WATER SUPPLY—Source, Mahoning Creek; system, pumping to reservoir; reservoir cap 80,000 gals; Epping, Gordon pumping engines, dy cap 1,000,000 gals; 20 hydrants, Ludlow; pipe Wood, 4½ miles, 2 to 6 in dia; 36 valves, Ludlow, Chapman; 2 meters, Union; filtration charcoal; pressure, domestic 60, fire 110 pounds; water-works owned by company; cost to construct \$25,000; ann expenses \$18,000; int on bonds 6 per cent. Pres, R. C. Winslow; supt, Chas. E. Ratz; mayor, D. S. Altman; town clerk, John R. Lowry.

Quakertown, Bucks Co., population *2500. Fire department—2 hand engines, 1 hook and ladder truck.

WATER SUPPLY—Source, wells and cisterns. Town clerk, J. C. Harmer.

Reading, Berks Co., population *60,000; fire area radius 1½ miles; mercantile buildings, brick, 3 stories; private, brick, 2½ stories; tin and slate roofs; fireworks ordinance. Fire department (report of 1899)—8 steam fire engines, 4 chemical extinguishers, 2 hook and ladder trucks, 11 hose carriages, 1 salvage corps wagon; hose cotton 10,500 ft, rubber 850 ft, leather good 500 ft; 30 horses; value of fire department equipment \$58,450; value of 9 buildings occupied \$64,000; 1 rented \$400 per year; total ann expenses of department \$19,000; total membership 3000, paid full time 18, paid part time 2; telegraph and telephone alarm; street boxes 48; fire patrol supported by members and city, 18 permanent members. Chief engineer, G. W. Miller.

WATER SUPPLY (report of 1899)—Source, Hamden, Mineral and Edelman Springs, Bernhart and Antietam Creeks; system, gravity; reservoirs cap 154,250,000 gals; 879 hydrants, Adams, Tamaqua; pipe 59 miles, 4 to 20 in dia; valves Douglas and Connard; 11 meters; pressure 35 to 65 pounds; water-works owned by city; cost to construct \$1,166,405; ann expenses \$14,550; int on bonds 4 to 6 per cent. Pres, F. S. Jacobs; supt, Wm. B. Harper.

Removo, Clinton Co., population *5000; buildings, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 4 hose carts; hose cotton, 2500 ft; 2 buildings owned; total ann expenses of department \$600; total membership 60, paid 20, volunteers 40. Chief engineer, J. R. Shuster.

WATER SUPPLY—Source, Peter's Run; system, gravity, with auxiliary pumping; reservoir cap 2,000,000 gals; 62 hydrants; pipe 5 miles, 6 in dia; quality of water good; pressure 180 ft head; water-works owned by city; cost to construct \$30,000; ann expenses \$125; int on bonds 4½

per cent. Supt, H. English; mayor, Jas. H. Ferguson; city clerk, P. A. Kinsley.

Reynoldsville, Jefferson Co., population *8000. Fire department—3 chemical extinguishers; hose 1000 ft; total membership 50; 3 hose companies. Foreman, J. B. Arnold.

WATER SUPPLY—Source, mountain springs; system, pumping to reservoir; Laidlow, Dunn & Co. pumping engines; 25 hydrants, Mathews; pipe, Wood, 3½ miles, 4 and 6 in dia; valves Chapman; quality of water fine; pressure 100 pounds; water-works owned by company; cost to construct \$12,000; ann expenses \$600. Pres, Geo. Mullinger; supt, M. S. Sterley; mayor, Samuel Saxton; town clerk, T. H. Scott.

Ridgway, Elk Co., population 3700; mercantile buildings, brick, 3 stories; private, wood, 2½ stories; tin roofs. Fire department—2 chemical engines on wheels; 10 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft; value of fire department equipment \$3500; value of buildings occupied \$1000; total membership 50, volunteers; 2 hose companies. Foreman, Thomas J. Leden.

WATER SUPPLY—Source, mountain streams; system, gravity; 20 hydrants, Wood; pipe 5 miles, 4 to 8 in dia, National; Kennedy valves; water-works owned by city; cost to construct est \$18,000. Pres, J. H. McEwen; supt, Thos. Barry; town clerk, W. C. Healy.

Royersford, Montgomery Co., population 2800; fire area 300 acres; mercantile buildings, brick, 2 to 6 stories; private, brick, 2 to 4 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1500 ft; 2 horses, value \$500; value of fire department equipment \$6500; value of buildings occupied \$1000; total ann expenses of department \$300; total membership 175, volunteers; bell alarm. Chief, John Ruckel, Sr.

WATER SUPPLY—Source, artesian well; system, pumping to standpipe; standpipe cap 188,496 gals; Gordon pumping engines, dy cap 187,300 gals; 20 hydrants, Union; pipe 7 miles, 4 to 12 in dia, Mellert; 29 valves, Union; quality of water soft; pressure, domestic 60, fire 170 pounds; water-works owned by company. Pres, J. A. Buckwalter; supt, Horatio Sands; burgess, I. B. Lathaw; town clerk, R. E. Springer.

Saegerstown, Crawford Co., population 1000; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 2 stories; slate roofs. Fire department—1 hook and ladder truck; value of fire department equipment \$400; value of buildings occupied \$500; total membership 40, volunteers. Foreman, E. P. David.

WATER SUPPLY—Eureka Mineral Springs Co. has private supply, 2 ponds and pump.

Sayre, Bradford Co., population 3000; buildings, brick and wood, 2 and 3 stories. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1300 ft; value of fire department equipment \$3000; total membership 75, volunteers; whistle alarm.

WATER SUPPLY—Source, Susquehanna River; system, pumping to reservoir; reservoir cap 8,000,000 gals; Worthington pumping engines, dy cap 1,500,000 gals; 26 hydrants, Wood; pipe 12 miles, Sayer, Wood; Eddy valves; 40 meters, National; pressure 78 pounds; water-works owned by company; cost to construct \$100,000. Pres or chairman of com, Howard Elmer; supt, Alex. B. Shearer; town clerk, N. F. Walton.

Schuylkill Haven, Schuylkill Co., population 3052. Fire department—1 hose carriage; 1000 ft hose. Chief, J. H. Bader.

WATER SUPPLY—Source, springs; system, gravity; 28 hydrants, Mellert; pipe 9 miles, 4 to 8 in dia; 25 valves, Mellert; quality of water very good; pressure 135 pounds; water-works owned by company; cost to construct \$75,000; ann expenses \$6000; int on bonds 6 per cent. Pres or chairman of com, Caleb A. Homer; supt, Wm. H. Mellon; mayor, Geo. E. Bast; town clerk, J. W. Lyson.

Scottsdale, Westmoreland Co., population *8000. Fire department—2 chemical engines on wheels, 1 hook and ladder truck; total membership 80.

WATER SUPPLY—Source, wells; few houses supplied from Coke Co.'s pipe line. Mayor, W. N. Porter; town clerk, B. C. Juettis.

Seranton, Lackawanna Co., population 100,000. Fire department—5 steam fire engines, 2 hand engines, 1 hook and ladder truck, 14 hose carriages; hose cotton rubber lined, fair 900 ft, rubber good 5750 ft, inferior 2850 ft; 12 horses; total membership 456, paid part time 11, volunteers 445; Gamewell alarm. Chief engineer, H. R. Madison.

PENNSYLVANIA—Continued.

WATER SUPPLY (report of 1899)—Source, streams; system, gravity; 6 reservoirs, cap of four 551,000,000 gals; 106 hydrants, Ayers, Eddy, Ludlow and others; pipe 49 8.10 miles, 8 to 20 in dia; valves Ayers, Eddy, Ludlow and others; filtration sand and gravel; pressure 50 to 120 pounds; water-works owned by two companies. Presidents, W. R. Storrs, W. W. Scranton; supts, J. B. Fish, Rob't Reaves; city clerk, M. T. Lavelle.

Sellin's Grove, Snyder Co., population 1481; mercantile buildings, brick, 8 stories; private, brick, 2½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose linen, good 800 ft, leather good 300 ft; value of fire department equipment \$8050; total ann expenses of department \$425; total membership 90, paid 15, volunteers 75; bell alarm. Chief engineer, John Kessler.

WATER SUPPLY—Source, stream; system, gravity; reservoir; 80 hydrants. Pres, Dr. B. Wagenseller; supt, I. Kochen; town clerk, A. W. Potter.

Sewickly, Allegheny Co., population 8000; fire area 640 acres; buildings, brick and wood, 2 stories; wooden roofs permitted. Fire department—3 chemical extinguishers, 1 hose carriage; siamese couplings used; hose linen, good 1800 ft; value of fire department equipment \$1800; value of building occupied \$400; total ann expenses of department \$150; total membership 12, volunteers. Foreman, W. E. Patten; chairman of fire and water com, John P. Walker.

WATER SUPPLY—Source, springs and river; system, gravity; pumping from river in dry weather; reservoir cap 4,000,000 gals; Worthington pumping engines, dy cap 6000 barrels; 28 hydrants, Hutchinson & Alexander; pipe 19½ miles; valves, Hutchinson & Alexander, Starr; 1 meter; pressure 45 pounds; water-works owned by borough; cost to construct \$25,000; ann expenses \$250; int on bonds 6 and 8 per cent. Supt, John Patton, Jr.; burgess, J. B. Reno; town clerk, Chas. Atwell.

Shaefferstown, Beaver Co., population *700. No fire department.

WATER SUPPLY—Source not given; system, gravity; pipe ¼ mile.

Shamokin, Northumberland Co., population 15,000; mercantile buildings, brick, 3 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 4 hose carriages; hose cotton, good 500 ft, rubber good 2700 ft, inferior 500 ft; value of fire department equipment \$4000; value of buildings occupied \$12,300; total ann expenses of department \$300; total membership 215, volunteers. Chief engineer, J. Schabo.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 41,000,000 gals; 48 hydrants, Mathews, Tamaqua; pipe 85 miles; valves Ludlow, Eddy, Chapman; 4 meters; pressure 100 pounds; water-works owned by company; cost to construct \$460,000; ann expenses \$5000; int on bonds 4 and 5 per cent. Pres of com, W. C. McConnell; chief burgess, J. A. Weaver; town clerk, James A. Shipp.

Sharon, Mercer Co., population 8000; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 8 hose carriages; hose rubber, good 1600 ft, inferior 300 ft; 2 hoses, value \$500; value of fire department equipment \$10,000; value of buildings occupied \$10,000; total ann expenses of department \$1000 to \$1500; total membership 80, paid full time 1; volunteers 29; bell alarm. Chief, C. E. Bundel.

WATER SUPPLY—Source, Chenango River; system, pumping to reservoir; reservoir cap 2,000,000 gals; 2 Deane pumping engines, dy cap 2,000,000 gals; 85 hydrants, Ludlow; pipe 18 miles, 4 to 12 in dia, Wood; valves Ludlow; 4 meters; pressure 150 pounds; water-works owned by company; cost to construct \$140,000; ann expenses \$8000. Pres, H. G. Hopper; supt, E. J. Robinson; mayor, W. Q. Wallis; town clerk, T. B. Beil.

Sharpsburgh, Allegheny Co., population *4350. Fire department—1 hook and ladder truck, 2 hose carriages; total membership 100, volunteers; telegraph alarm. Chief engineer, W. C. Meyer.

WATER SUPPLY—Source, Allegheny River; system, direct pumping; Gordon & Maxwell pumping engines, dy cap 3,000,000 gals; 40 fire hydrants, Buffalo; pipe 8½ miles, 4 to 14 in dia, Buffalo; filtration rip rap; pressure, domestic 45, fire 80 pounds; water-works owned by borough; cost to construct \$49,000; ann expenses \$3200; int on bonds 5 per cent. Pres or chairman of com, Geo. T. Lewis; supt, Robt. Beaty; burgess, Geo. T. Lewis; town clerk, Wm. Weckbecker.

Shenandoah, Schuylkill Co., population *17,000. Fire department—2 steam fire engines, 8 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; hose leather and cotton, good 3000 ft; total membership 501, volunteers. Chief engineer, W. Temple.

WATER SUPPLY—Source, mountain springs; system, gravity; 41 hydrants; pipe 18 miles; pressure, domestic 75 to 130 pounds; water-works owned by company; cost to construct \$150,000. Pres, John Cather; supt, S. D. Hess; town clerk, P. Sheehy.

Shickshinny, Luzerne Co. No fire department; bucket.

WATER SUPPLY—Source, Shickshinny Creek; system, gravity; 1 hydrant; pipe 2½ miles; water-works owned by company; cost to construct \$11,200; ann expenses \$40. Pres, Geo. W. Search; supt, M. B. Hughes; chief burgess, J. S. Prince; town clerk, M. W. Harrington.

Shippensburg, Cumberland Co., population 2218; buildings, brick, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 hose carriages, hose rubber, 1000 ft, leather good 1200 ft, inferior 300 ft; value of fire department equipment \$3500; value of buildings occupied \$5000; total membership 150, volunteers; 2 alarm bells. Sec, John A. Fleming.

WATER SUPPLY—Source, mountain springs; system, gravity; reservoir cap 700,000 gals; 39 hydrants, Ludlow; pipe 12 miles; valves Ludlow; pressure 68 pounds; water-works owned by borough; cost to construct \$30,000; ann expenses \$125; int on bonds 4 per cent. Supt, B. J. Landis; chief burgess, Geo. W. Nofsker; town clerk, John E. Geesaman.

Slatington, Lehigh Co., population 8000. Fire department—1 useless hand engine, 4 chemical extinguishers, 1 hose carriage; hose cotton 500 ft, leather 600 ft. Chief, J. H. Lloyd.

WATER SUPPLY—Source, mountain spring; system, gravity; 28 hydrants, Wood; pipe, Fisher, 6 miles, 3 to 6 in dia; 12 valves; pressure 85 to 90 pounds; water-works owned by borough; cost to construct \$25,000; ann expenses \$120; int on bonds 4 per cent. Pres of com, L. Williams; burgess, Frank Jacobs; town clerk, Geo. McDowell.

Smithport, McKean Co., population *1000; fire area 300 acres; mercantile buildings, wood and brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 3 hose carriages; hose rubber, good 800 ft; value of fire department equipment \$1800; 1 building owned; total ann expenses of department \$350; total membership 60, paid 1; bell alarm. Chief engineer, C. S. King.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 10,000 barrels; 15 hydrants, Philadelphia; pipe, Gloucester, 8 miles, 6 in dia; pressure 55 pounds; water-works owned by company; cost to construct \$18,500; ann expenses \$300. Pres, Henry Hamlin; Supt, A. B. Armstrong.

Somerset, Somerset Co., population *1400; mercantile buildings, brick, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance. No fire department; 1 chemical engine on wheels; 4 chemical extinguishers; value of fire department equipment \$1000; value of building occupied \$1450.

WATER SUPPLY—Source, wells and cisterns. Burgess, W. H. Welfrey; town clerk, J. S. Berkey.

South Bethlehem, Northampton Co., population 10,000; fire area 400 acres; mercantile buildings, brick and wood, 3 stories; private, brick, 2½ stories. Fire department—1 hook and ladder truck, 4 hose carriages; hose cotton, good 300 ft, leather good 500 ft, inferior 500 ft; value of fire department equipment \$20,000; value of buildings occupied \$3000; total ann expenses of department \$4000; total membership 300, volunteers; electric bell alarm; 4 fire companies. Chief engineer, John Christie; chairman of fire and water com, Adam Brinker.

WATER SUPPLY—Source, Lehigh River; system, pumping to reservoirs; reservoir cap 3,000,000 gals; Dickson pumping engines, dy cap 2,000,000 gals; 70 hydrants, Tamaqua; pipe Donaldson, 15 miles, 8 to 16 in dia; 13 valves, Lehman; 3 meters, National; pressure 80 to 90 pounds; water-works owned by company; cost to construct \$150,000; int on bonds 7 per cent. Pres, E. P. Wilbur; supt, B. E. Lehman; burgess, H. H. Goodwin.

South Chester, Delaware Co., population 3664. Fire department—1 steam fire engine, 8 hose carriages; hose cotton 2500 ft. Chief engineer, Frank Little.

WATER SUPPLY—Source, river. Burgess, C. B. Hooton; town clerk, W. J. McDowell.

South Easton, Northampton Co., population 4534; buildings, brick and wood, 3 stories. Fire department—

1 steam fire engine, 1 hand engine (not in use), 8 hose carriages; hose cotton, good 500 ft, rubber good 600 ft, inferior 200 ft; 8 horses; value of fire department equipment \$7000; total ann expenses of department \$400; total membership 60, paid full time 1, paid part time 3; bell alarm. Pres Fire Co., Jacob Kemmerer.

WATER SUPPLY—Source, tunnel in mountain; system, gravity; reservoir cap 750,000 gals; 25 hydrants, Ludlow; pipe Warren 5½ miles, 4 to 8 in dia; 25 valves, Ludlow; pressure 45 to 98 pounds; water-works owned by company; cost to construct \$38,000; int on bonds 5 per cent. Pres, W. F. Pascoe; mayor, F. M. Arthur; town clerk, J. Salridge.

Spring City, Chester Co., population 1400. Fire department—1 steam fire engine, 2 hose carriages, ladders, etc.; hose good 1000 ft; total membership 50. Chief engineer, E. Derricks.

WATER SUPPLY—Source, cistern, cap 600 hds, and canal. Town clerk, L. H. Rosenberger.

St. Clair, Schuylkill Co., population 4800. Fire department—2 hose carriages; hose cotton 600 ft, leather 1000 ft; total membership 150, volunteers. Chief marshal, Clay W. Evans.

WATER SUPPLY (see Pottsville)—42 hydrants; pipe 4 miles, 8 to 12 in dia; pressure 40 pounds. Chief Burgess, Harry Dix; town clerk, John A. Erwin.

St. Mary's, Elk Co., population 150. Fire department—1 hand engine, 2 hose carriages; hose 100 ft.

WATER SUPPLY—Source, creek and wells. Town clerk, J. A. Hanhauser.

St. Petersburg, Clarion Co., population 1044; fire area 100 acres; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hose carriage; hose good 1500 ft; total membership 80, volunteers; bell alarm.

WATER SUPPLY—Source, spring; system, gravity; 8 tanks, cap 117,000 gals; 15 hydrants, Cameron; pipe 8 miles, 4 in dia; pressure, domestic 75, fire 100 pounds; water works owned by borough; cost to construct \$10,000; ann expenses \$250. Chairman of com, Jos. Krichner; supt, Josiah Fillman; town clerk, C. E. Dewe.

Steelton, Dauphin Co., population 8000; buildings, brick and wood, 2½ and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder village truck, 1 hose carriage; hose cotton, good 1000 ft; value of fire department equipment \$450; value of building occupied \$6000; total ann expenses of department \$50; total membership 98, volunteers; steam whistle alarm.

WATER SUPPLY—Source, canal, wells; pump. Burgess, T. Shellenberger; town clerk, Chas. W. Graham.

Strasburgh, Lancaster Co., population 1006. Fire department—2 hand engines, 1 hose carriage; hose rubber, good 800 ft. Town clerk, Isaac Walker.

Stroudsburg, Monroe Co., population 8000; mercantile buildings, brick and wood, 2½ and 3 stories; private, brick and wood, 2 to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 2 hose carriages; siamese couplings used; hose fabric jacket 2000 ft, good 3000 ft; value of fire department equipment \$10,000; value of building occupied \$3000; value of parlor furniture \$1000; total membership 30, paid 3. Chief engineer, J. G. Keller.

WATER SUPPLY—Source, springs; system, gravity; 14 hydrants; pipe 3 miles, 4 and 6 in dia; pressure 57 pounds; water-works owned by company; cost to construct \$15,000; ann expenses \$200. Pres, John B. Storm; supt, A. N. Snow; mayor, S. W. Palmer; town clerk, I. B. Williams.

Summit Hill, Carbon Co., population 850; buildings, wood, 2 and 3 stories. No fire department.

WATER SUPPLY—Source, mountain stream; system, pumping to reservoir; Carter & Allen pumping engines, dy cap 30,000 gals; 18 hydrants, Ludlow; pipe 4 miles, Warren; Ludlow valves; pressure 45 ft head; water-works owned by company; cost to construct \$18,000; ann expenses \$1800. Pres and supt, Saml. Rickert.

Sunbury, Northumberland Co., population 8500; buildings, brick and wood, 2 to 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—3 steam fire engines, 3 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; hose cotton, good 8500 ft; 3 horses; value of fire department equipment \$12,000; value of 3 buildings occupied \$16,000; total ann expenses of department \$1500; total membership 800, volunteers.

WATER SUPPLY—Source, spring and surface water; system, pumping from impounding to distributing reservoir; imp. reservoir cap 700,000 gals; dist. reservoir cap 4,000,000 gals; 2 Worthington pumping engines, dy cap 2,000,000

gals; 40 hydrants, Mathews; pipe 11 miles; Peet valves; 2 meters; pressure 55 pounds; water-works owned by company; cost to construct \$110,000; ann expenses \$3000; int on bonds 6 per cent. Pres, John Haas; sec and supt, S. E. Slaymaker; town clerk, L. D. Haupt.

Susquehanna, Susquehanna Co., population 4461. Fire department—1 hook and ladder truck, 1 hose carriage; hose leather, good 1400 ft; total membership 48, volunteers. Chief, H. Brown.

WATER SUPPLY—Source, springs; system, gravity; 8 hydrants, Wood; pipe 2 miles, 8 to 6 in dia, Jackson & Woodin; 8 valves, Eddy; quality of water soft; pressure 120 pounds; water-works owned by company; cost to construct \$20,000; ann expenses \$100. Pres, Gaylord Curtis; sec and treas. C. F. Curtis; burgess, B. F. Pride; town clerk, A. D. Harding.

Tamaqua, Schuylkill Co., population 7000; mercantile buildings, stone, 3 stories; private, wood, 2½ stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 8 hose carriages; siamese couplings used; hose linen, good 2000 ft, rubber good 500 ft; 2 horses; value of fire department equipment \$2000; value of 2 buildings occupied \$3000; total ann expenses of department \$300; total membership 125, volunteers; bell alarm.

WATER SUPPLY—Source, springs; system, gravity; 50 hydrants; 10 miles pipe, 4 to 6 in dia; valves; pressure 108 pounds; water-works owned by borough; cost to construct \$30,000; ann expenses \$1200. Pres of com, W. Caloway; chief burgess, Wm. Friser; town clerk, S. Beard.

Tarentum, Allegheny Co., population 8000. Fire department—6 chemical extinguishers, 1 hook and ladder truck, 2 hose carts; 800 ft hose. Chief engineer, J. R. Hemmelwright.

WATER SUPPLY—Source, springs; system, pumping to reservoir; reservoir cap 500,000 gals; Smith-Vaile pumping engines, dy cap 750,000 gals; 2 hydrants; pipe 11 miles, 8 to 8 in dia, National; 33 valves; quality of water good; pressure 85 pounds; water-works owned by company; cost to construct \$35,000; ann expenses \$11; int on bonds 6 per cent. Pres, J. B. Ford; supt, F. N. McDowell; mayor, Samuel Weaver; town clerk, W. W. Callipass.

Tidionte, Warren Co., population 1500; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 5 hose carriages; siamese couplings used; hose cotton 400 ft, rubber 550 ft, linen good 1800 ft; value of fire department equipment \$2000; value of 3 buildings occupied \$1400; total membership 60, volunteers; bell alarm. Chief, J. Tinkin.

WATER SUPPLY—Source, mountain stream; system, gravity; dist. reservoir cap 520,000 gals; 27 hydrants, Mathews; pipe 9 miles; Ludlow valves; pressure 65 pounds; water-works owned by company; cost to construct \$40,000; ann expenses \$500; int on bonds 4 per cent. Pres, T. W. Irwin; supt, M. C. Bowen; town clerk, A. J. Noble.

Tioga, Tioga Co., population 600; fire area 800 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage; hose cotton, good 1000 ft; total membership 100, volunteers 25. Chief, M. B. Prutsman.

WATER SUPPLY—Source, Beatty Creek; system, gravity; pumping during drought; imp. reservoir cap 14,000,000 gals; dist. reservoir cap 1,000,000 gals; Worthington pumping engines; 14 hydrants, Ayers; 3 1.5 miles, 8 to 6 in dia; pressure 40 to 90 pounds; water-works owned by company; cost to construct \$20,000; ann expenses \$250. Pres, E. G. Schieffelin; supt, T. A. Wickham; mayor, C. B. Borden; town clerk, J. H. Putnam.

Titusville, Crawford Co., population 9046; fire area 1400 acres; buildings, brick and wood, 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—4 steam fire engines, 1 hook and ladder truck, 6 hose carriages; hose cotton, good 4900 ft, inferior 500 ft, rubber good 1000 ft, inferior 450 ft; 5 horses; value of fire department equipment \$11,200; value of 4 buildings occupied \$3500; total annual expenses of department \$3750; total membership 81, paid full time 4, paid part time 27; bell and telephone alarm; fire police, 20 members, supported by city. Chief engineer, D. Healy.

WATER SUPPLY—Source, artesian well; system, direct pumping; Holly pumping engines, dy cap 4,000,000 gals; 69 hydrants, Holly, Gaskill; pipe 12½ miles, 2 to 15 in dia, Smith; 158 valves, Ludlow; 80 meters, Union, Crown; quality of water excellent; pressure, domestic 45, fire 90 pounds, water-works owned by city; cost to construct \$189,233 ann expenses \$6500; int on bonds 4 per cent. Supt and sec, G. W. Angier; mayor, E. O. Emerson; city clerk, W. M. Dame.

PENNSYLVANIA—Continued.

Towanda, Bradford Co., population *8100; mercantile buildings, brick, 8 to 5 stories; private, wood and brick, 2 stories. Fire department—1 steam fire engine, 1 hand engine, 2 hook and ladder trucks, 4 hose carriages; siamese couplings used; hose cotton, good 2000 ft, inferior 400 ft; value of fire department equipment \$9800; value of 2 buildings occupied \$15,000; total ann expenses of department \$860; total membership 140, volunteers; bell alarm. Chief engineer, W. S. Rickey.

WATER SUPPLY—Source, river and surface water; system, pumping to reservoir and gravity; Holly, Deane pumping engines, dy cap 500,000 gals; 50 hydrants, Mathews; pipe 8 miles, 6 to 12 in dia; Ludlow valves; pressure 80 to 100 pounds; water-works owned by company. Supt, J. J. Griffiths; mayor, C. P. Welles; city clerk, J. S. Kingsbury.

Tremont, Schuylkill Co., population *2000; fire area 600 acres; mercantile buildings, wood and brick, 2 and 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hose carriage; hose cotton, good 1000 ft; value of fire department equipment \$6000; value of building occupied \$2500; total ann expenses of department \$100; total membership 45, volunteers. Chief engineer, J. Marks.

WATER SUPPLY—Source, mountain, stream and springs; system, gravity; reservoir cap, 1,000,000 gals; 20 hydrants, Mellert; pipe 3 miles, Mellert; Mellert valves; pressure, domestic 50, fire 80 pounds; water-works owned by company; cost to construct \$35,000; ann expenses \$50; int on bonds 6 per cent. Supt and sec, I. P. Echterl; chief Burgess, Thos. Cockrill; town clerk, Chas. Summendinger.

Troy, Bradford Co., population *1500; buildings, wood, 2 and 3 stories; fireworks ordinance. Fire department—1 steam fire engine, 2 hose carriages; siamese couplings used; hose cotton, good 1500 ft, rubber good 600 ft; value of fire department equipment \$4000; value of building occupied \$8000; total ann expenses of department \$150; total membership 75, volunteers; bell alarm. Chief engineer, H. M. Spalding.

WATER SUPPLY—Source, springs; system, gravity; 6 hydrants, Ludlow; pipe 4 miles; Ludlow valves; pressure 25 to 80 pounds; water-works owned by two companies; cost to construct \$7500. Supts, R. J. Redington, E. B. Parsons; town clerk, W. E. Chilson.

Tunkhannock, Wyoming Co., population 2150; fire area 500 acres; buildings, brick and wood, 2 and 3 stories; fireworks ordinance; causes of fire investigated. Fire department—1 hose carriage, 1 jumper; hose cotton, good 1200 ft, leather good 400 ft; value of fire department equipment \$2000; value of building occupied \$500; total ann expenses of department \$100; total membership 40, volunteers; bell alarm. Chief, G. White.

WATER SUPPLY—Source, Slocum Spring, Susquehanna River; system, pumping to reservoir; reservoir cap 600,000 gals; Worthington, Gordon & Maxwell pumping engines, dy cap 500,000 gals; 27 hydrants, Wood; pipe 6 miles; Wood valves; Hyatt filter; pressure 40 to 60 pounds; water-works owned by company; cost to construct \$24,000. Pres, F. C. Brunnell; supt and treas, W. C. Kittredge; mayor, James Pratt; city clerk, Geo. DeWitt.

Tyrone, Blair Co., population 5000; fire area 800 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1500 ft, leather inferior 1000 ft; also 1000 ft rubber and leather hose owned by private parties; 5 horses, value \$1000; value of fire department equipment \$3250; value of buildings occupied \$8800; total ann expenses of department \$1400; total membership 200, volunteers; whistle alarm; 3 fire companies. Chief, C. W. Sausser; chairman of fire com, W. W. Cams.

WATER SUPPLY—Source, Sink Run; system, gravity; reservoir cap 1,000,000 gals; 33 hydrants, Morris & Tasker. Wood; pipe 5 miles, 8 to 12 in dia, Wood, Jackson & Woodin and others; 20 valves, Ludlow; quality of water soft; pressure 40 pounds; water-works owned by company; cost to construct \$30,000; ann expenses \$100. Pres, C. Guyer; supt, C. H. Dieffenbaugh; mayor, S. B. Templeton; city clerk, C. Smith.

Ulysses, Potter Co., population *600; buildings, wood, 2 stories. Fire department—1 hose carriage; hose linen, good 300 ft; value of fire department equipment \$650; total membership 25, volunteers; bell alarm. Chief, H. A. Gridley.

WATER SUPPLY—Source, springs; system, gravity; pumping for fire protection; reservoirs cap 71,000 gals;

windmill pump; 7 hydrants, Chapman; pipe 8 miles, 2 in dia; Chapman valves; pressure, domestic 40, fire 70 pounds; water-works owned by company; cost to construct \$5000; ann expenses very light; int on bonds 6 per cent. Supt, Perry Brigham; Burgess, O. A. Nelson; town clerk, I. P. Collins.

Union City, Erie Co., population *2500; fire area 1000 acres; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 horse power engine, 4 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; 2 horses; value of fire department equipment \$3700; value of 3 buildings occupied \$8000; total ann expenses of department \$360.

WATER SUPPLY—Source, creek; system, pumping to tank; tank cap 50,000 gals; Knowles, Earle pumping engines, dy cap 1,150,000 gals; 7 hydrants; pipe 1/4 mile; pressure, domestic 40, fire 80 pounds; water-works owned by Wm. Dunmeyer. Supt, Wm. Dunmeyer.

Uniontown, Fayette Co., population *7000; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 2 1/2 stories; fireworks ordinance. Fire department—1 steam fire engine, 2 hand engines, 1 ladder truck, 3 hose carriages; siamese couplings used; hose good 2000 ft; value of fire department equipment \$6000; value of building occupied \$5000; total ann expenses of department \$1000. Chief engineer, W. H. Wilhelm.

WATER SUPPLY—Source, mountain springs; system, gravity; 2 reservoirs, cap 18,000,000 gals; 68 hydrants, Mathews; pipe Wood, 20 miles, 4 to 8 in dia; 4 meters. National; quality of water pure; pressure 160 pounds; water-works owned by company; int on bonds 6 per cent. Pres, W. H. Playford; supt, G. H. Seaton; mayor, Jesse Reed; city clerk, R. T. Hopwood.

Upland, Delaware Co., population 3000; fire area 350 acres; mercantile buildings, stone and brick, 3 and 4 stories; private, brick and stone, 2 and 3 stories; wooden roofs permitted. No fire department—1 hand engine, 300 ft hose in factories.

WATER SUPPLY (see Chester)—Pressure 70 pounds.

Warren, Warren Co., population 6000; mercantile buildings, brick, 3 to 4 stories; private, wood, 2 stories; wooden roofs not permitted in fire district. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages, all kinds; 1 fire police truck; hose cotton, good 2800 ft; value of fire department equipment \$9000; value of buildings occupied \$18,000; total ann expenses of department \$800; total membership 200; 4 fire companies. Chief engineer, J. W. Crawford; chairman of fire and water com, P. J. Bayer.

WATER SUPPLY—Source, Allegheny River and Morrison River; system, gravity and pumping to reservoir; reservoir cap 2,000,000 gals; Knowles pumping engines, dy cap 1,500,000 gals; 60 hydrants, Mathews; pipe 17 miles, 4 to 14 in dia; 55 valves; pressure, domestic 70, fire 120 pounds; water-works owned by company; cost to construct \$125,000. Pres, G. C. Orr; supt, Wm. B. Meredith; mayor, A. D. Wood; city clerk, C. H. Mechem.

Washington, Washington Co., population 10,000; mercantile buildings, brick and stone, 3 stories; private, brick, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 5 hose carriages, all kinds; hose 2800 ft; value of fire department equipment \$8000; value of 2 buildings occupied \$90,000, 1 rented \$700 per year; total ann expenses of department \$550; total membership 100, volunteers; bell alarm. Chief engineer, John McGuffie.

WATER SUPPLY—Source, creek; system, pumping to reservoir; reservoir cap 4,000,000 gals; Deane pumping engines, dy cap 3,000,000 gals; 40 hydrants, Holyoke; pipe 17 miles, 4 to 10 in dia; 2 meters, American, Frost; quality of water soft; pressure 80 to 120 pounds; water-works owned by company; cost to construct \$250,000; int on bonds 7 per cent. Pres, Sam'l Hazlett; supt, J. Mac Jones; mayor, Jonathan Allison; city clerk, A. M. Liza.

Waterford, Erie Co., population 900; buildings, wood and brick, 3 stories; causes of fire investigated. Fire department—1 hand engine, 2 chemical extinguishers, 1 hose carriage, ladders, buckets, etc.; hose rubber, good 200 ft; value of buildings occupied \$2500; total membership 40, volunteers; bell alarm. Chief engineer, F. E. Ensworth.

WATER SUPPLY—Source, creeks; reservoirs. Town clerk, A. H. Woodard.

Watsonstown, Northumberland Co., population 2800. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton 6000 ft (owned by mills), leather good 400 ft; 2 horses hired; total member-

ship 16, paid 1 volunteer company. Chief engineer, D. F. Wagner.

WATER SUPPLY—Source, White Deer Creek; system, pumping to reservoirs; 4 reservoirs cap 2,000,000 gals; 2 Worthington pumping engines, dy cap 3,400,000 gals; 84 hydrants; pipe 7 miles; quality of water soft; pressure 75 pounds; water-works owned by company; cost to construct \$40,000; int on bonds 6 per cent. Pres, Jacob H. Wagner; supt, Jas. I. Higbee; chief burgess, E. S. Follmer; town clerk, Chas. B. McLain.

Wayne, Delaware Co., population 850; buildings, brick, stone and wood, 2 and 3 stories. Fire department—6 chemical extinguishers, 1 hose carriage; hose cotton, good 500; value of fire department equipment \$1500; total ann expenses of department \$37 (1898); total membership 80, volunteers; electric alarm. Chief, J. M. Matthews.

WATER SUPPLY—Source, Ithan Creek and Gulf Stream; system, pumping to reservoir; reservoir cap 250,000 gals; Worthington, Delamater pumping engines, dy cap 284-168 gals; 40 hydrants; pipe, Cassin, 7 miles, 6 in dia; pressure 82 pounds; water-works owned by Wayne estate; cost to construct \$20,000; ann expenses \$800. Supt, Frank Smith.

Waynesborough, Franklin Co., population *3500. Fire department—1 steam fire engine, 1 hook and ladder truck; hose 1000 ft; total membership 80, volunteers.

WATER SUPPLY—Source, mountain springs; system, gravity; reservoir cap 1,500,000 gals; 26 hydrants, Matthews; pipe 9 miles, 4 to 12 in dia; valves Eddy; pressure, domestic 70, fire 85 pounds; water-works owned by company; cost to construct \$75,000; ann expenses \$500; int on bonds 6 per cent. Pres, Caleb H. Horne; supt and sec, Geo. S. Meyer.

Waynesburgh, Greene Co., population 2500. Fire department—3 chemical engines on wheels, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carts; bucket brigade; hose 800 ft; total membership, volunteers. Chief engineer, W. L. Allison.

WATER SUPPLY—Source, Ten Mile Run; system, pumping to reservoir; reservoir cap 1,000,000 gals; 2 Smith-Valle pumping engines, dy cap 1,100,000 gals; 28 hydrants, Holyoke; pipe 4 miles, 4 to 8 in dia; valves Holyoke; pressure 125 pounds; water-works owned by company; cost to construct \$75,000; int on bonds 6 per cent. Pres, Wm. Pollock; supt and sec, L. N. Singley; mayor, A. P. Dicken; town clerk, J. A. F. Randolph.

Weatherly, Carbon Co., population 2000; buildings, wood, 2 stories; shingle, tin and slate roofs. No fire department.

WATER SUPPLY—Source, Penrose Creek and springs; system, gravity; reservoir cap 250,000 gals; 150 hydrants, Bailey; pipe 6 miles; valves Lehman; pressure 90 pounds; water-works owned by company; cost to construct \$25,000; int on bonds 5 per cent. Pres, W. W. Blakeslee; supt, B. F. Clewell; town clerk, E. G. Rouse.

Wellsborough, Tioga Co., population *3300; fire area 10 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose cotton, good 1600 ft, leather and cotton, inferior 300 ft; value of fire department equipment \$5000; value of building occupied \$800; total ann expenses of department \$3000; total membership 180, part paid; bell alarm. Chief engineer, J. A. Beach; chairman of fire com, Hugh Young.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 70,000,000 gals; 48 hydrants, Matthews; pipe 16 miles, Wood; 29 valves, Chapman; filtration crushed stone and sand; pressure 85 pounds; water-works owned by company; cost to construct \$65,000; ann expenses \$1200; int on bonds 6 per cent. Pres, Wm. Bache; supt, W. C. Kress; mayor, R. J. Borden; town clerk, A. J. Shattuck.

West Chester, Chester Co., population 7946; buildings, brick and wood, 2 to 4 stories; wooden roofs permitted. Fire department—2 steam fire engines, 1 hook and ladder truck, 3 hose carriages; total membership 200, volunteers; bell alarm. Chief engineer, T. P. Apple.

WATER SUPPLY—Source, Chester Creek; system, pumping to reservoir; reservoir cap 2,500,000 gals; Worthington pumping engines, dy cap 500,000 gals; 250 hydrants, Cassin; pipe 18 miles; Cassin valves; 8 meters; pressure, domestic 48, fire 70 pounds; water-works owned by borough; cost to construct \$55,000; ann expenses \$5000; int on bonds 4 per cent. Supt, Chas. F. Henry; chief burgess, M. S. Tray; town clerk, J. A. Hannum.

West Newton, Westmoreland Co., population 3600; buildings, brick and wood, 2 stories; wooden roofs per-

mitted. Fire department—1 chemical engine on wheels; hose rubber, good 300 ft; value of fire department equipment \$1000; total membership volunteers; steam whistle alarm. Chief engineer, M. H. Lutz.

WATER SUPPLY—Source, river; system, direct pumping; 5 pumps; 5 hydrants; pipe 2500 ft, 3 and 4 in dia; pressure 170 pounds. Supt, W. Barnes; town clerk, David Orr.

White Haven, Luzerne Co., population 1408. Fire department—1 steam fire engine, 3 hose carriages; hose good 2300 ft; total membership 40, volunteers. Chief engineer, J. N. Gettel.

WATER SUPPLY—Water-works; not described. Supt, H. I. Myers; town clerk, S. Maguire.

Wilkesbarre, Luzerne Co., population 40,000; mercantile buildings, brick, 3 stories; private, wood, 2 and 3 stories; fireworks ordinance; causes of fire investigated. Fire department—4 steam fire engines, 1 hook and ladder truck, 8 hose carriages; siamese couplings used; hose linen, good 770 ft, rubber lined, 6000 ft, leather good 2600 ft; 19 horses; 8 buildings occupied; total ann expenses of department \$3000; total membership 100, paid full time 4, paid part time 88; bell alarm. Chief engineer, T. S. Hilliard.

WATER SUPPLY—Source, Laurel Run and Toby's Creek; system, gravity; can pump direct; reservoir cap 2,040,000,000 gals; Worthington pumping engines, dy cap 4,000,000 gals; 118 hydrants, Wood; pipe 54 miles, 6 to 30 in dia, Warren; 412 valves, Eddy; 5 meters, National, Hersey; quality of water excellent; pressure 35 pounds; water-works owned by company; cost to construct \$750,000; int on bonds 5 per cent. Pres, Geo. R. Wright; supt, Roger McGarry; mayor, Chas. B. Sutton; city clerk, Frank Deitrick.

Williamsport, Lycoming Co., population *30,000; fire area 716 acres; mercantile buildings, brick, 3 to 8 stories; private, brick and wood, 2 and 3 stories. Fire department—4 steam fire engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; hose cotton, good 5800 ft, rubber good 1060 ft; 15 horses; value of fire department equipment \$18,822; value of buildings occupied \$28,000; total ann expenses of department \$30,000; total membership 48, paid full time 16, paid part time 32; telephone alarm. Chief engineer, J. W. Miles.

WATER SUPPLY—Source, Hagerman's Run and Mosquito Creek; system, gravity and pumping direct; surplus to reservoir; 2 reservoirs; 2 Knowles pumping engines, dy cap over 4,000,000 gals; 188 hydrants; pipe 53 miles, 8 to 16 in dia; valves, Eddy, Ludlow, Galvin, Chapman; 1 meter; pressure, domestic 42, fire 75 pounds; water-works owned by two companies; cost to construct \$500,000; int on bonds 5 per cent. Presidents, Jas. M. Gamble, John White; supt, J. H. McMinn; mayor, F. H. Keller; city clerk, J. J. Galbraith.

Williamstown, Dauphin Co., population *4000; buildings, wood, 2 and 3 stories. No fire department.

WATER SUPPLY—Source not given; system, gravity; Supt, D. Challenger; town clerk, I. Ischopp.

Womelsdorf, Berks Co., population 1097; buildings, brick, 2 and 3 stories; wooden roofs permitted. Fire department—3 hand engines, 100 chemical extinguishers, 1 hose carriage; value of fire department equipment \$1000; total ann expenses of department \$50 (1898). Chief, T. B. McDonel.

WATER SUPPLY—Source, creek and cisterns. Burgess, Geo. W. Filbert; town clerk, John M. Smith.

Wrightsville, York Co., population 3000; fire area 15 acres; mercantile buildings, brick and stone, 2 and 3 stories; private, brick and wood, 2 1/2 and 3 stories; tin and slate roofs; fireworks ordinance. Fire department—1 steam fire engine, 1 hose cart; Aurora furnace has 2 steam pumps and 200 ft cotton hose; hose cotton, good 1000 ft, rubber good 50 ft; value of fire department equipment \$3000; value of buildings occupied \$8000; total ann expenses of department \$300; total membership 100, volunteers, janitor paid; bell alarm. Chief engineer, H. McElroy.

WATER SUPPLY—Source, river; pumps. Town clerk, W. W. Moore.

Wyalusing, Bradford Co., population *800; buildings, wood, 2 stories. Fire department—200 pails; total membership 200, volunteers.

WATER SUPPLY—Source, 15 cisterns; force pump. Town clerk, J. S. Haymaker.

York, York Co., population *23,300. Fire department—4 steam fire engines, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 2400 ft, leather inferior 2500 ft; 18 horses; total membership 407, paid 9, volunteers 400; telegraph, 4 tower strikers, 5 gongs; 27 street boxes, 1 indicator. Chief engineer, Chas. Bucher.

PENNSYLVANIA—Continued.

WATER SUPPLY—Source, Codorous Creek and Springs; system, pumping to reservoir; reservoir cap 11,000,000 gals; Birkenbine, Martin and Trotter and Deane pumping engines, dy cap 1,500,000 gals; 60 hydrants, Birkenbine; pipe 24 miles, 2 to 24 in dia; Wood; 115 valves, Ludlow; 5 meters; quality of water first-class, filtration gravel; pressure 10 to 45 pounds; water-works owned by company; cost to construct \$80,000. Pres, Jere Carl; supt, Jacob L. Kuehn; mayor, D. K. Noell; city clerk, T. Hendrickson.

The following places have no fire protection: Barclay Bradford Co., population 1143. Cambridgeboro, Crawford Co., population 1000. Coalport, Clearfield Co., population 8600. Cressona, Schuylkill Co., population 1700. Edinborough, Erie Co., population 1200 (19 hand extinguishers). Frackville, Schuylkill Co., population 3600. Gallitzin, Cambria Co., population 1600 (water-works in

course of construction). Leechburg, Armstrong Co., population 3000. Liberty, Tioga Co., population 880. Ligonier, Westmoreland Co., population 1400. Limesville, Crawford Co., population 880. Lower Providence, Montgomery Co., population 200. Macungie, Lehigh Co., population 900. McDonald, Washington Co., population 4500. Millersville, Lancaster Co., population 1121. Mount Holly Springs, Cumberland Co., population 1400. New Florence, Westmoreland Co., population 675. New Holland, Lancaster Co., population 1200. Nicholson, Wyoming Co., population 675. Parassus, Westmoreland Co., population 580 (6 ladders). Port Perry, Allegheny Co., population 1000. Quarryville, Lancaster Co., population 900. Saltsburgh, Indiana Co., population 1600. Sheshequin, Bradford Co., population 150. West Fairview, Cumberland Co., population 1000. Westfield, Tioga Co., population 1200. Wyoming, Luzerne Co., population 1800.

RHODE ISLAND.

Arctic, Kent Co., population 845. The Arctic Mill has 8 fire pumps and 1600 ft hose. Town clerk, J. F. Lockwood.

Bristol, Bristol Co., population 16737; fire area 2500 acres; mercantile buildings, brick and wood, 1 to 7 stories; private, wood, 1 to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; siamese couplings used; hose rubber lined, good 8600 ft; value of fire department equipment \$36,000; value of buildings occupied \$4000; total ann expenses of department \$3000; total membership 100, paid 1; bell alarm. Chief engineer, Spencer Round.

WATER SUPPLY—Source, Kickanmit River; system, pumping to tank; tank cap 339,000 gals; Knowles pumping engines, dy cap 1,000,000 gals; 150 hydrants, Chapman; pipe 14 miles, 4 to 6 in dia; valves Chapman; 6 meters; pressure, domestic 60, fire 80 pounds; water-works owned by company; cost to construct \$250,000. Pres, I. F. Williams.

Central Falls, Providence Co., population 12,000; fire area 700 acres; buildings, wood, 2 and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton 2000 ft, rubber 2800 ft; 8 horses; value of fire department equipment \$12,000; value of building occupied \$16,000; total ann expenses of department \$6000; total membership 27, paid full time 3, call men 24; electric alarm; 18 street boxes. Chief, Irving F. Patt.

WATER SUPPLY (see Pawtucket)—61 hydrants; pipe 18 miles; pressure 100 pounds; water-works owned by City of Pawtucket.

Cranston, Providence Co., population 5940. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; apparatus owned by Bleaching & Printing Co.; hose good 3000 ft; total membership 24, volunteers.

WATER SUPPLY (see Providence)—12 hydrants; 3 steam pumps.

East Greenwich, Kent Co., population 8600; fire area 1440 acres; buildings, wood, 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber good 3000 ft, inferior 700 ft; value of fire department equipment \$3000; value of buildings occupied \$1800; total ann expenses of department \$1200; total membership 75, volunteers; bell alarm. Chief engineer, Jas. E. McKenna; chairman of fire and water com, Thos. J. Tilly.

WATER SUPPLY—Source, Hunts River; system, pumping to standpipe; standpipe cap 120,000 gals; 2 Worthington pumping engines, dy cap 2,000,000 gals; 53 hydrants, Wood; pipe Wood, 10 miles, 4 to 10 in dia; 65 valves, Wood; 25 meters, Worthington; quality of water soft, pure; pressure, domestic 50, fire 300 pounds; water-works owned by company; cost to construct \$150,000; ann expenses \$4000; int on bonds 5 per cent. Pres, Jas. H. Eldridge, M.D.; supt, John L. Congdon; town clerk, Edw. Stanhope.

East Providence, Providence Co., population 6800. Fire department—2 hand engines, 8 hose carriages, all kinds; hose linen, good 3000 ft; total membership 100, volunteers.

WATER SUPPLY (see Pawtucket)—57 hydrants, Wood; pipe 8 miles; Chapman valves; 176 meters, Crown; pressure

70 to 75 pounds; water-works owned by City of Pawtucket. Town clerk, Wm. L. Sutherland.

Lonsdale, Providence Co., population 700. 1 hose company.

WATER SUPPLY (see Pawtucket).

Natick, Kent Co. Fire department—1 hand engine, 1 hose carriage; hose fair 1000 ft; total membership volunteers.

Newport, Newport Co., population 20,000; fire area 4500 acres; mercantile buildings, wood, 2½ stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ordinance. Fire department—4 steam fire engines, 4 chemical extinguishers, 1 hook and ladder truck and 1 in reserve, 7 hose carriages; hose cotton, good 50 ft, rubber good 11,000 ft, linen good 6500 ft, leather, cotton and linen poor 1500 ft; 10 horses, value \$2500, 8 hired on call; value of fire department equipment \$65,000; value of 9 buildings occupied \$44,000, 1 rented \$150 per year; total ann expenses of department \$30,000; total membership 134, paid full time 2, paid part time 122; Gamewell alarm; 28 street boxes; 4 engine companies, 1 hook and ladder company, 8 hose companies. Chief engineer, Henry W. Cozzens; chairman of fire and water com, E. W. Higbie.

WATER SUPPLY—Source, Easton's and Paradise ponds; system, pumping to reservoir; reservoir cap 10,000,000 gals; Knowles, Curtis, Carr-Selden pumping engines, dy cap 7,000,000 gals; 220 hydrants; pipe 60 miles; 12 meters, Crown, Worthington; pressure 55 pounds; water-works owned by company; cost to construct \$700,000; ann expenses \$20,000. Pres, Geo. H. Norman; supt, Wm. S. Slocum; mayor, T. Coggeshall; city clerk, W. G. Stevens.

Olneyville, Providence Co., population 5765. Fire department—1 hand engine, 2 hose carriages; hose cotton, good 600 ft, rubber 1200 ft, linen good 600 ft; total membership 88, volunteers. Chief engineer, S. E. Groves.

WATER SUPPLY (see Providence)—35 hydrants; pipe 5 miles. Town clerk, W. F. King.

Pawtucket, Providence Co., population 22,000; fire area 6630 acres; mercantile buildings, brick and wood, 3 stories; private, wood, 2½ stories; fireworks ordinance. Fire department—3 steam fire engines, 1 chemical engine on wheels, 10 chemical extinguishers, 8 hook and ladder trucks, 4 hose carriages; siamese couplings used; hose cotton, good 9050 ft, leather good 700 ft, 14 horses; value of fire department equipment \$97,000; value of 4 buildings occupied \$46,500; total ann expenses of department \$31,000; total membership 58, paid full time 8, paid part time 49; telegraph alarm; 60 street boxes. Chief engineer, John Briery.

WATER SUPPLY—Source, Abbot Run Stream; system, pumping to reservoir and direct; reservoir cap 30,000,000 gals; Corliss pumping engines, dy cap 12,000,000 gals; 636 hydrants, Fales & Jenks; pipe 1.06 miles, 4 to 36 in dia. Warren, Gloucester; 1000 valves, Chapman; 5400 meters; quality of water extra; filtered; pressure, 65 to 120 pounds; water-works owned by city; cost to construct \$1,500,000; ann expenses \$25,000; int on bonds 4 and 5 per cent. Pres com, L. B. Darling; supt, Edwin Darling; mayor, Hugh I. Carroll; city clerk, H. W. Sibley.

Phenix, Kent Co., population 1800; fire area 640 acres; mercantile buildings, brick and wood, 2 to 4 stories; private, wood, 1¼ to 3½ stories; wooden roofs permitted; fireworks ordinance. Fire department—2 hose carriages; hose cotton, good 1600 ft; value of fire department

equipment \$1500; value of new building occupied \$5000; total membership 20, volunteers; bell alarm. Chief engineer, F. S. Chase.

WATER SUPPLY—Source, Spring Lake Brook; system, gravity; reservoir; 41 hydrants, Ludlow; pipe 6 miles, Warren; Ludlow valves; Crown meters; pressure 80 pounds; water-works owned by company; int on bonds 5 per cent. Sec, V. A. Bailey; supt, Alfred F. Hill; town clerk, W. V. Slocum.

Providence, Providence Co., population 125,000; fire area 10,016 acres; mercantile buildings, brick and wood, 3 to 5 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—5 steam fire engines in service (3 in reserve), 3 chemical engines on wheels, 25 chemical extinguishers, 6 hook and ladder trucks in service (2 in reserve), 3 aerial trucks in service (1 in reserve), 16 hose carriages, all kinds; siamese couplings used; insurance wagon and equipment; hose fabric rubber lined good, 15,750 ft, rubber good 5050 ft; 49 horses; value of fire department equipment \$200,000; value of 17 buildings occupied \$225,000; total ann expenses of department \$185,000; total membership 216, paid full time 152, paid part time 64; Gamewell alarm; 300 street boxes. Chief engineer, Geo. A. Steere; chairman of fire and water com, Ira Winsor.

WATER SUPPLY (report of 1899)—Source, Pawtuxet River; system, pumping to reservoir; 2 storage reservoirs, cap 125,738,000 gals; Worthington, Cornish, Corliss, pumping engines, dy cap 23,000,000 gals; high service pumps, Corliss, Nagle, dy cap 10,000,000 gals, direct pumping; 1278 hydrants, Providence; pipe 208 miles, 6 to 36 in dia; 7623 meters; pressure 80 to 75 pounds; water-works owned by city; cost to construct \$6,234,673; ann expenses \$30,828; int on bonds 5 and 6 per cent. Pres water board, C. E. Carpenter; mayor, H. R. Barker; city clerk, H. V. A. Joslin.

Valley Falls, Providence Co., population 1831. Fire department—3 steam fire engines, 3 hand engines, 1 hook and ladder truck, 4 hose carriages; hose rubber, good 1200 ft; 2 horses; total membership 40, volunteers. Chief engineer, John H. Barnwell.

WATER SUPPLY (see Pawtucket)—22 hydrants. Supt, Edwin Darling; town clerk, P. F. Kinton.

Warren, Bristol Co., population *4200. Fire department—1 steam fire engine (out of repair), 2 hand engines, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 1000 ft, rubber good 600 ft, leather good 300 ft, linen

good 1000 ft, inferior 800 ft; total membership 100, paid part time 3, volunteers 97.

WATER SUPPLY—Source, Kickummit River; system, pumping to reservoir; Russell pumping engines, dy cap 1,000,000 gals; 62 hydrants; pipe 15 miles, 8 to 18 in dia; 40 valves, Chapman; quality of water excellent, filtration gravel; pressure 73 pounds; water-works owned by company. Pres, I. T. Williams; supt, B. B. Martin; mayor, C. H. Handy; city clerk, C. B. Mason.

Westerly, Washington Co., population *6338. Fire department—2 steam fire engines, 3 hose carriages; hose cotton, good 3000 ft; total membership 67, volunteers. Chief engineer, W. E. Wheeler.

WATER SUPPLY—Source, Shunoc Brook; system, pump-to standpipe and direct; standpipe cap 371,000 gals; 2 Worthington pumping engines, dy cap 1,500,000 gals; 26 hydrants, Ludlow; pipe, Gloucester, McNeal, Donaldson, 14 miles, 4 to 16 in dia; 60 valves, Chapman, Ludlow; 210 meters, Crown, Union, Ball & Fitts, Hersey; quality of water good, soft; filtration sand; pressure, domestic 40 to 90, fire 90 pounds; water-works owned by company; cost to construct \$140,000; int on bonds 5 per cent. Pres, Jonathan Chace; supt, Everett Barnes; city clerk, Wm. Hoxie.

Wickford, Washington Co., buildings, brick and wood, 2 stories. Fire department—3 hand engines, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 500 ft, rubber 250 ft, leather inferior 500 ft; total membership 60; bell alarm. Chief engineer, G. F. Hunt.

WATER SUPPLY—Source, wells, springs and harbor. Village clerk, Chas. T. Croumb.

Woonsocket, Providence Co., population 20,000. Fire department—3 steam fire engines, 3 hook and ladder trucks, 3 hose carriages; hose cotton 3800 ft; total ann expenses of department \$6000; total membership 58, paid part time. Chief engineer, Jay Neill.

WATER SUPPLY—Source, Crooks Fall Brook; system, pumping to standpipe; standpipe cap 950,000 gals; Worthington pumping engines, dy cap 1,700,000 gals; 377 hydrants, Chapman; pipe 253.5 miles, 4 to 14 in dia; 303 valves, Chapman; 827 meters, Union, Crown, Worthington, Hersey, Thomson; quality of water good; pressure 65 to 115 pounds; water-works owned by city; cost to construct \$352,320; ann expenses \$7000; int on bonds 4 per cent. Supt, Byron I. Cook; mayor, Daniel B. Pond; city clerk, Albert E. Greene.

The following places have no fire protection: Coventry, Kent Co.; population 250. Tiverton, Newport Co., population 2708.

SOUTH CAROLINA.

Aiken, Aiken Co., population *8000; fire area 640 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fire-works ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose linen 1200 ft; rubber 1000 ft; value of fire department equipment \$8000; total ann expenses of department \$250; total membership 100, volunteers; triangle alarm. Chief engineer, H. F. Warncke; chairman of fire com, W. Turnbull.

WATER SUPPLY—Source, 3 cisterns, cap 95,000 gals and 50 private cisterns. Town clerk, J. R. Jordan.

Anderson, Anderson Co., population 4000. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 4 hose reels; hose rubber, good 1900 ft; total membership 114, volunteers. Chief engineer, R. F. Diver.

WATER SUPPLY—Source, 3 streams and cisterns, cap of cisterns 210,000 gals. Town clerk, J. E. Breazeale.

Bamberg, Bamwell Co., population 1150. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose reel; hose 250 ft.

WATER SUPPLY—Source, 2 cisterns, cap 4000 gals.

Beaufort, Beaufort Co., population 4000; buildings, brick and wood, 2 stories; wooden roofs not permitted on business street; fireworks ordinance. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 4 hose carriages; combination bucket hook, ladder and reel; siamese couplings used; hose linen, good 600 ft; rubber good 3000 ft, inferior 400 ft; value of fire department equipment \$7000; value of buildings occupied \$3000; total ann expenses of department \$1000; total membership 175, volunteers, paid full time; watch tower alarm; 1 fire company, 8 engine companies, 1 hook and ladder company, 1 hose company. Chief, E. W. Bailey; chairman of fire and water com, Jas. Riley.

WATER SUPPLY—Source, 8 artesian wells, cisterns, water front. Supt, J. W. Collins; city clerk, S. E. Taylor.

Bennettsville, Marlborough Co., population 1000. Fire department—1 hook and ladder truck; 1 hook and ladder company.

Blackville, Barnwell Co., population 1000; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage, buckets, etc.; hose 150 ft; total membership 24, volunteers; bell alarm. Capt, M. W. Felder.

WATER SUPPLY—Source, wells; pumps. Town clerk, P. J. Drew.

Camden, Kershaw Co., population *2500; fire area 660 acres; mercantile buildings, brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 400 ft, rubber good 300 ft, linen good 300 ft; total ann expenses of department \$400; total membership 100, volunteers; bell alarm. Chief engineer, John R. Goodale.

WATER SUPPLY—Source, cisterns. Town clerk, Jas. L. Brasington.

Charleston, Charleston Co., population 60,000; buildings, brick and wood, 3 and 3½ stories. Fire department (report of 1899) 8 steam fire engines in use (3 in reserve), 2 hook and ladder trucks, 7 hose carriages; hose rubber, good 10,000 ft; 28 horses; total ann expenses of department \$44,000; total membership 103, paid; telegraph alarm; 97 street boxes. Chief engineer, F. L. O'Neil.

WATER SUPPLY—Source, 3 artesian wells; system, pumping to standpipe and reservoir; cap 8,300,000

SOUTH CAROLINA—Continued.

gals; 2 Knowles pumping engines, dy cap 8,000,000 gals; 388 hydrants, Chapman, Ludlow; pipe 26 miles, 4 to 16 in dia; valves Chapman, Ludlow; 30 meters; quality of water best; pressure 36 to 40 pounds; water-works owned by company; int on bonds 5 and 6 per cent. Pres of com, Geo. I. Cunningham; sec and treas, Z. Davis; mayor, Geo. D. Bryan; city clerk, W. W. Simons.

Chester, Chester Co., population 2500. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose linen, good 600 ft, rubber good 800 ft; total membership 180, volunteers. Chief, B. M. Spratt.

WATER SUPPLY—Source, 5 cisterns, cap 92,000 gals. Town clerk, S. B. Latham.

Clifton, Spartanburg Co., population *3000; buildings, brick and wood, 3 stories. Fire department—1 hose carriage; hose linen, good 1785 ft; total membership 18, paid; bell alarm. Chief, C. B. Carr.

WATER SUPPLY—Source, Pacolet River; system, pumping to reservoir and direct; reservoir cap 92,000 gals; Holyoke pumping engines, dy cap 1,525,000 gals; 16 hydrants, Prov.; pipe 8 in dia, Prov.; quality of water good; pressure 76 pounds; water-works owned by company; cost to construct \$18,000. Supt, D. D. Wheat; town clerk, D. E. Converse.

Columbia, Richland Co., population 16,000; fire area 1000 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; tin roofs; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 8 hand engines, 1 hook and ladder truck, 6 hose carriages, all kinds; hose cotton, good 3000 ft, rubber good 1500 ft; 6 horses, value \$1650; value of fire department equipment \$30,000; value of buildings occupied \$10,000; total ann expenses of department \$6000; total membership 860, volunteers; Gamewell alarm; 21 street boxes; 4 engine companies; 1 hook and ladder company. Chief engineer, Philip Motz; chairman of fire and water com, G. V. Allwooden.

WATER SUPPLY—Source, Congaree River and springs; system, pumping to reservoir; 2 reservoirs, cap 6,500,000 gals; Worthington pumping engines, dy cap 2,500,000 gals; 110 hydrants; pipe, 16 miles, 6 to 12 in dia, pressure 30 to 60 pounds; water-works owned by city; ann expenses \$7000. Supt, H. Alexander; mayor, F. W. McMaster; city clerk, W. J. Carthart.

Darlington, Darlington Co., population 3500; buildings, wood, 1 and 2 stories; wooden roofs not permitted in business section. Fire department—1 steam fire engine, 1 hand engine, 2 chemical extinguishers, 2 hose carriages; hose cotton, good 500 ft, rubber good 250 ft, inferior 300 ft; value of fire department equipment \$4000; total ann expenses of department \$300; total membership 40; bell alarm. Chief engineer, W. J. Early.

WATER SUPPLY—Source, artesian well; system, pumping to reservoir; reservoir cap 30,000 gals; pipe 4000 ft, 4 in dia; quality of water pure, pressure 40 ft head; water-works owned by company; cost to construct \$3000. Pres, C. S. McCullough; supt, L. L. McGee; mayor, J. C. Wilcox; town clerk, S. S. Burch.

Florence, Darlington Co., population 5000; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 and 2 stories; wooden buildings and roofs not permitted in business section. Fire department—1 steam fire engine, 2 hand engines, 4 hose carriages; hose rubber good 3000 ft, inferior 300 ft; 2 horses; value of fire department equipment \$7000; total membership 225, paid full time 5, volunteers 220; bell alarm; 3 fire companies. Chief engineer, G. C. Cole.

WATER SUPPLY—Source, 26 wells for fire purposes. Mayor, W. H. Day; city clerk, E. W. Lloyd.

Georgetown, Georgetown Co., population 2555; fire area 640 acres; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose rubber, good 3000 ft; value of fire department equipment \$10,000; value of 4 buildings occupied \$5000; total ann expenses of department \$1600; total membership 250, volunteers; bell alarm. Chief engineer, A. P. Hazard.

WATER SUPPLY—Source, river and wells. Town clerk, J. J. Hucks.

Greenville, Greenville Co., population 10,000; fire area 8142 acres; mercantile buildings, brick, 1 to 4 stories; private, wood, 2 stories; tin roofs; fireworks ordinance. Fire department—1 steam fire engine, 2 hand engines, 2 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; hose rubber, good 1800 ft; 2 horses, value \$700;

total membership 225; bell alarm. Chief engineer, John G. Green; chairman fire and water com, Dr. Davis Furncom.

WATER SUPPLY—Source, 30 cisterns; dy cap 25,000 gals; ann expenses \$60. City clerk, C. W. D'Oyley.

Lancaster, Lancaster Co., population *1000; buildings brick; fireworks ordinance. Fire department—1 hook and ladder truck; total membership 30, volunteers.

WATER SUPPLY—Source, wells.

Lawrence, Lawrence Co., population 2500; fire area 640 acres; mercantile buildings, brick 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted in business section; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 1800 ft, rubber good 1900 ft, inferior 600 ft; 2 horses, value \$300; value of fire department equipment \$4000; value of buildings occupied \$300; total membership 68, paid full time 1, volunteers 51; bell alarm; 1 fire company, 1 hook and ladder company. Chief, Frank Evans; chairman of fire and water com, J. J. Pluss.

WATER SUPPLY—Source, 1 cistern, cap 75,000 gals, and never-failing branch stream. Town clerk, A. P. Sullivan.

Marion, Marion Co., population 2600; buildings, wood and brick, 3 and 4 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 1 aerial truck; value of fire department equipment \$1500; value of buildings occupied \$1000; total membership 88, paid full time, volunteers 7; bell alarm. Chief, W. H. Collier; chairman fire and water com, T. E. Stonley, Jr.

WATER SUPPLY—Source, 9 wells. Village clerk, W. J. McKeall.

Mayesville, Sumter Co., population *800. Fire department—1 hand engine; hose good 300 ft.

WATER SUPPLY—Source, wells.

Newberry, Newberry Co., population 4000; fire area 25 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 4 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 1500 ft, inferior 800 ft, rubber good 100 ft, inferior 200 ft; value of fire department equipment \$8000; value of buildings occupied \$5000; total ann expenses of department \$1236; total membership 145, paid full time 3, volunteers 142; bell alarm; 3 fire companies. Chief engineer, E. S. Mower; chairman of fire and water com, Wm. Johnson.

WATER SUPPLY—Source, wells and cisterns. Mayor, J. K. P. Goggans; town clerk, J. S. Fair.

Orangeburg, Orangeburg Co., population *3500; fire area 960 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose rubber, good 1400 ft, inferior 300 ft; value of fire department equipment \$4800; value of 8 buildings occupied \$2600; total membership 73, volunteers. Chief engineer, F. A. Schifley.

WATER SUPPLY—Source, artesian wells; system, pumping to standpipe; Worthington pumping engines, dy cap 2,804,000 gals; 104 hydrants; pipe 6 miles, 6 in dia; 15 valves, Chapman, McLean; quality of water pure; pressure 60 to 95 pounds; water-works owned by Geo. N. Cornelison; cost to construct \$26,000. Mayor, I. S. Albertgotti; town clerk, C. D. Koctohn.

Rock Hill, York Co., population *2700; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted in business section; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical engine on wheels, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 900 ft, inferior 300 ft; value of fire department equipment \$5000; total membership 100, volunteers; bell alarm; 3 fire companies. Chief engineer, J. F. Reid; chairman fire and water com, R. T. Fewell.

WATER SUPPLY—Source, 3 cisterns, cap 52,000 gals. Town clerk, Edward Fewell.

Spartanburg, Spartanburg Co., population 6000; fire area radius 1½ miles; mercantile buildings, brick, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, not used, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose cotton, good 1000 ft, rubber 500 ft; value of fire department equipment \$8000; total ann expenses of department \$4000; total membership 60, volunteers; bell alarm. Chief engineer, M. Greenwald.

WATER SUPPLY—Source, Chincapin Creek and Cleveland Branch; system, pumping to standpipe; standpipe

cap 216,000 gals; 2 Deane pumping engines, dy cap 2,000-000 gals; 60 hydrants, Chapman; pipe 7 miles, 4 to 10 in dia; 25 gates; 2 meters, Crown; pressure 60 pounds. City clerk, Jos. M. Elford.

Summerville, Berkley Co., population *8200; buildings, wood, 1 story; wooden roofs permitted. Fire department—1 chemical engine on wheels; hose rubber, good 300 ft; 2 horses, value \$300; value of fire department equipment \$1000; value of buildings occupied \$400; total ann expenses of department \$50; total membership 40, volunteers; bells. Chief, Robt. H. Sweeney.

Sumter, Sumter Co., population *8000. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck; 2 hose carriages; hose rubber, good 1150 ft; total membership 85, paid 85, volunteers 50. Chief engineer, W. R. Delgar.

WATER SUPPLY—Source, open and driven wells. Supt, W. R. Delgar; mayor, R. O. Purdy; town clerk, W. A. Pringle, Jr.

Union, Union Co., population 1800; fire area 8 square miles; mercantile buildings, brick and stone, 1 story; private, 1 and 2 stories; wooden roofs permitted. No organized fire department; 1 hand engine in bad order; hose rubber, good 100 ft, inferior 200 ft; value of fire department equipment \$150. John Q. Buckheit.

WATER SUPPLY—Source, 4 cisterns, cap 160,000 gals.

Walkalla, Oconee Co., population *1200; buildings, wood, 1 and 2 stories; fireworks ordinance; causes of fire investigated.

Fire department—1 hand engine, 1 hose carriage; hose rubber, good 300 ft; total membership 65, volunteers; 1 hook and ladder company. Chief engineer, Geo. Pratt.

WATER SUPPLY—Source Supt, T. M. Kelly; town

Walterborough, Col area 800 acres; buildings, v mitted; fireworks ordin engine, 1 hook and ladde cotton rubber lined, good; equipment \$1000; value of membership 80, volunteer pany; 1 hook and ladder cas.

WATER SUPPLY—Source

Winnaborough, Fair cantile buildings, wood, brick, 3 stories; wooden r nance. Fire department engine, 1 hook and ladder couplings used; hose rub department equipment \$55 total ann expenses of depts 160, volunteers; bell alarm Carly.

WATER SUPPLY—Source Town clerk, I. N. Withers

Yorkville, York Co., ment—1 hand engine, 1 ho ber, good 200 ft, inferior 10 membership 50, volunteers

WATER SUPPLY—Source cap 60,000 gals. Town cle

The following places h ville C. H., population 2 Prickens, population 500.

SOUTH DAKOTA.

Aberdeen, Brown Co., population 6000; fire area 450 to 500 acres; mercantile buildings, brick and wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—Private chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1200 ft, inferior 300 ft, rubber good 800 ft, inferior 300 ft; value of fire department equipment \$3000; value of buildings occupied \$5000; total membership 85, volunteers; telephone connection; 1 hook and ladder company, 3 hose companies. Chief engineer, Jerome J. Musser; chairman of fire and water com, H. E. Head.

WATER SUPPLY—Source, artesian wells; system, gravity; dy cap 8,600,000 gals; 18 hydrants; pipe 5 miles, 4 and 6 in dia; pressure 160 pounds; water-works owned by city; cost to construct \$14,000. City engineer, W. P. Butler; city clerk, G. T. Outcalt.

Alexandria, Hanson Co., population 1000; fire area 6 blocks; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 chemical engine on wheels, 1 hook and ladder truck; value of fire department equipment \$1200; value of buildings occupied \$2000; total membership 80, volunteers. Foreman, G. A. Wright.

WATER SUPPLY—Source, artesian well.

Brookings, Brookings Co., population 3000; fire area 10 acres; mercantile buildings, wood, 2 stories; private, wood, 1 and 2 stories; no new wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 8 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 600 ft; value of fire department equipment \$7000; value of buildings occupied \$2000; total membership 40, volunteers. Chief, W. H. Roddle.

WATER SUPPLY—Source, deep well; system, pumping to tank and direct; tank cap 2000 barrels; steam pump; pipe on principal street.

Canton, Lincoln Co., population 1500; buildings, brick and wood, 1 and 2 stories. Fire department—4 chemical extinguishers, 2 ladders. Chief, D. C. Hull.

WATER SUPPLY—Source, 4 public wells. Mayor, R. H. Hichborn; city clerk, Louis Larson.

Central City, Lawrence Co., population 1000; fire area 150 acres; mercantile buildings, wood, brick and stone, 1 to 3 stories; private, wood, 1 story; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage; hose cotton, inferior 800 ft, linen good 600 ft; value of fire department equipment \$1200; value of buildings occupied \$350; total membership 32, volunteers; bell alarm. Chief engineer, T. D. Murrin.

WATER SUPPLY—Source not given; system, direct; 2 res-

ervoirs; 5 hydrants; pipe Town clerk, C. H. Kamme

Chamberlain, Brule Co wood, 1 and 2 stories. Fire der truck, 2 hose carriage; good 1000 ft; value of fire value of building occupied bell alarm. Chief engine

WATER SUPPLY—Sou pumping to reservoir and 1 gals; Worthington pumpi 2½ miles; 28 meters; qual pounds; water-works own \$15,000; ann expenses \$250 S. W. Duncan; city clerk,

Clark, Clark Co., popul mercantile buildings, brick wood, 2 stories; wooden ro —1 chemical engine on wh 1 hook and ladder truck, 1 rubber good 800 ft; value \$2000; value of buildings penses of department \$11 teers; bell alarm; 1 engine company.

WATER SUPPLY—Source

Deadwood, Lawrence 220 acres; mercantile buildi private, brick and wood, 2 fireworks ordinance. Fir tinguishers, 1 hook and 1 1 parade carriage; hose cot ft; value of fire departme buildings occupied \$12,000; ment \$1000; total membe electric bell alarm; 1 ho companies. Chief engine of fire and water com, Joh

WATER SUPPLY—Sou other creeks; system, gravi low; pipe 6 miles, 6 in d water best; pressure 80 p company; cost to constru Brelsford; mayor, Sol. Sta

Flandrau, Moody C 460 acres; mercantile buil stories; private, wood, 1 permitted; fireworks or hand engine, 10 chemic adder truck, 1 hose c

SOUTH DAKOTA—Continued.

ment equipment \$1500; value of buildings occupied \$100; total ann expenses of department \$90; total membership 50, volunteers; bell alarm. Chief engineer, D. Wood; chairman of fire and water com, N. B. Glidden.

WATER SUPPLY—Source, river and wells. Mayor, F. A. Spafford; village clerk, W. P. Hess.

Huron, Beadle Co., population 6000; buildings, wood, 2 stories; causes of fire investigated. Fire department—1 hook and ladder truck; hose cotton, good 500 ft, rubber good 2000 ft; value of fire department equipment \$4400; value of buildings occupied \$950; total ann expenses of department \$800; total membership 135, volunteers; bell alarm. Chief engineer, W. B. Sterling.

WATER SUPPLY—Source, artesian well and James River; system, gravity and direct pumping; Blake pumping engines, dy cap 1,000,000 gals; 22 hydrants, Ludlow; pipe 4 miles, 4 to 8 in dia, National; 40 valves, Ludlow; quality of water good; pressure, domestic 80, fire 120 pounds; water-works owned by town; cost to construct \$28,560; ann expenses \$900; int on bonds 7 per cent. Supt, Alex. McIntosh; mayor, H. J. Rice; town clerk, B. M. Rowley.

Madison, Lake Co., population *2000; buildings, wood, stone and brick; wooden roofs permitted; causes of fire investigated. Fire department—2 chemical engines on wheels, 1 hook and ladder truck; value of building occupied \$2500; total membership 40, volunteers; bell alarm. Chief engineer, J. N. Davison.

WATER SUPPLY—Source, wells; water-works contemplated.

Miller, Hand Co., population 1500; fire area 160 acres; mercantile buildings, wood, 1 to 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage; hose cotton, good 250 ft, rubber good 500 ft; value of fire department equipment \$1500; value of buildings occupied \$500; total membership 40, volunteers; bell alarm; 1 hook and ladder company, 1 hose company. Chief, Geo. Beasom; chairman of fire and water com, W. W. Emmons.

WATER SUPPLY—Source, artesian well; system, gravity; dy cap 1,440,000 gals; 17 hydrants; pipe, $4\frac{1}{4}$ miles, 2 to 6 in dia; pressure 125 pounds.

Mitchell, Davison Co., population 5000; fire area 900 acres; mercantile buildings, brick and stone, 2 stories; private, wood, $1\frac{1}{2}$ and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carts, hand grenades; hose rubber and cotton, good 1500 ft, inferior 500 ft; value of fire department equipment \$4500; value of buildings occupied \$3000; total ann expenses of department \$1000; total membership 60, paid part time 6 to 10, volunteers 50; electric bell alarm; 1 hook and ladder company, 3 hose companies. Chief engineer, R. D. Welch; chairman of fire com, A. J. King.

WATER SUPPLY—Source, 2 artesian wells; system, pumping to reservoir and direct; reservoir cap 800,000 gals; Knowles pumping engines; 27 hydrants; pipe 5 miles, Rhodes & Ramsey; pressure, domestic 40 to 60, fire 100 to 150 pounds; water-works owned by town; cost to construct \$65,000; int on bonds 7 per cent. Chairman of com, J. O. Wahath; supt and city auditor, J. F. Kimball.

Pierre, Hughes Co., population *3000; buildings, wood and brick, 1 to 3 stories. Fire department—1 hook and ladder truck, 3 hose carriages; hose cotton, good 2100 ft, rubber 200; value of fire department equipment \$4000; total ann expenses of department \$5000; total membership 86, volunteers; bell alarm. Chief engineer, John Barck.

WATER SUPPLY—Source, Missouri River; system, pumping to reservoir; reservoir cap 1,000,000 gals; Worthington pumping engines, dy cap 1,250,000 gals; 45 hydrants, Ludlow; pipe 6.8 to 10 miles; 45 meters; pressure 132 pounds; water-works owned by company; cost to construct \$125,000; ann expenses \$2500. Pres, G. E. Beach; supt, J. W. Troy; town clerk, C. E. Alsop.

Plankinton, Aurora Co., population 2500; mercantile buildings, wood, 2 stories; private, wood, $1\frac{1}{2}$ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, good 1000 ft; total membership 18; bell alarm. Chief engineer, T. W. Taubman; chairman of fire and water com, A. D. Dougan.

WATER SUPPLY—Source, artesian well; system, gravity; 16 hydrants, Chapman; pipe 2 miles; pressure 140 pounds; water-works owned by village; cost to construct \$3900; int on bonds 7 per cent. Supt, W. G. Andrews; mayor, John Rogers.

Rapid City, Pennington Co., population *3200; buildings, brick and wood, 2 and 3 stories. Fire department—

1 hook and ladder truck, 4 hose carriages; hose lines, good 1000 ft, rubber good 1300 ft, inferior 300 ft; value of fire department equipment \$3000; total membership 75, volunteers; bell alarm. Chief engineer, Rob't Boyd, jr.

WATER SUPPLY—Source, spring; system, gravity; reservoir cap 400,000 gals; 28 hydrants, Ludlow; pipe 5 miles, 4 to 10 in dia; valves Ludlow; quality of water good; pressure 70 pounds; water-works owned by town; cost to construct \$60,000; ann expenses \$1500; int on bonds 7 per cent. Supt, Jas. Long, jr.; mayor, David H. Clark; city clerk, Frank P. Corey.

Redfield, Spink Co., population 1500; buildings, wood and brick, 3 stories; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1200 ft; value of fire department equipment \$8000; value of building occupied \$1000; total membership 55, volunteers; bell alarm. Chief, D. N. Hunt.

WATER SUPPLY—Source, artesian well; system, gravity; 4 hydrants; pipe in principal streets; pressure 160 pounds; water-works owned by town; cost to construct \$5000; ann expenses \$200. Supt, C. T. Crandall; mayor, A. Kemmerer; town clerk, J. J. Myers.

Sioux Falls, Minnehaha Co., population 15,000; fire area 24 blocks; mercantile buildings, brick and stone, 4 and 5 stories; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose rubber, good 3000 ft, inferior 1000 ft; value of fire department equipment \$12,000; value of 8 buildings occupied \$500; total membership 125, paid 1; Gamewell alarm. Chief engineer, H. M. Avery.

WATER SUPPLY—Source, wells and Sioux River, filtered; system, pumping to standpipe; standpipe cap 440,000 gals; Worthington pumping engine, dy cap 8,000,000 gals; 5 hydrants, Ludlow; pipe 12 miles; filtration National W. P. Co.; pressure, domestic 40, fire 90 pounds; water-works owned by company; cost to construct \$105,000; ann expenses \$5000; int on bonds 6 per cent. Pres, A. W. Mellon; supt, C. H. Martien; mayor, W. E. Willey; city auditor, N. H. Holt.

Spearfish, Lawrence Co., population 1200; fire area 35 acres; mercantile buildings, wood and brick, 1 story; private, wood, $1\frac{1}{2}$ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 chemical extinguisher, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 550 ft, inferior 150 ft, rubber good 400 ft, inferior 100 ft; value of fire department equipment \$1700; value of buildings occupied \$1400; total ann expenses of department \$250; total membership 65, volunteers; bell alarm; 1 hook and ladder company, 2 hose companies. Chief, C. H. Blackwell; chairman of fire and water com, M. G. Tonn.

WATER SUPPLY—Source, springs; system, gravity; 17 hydrants; pipe 4 miles, 8 to 6 in dia; 15 valves; quality of water good; pressure 75 to 100 pounds; water-works owned by town; cost to construct \$17,500; ann expenses \$200. Supt, W. J. Lindley; mayor, J. F. Sommer; auditor, J. T. L. Henry.

Tyndall, Bonhomme Co., population 1000; mercantile buildings, brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—11 chemical extinguishers, 1 hose carriage; hose cotton, good 600 ft; value of fire department equipment \$700; value of buildings occupied \$1000; total membership 40, volunteers; bell alarm. Chief engineer, J. D. Elliott.

WATER SUPPLY—Source, artesian well; pressure 30 pounds. Town clerk, J. Williams.

Vermillion, Clay Co., population 3000. Fire department—Bucket brigade; hose rubber 300 ft.

WATER SUPPLY—Source, wells and cisterns. Pres, W. W. Smith; town clerk, Geo. Kolb.

Watertown, Codington Co., population 6000; fire area 1280 acres; mercantile buildings, brick, stone and grout, 1 to 4 stories; private wood, 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 chemical engine on wheels; 1 hook and ladder truck; 3 hose carriages; hose rubber, good 3000 ft, inferior 500 ft; value of city hall occupied \$30,000; total membership 50, paid part time 40, volunteers 10; bell alarm. Chief, Andrew Foley; chairman fire and water com, C. M. Cannon.

WATER SUPPLY—Source, Lake Kampeska; system, pumping to standpipe; standpipe cap 211,000 gals; 2 Deane pumping engines, dy cap 2,000,000 gals; 28 hydrants, Chapman; pipe $9\frac{1}{4}$ miles, 4 to 12 in dia, Detroit; 48 valves, Chapman; 6 meters, Frost; quality of water A 1; pressure, domestic 68, fire 130 pounds; water-works owned by company; cost to construct \$120,000; ann ex-

penses \$3100; int on bonds 5 per cent. Pres, M. E. Scarritt; supt, R. H. Bradley; mayor, John Brock; town clerk, H. L. Sheldon.

Webster, Day Co., population 1200; fire area 4 blocks; buildings, wood, 2 stories; wooden roofs permitted; fire-works ordinance. Fire department—200 chemical extinguishers; value of fire department equipment \$500. Chairman of fire and water com, E. Huntington.

WATER SUPPLY—Source, wells and cisterns. Mayor, E. Huntington; town clerk, W. W. Severy.

Woonsocket, Sanborn Co., population 1800. Fire department—2 hose carts and 1000 ft hose ordered. Chief engineer, H. B. Merriman.

WATER SUPPLY—Source, artesian wells; system, gravity; pipe in principal business streets; pressure 155 pounds. Mayor, Chas. E. Hinds.

Yankton, Yankton Co., population 5000; fire area 300 acres; mercantile buildings, brick and stone, 2 and 3

stories; private, wood and not permitted in fire limit department—1 hook and 1 hose cotton, good 2600 ft, 1 department equipment \$800 \$10,000; total ann expens membership 68, volunteers company, 2 hose compan Kingsbury; chairman of fi son.

WATER SUPPLY—Source, 2 tanks, cap 62,000 gals; dy Holly; pipe 7 miles, 4 to 10 Flower; quality of water g works owned by city; cost penses \$300; int on bonds J. Crane; supt, G. Karr; n David E. Lloyd.

The following place has Union Co., population 1200

TENNESSEE.

Bristol, Sullivan Co., population 11,000; fire area 75 to 100 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fire-works ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1000 ft; value of fire department equipment \$1500; value of buildings occupied \$3000; total membership 40, volunteers. Chief, Dr. S. W. Rhea.

WATER SUPPLY—Source, spring; system, pumping to tank; tank cap 100,000 gals; 2 Silsby pumping engines, dy cap 700,000 gals; 80 hydrants; pipe, So. Pittsburgh, 8 miles, 4 to 12 in dia; Payne valves; pressure, domestic 75, fire 100 pounds; water-works owned by company; int on bonds 6 per cent. Pres, Saml. L. King.

Chattanooga, Hamilton Co., population *42,000. Fire department—2 steam fire engines, 2 hook and ladder trucks, 3 hose carriages; hose cotton and rubber, good 6500 ft; 10 horses; total membership 43, paid 28; telegraph alarm; 28 street boxes. Chief engineer, Chas. Whiteside.

WATER SUPPLY—Source, Tennessee River; system, direct pumping, with equalizing reservoir; reservoir cap 5,000,000 gals; Knowles, Deane, Worthington pumping engines, dy cap 20,000,000 gals; 172 hydrants, Mathews Ludlow; pipe 46 miles, 4 to 24 in dia. Chattanooga; 600 valves, Ludlow; 20 meters, Worthington, Crown, Hersey; quality of water pure; National filters; pressure 60 to 70 pounds; water-works owned by company. Pres, Jas. S. Kuhn; supt, Nibbet Wingfield; mayor, John A. Hort; city clerk, T. F. Stewart.

Clarksville, Montgomery Co., population *6000; mercantile buildings, brick, 2 and 3 stories; private, brick and wood, 2 stories. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages; hose rubber, good 2000 ft, inferior 800 ft; value of fire department equipment \$7750; value of building occupied \$1500; rent \$240; total ann expenses of department \$2200; total membership 100, paid 1; bell alarm. Chief engineer, Wm. Kleeran.

WATER SUPPLY—Source, Cumberland River; system, pumping to standpipe; standpipe cap 132,500 gals; Blake, Deane pumping engines, dy cap 1,500,000 gals; 45 hydrants, Chapman; pipe 8½ miles, 3 to 8 in dia, Long, So. Pittsburgh; 19 valves, Chapman, Ludlow; 1 meter; quality of water fair; pressure 55 pounds; water-works owned by company. Pres, F. P. Gracey; supt, R. E. McCulloch; mayor, Geo. A. Ligon; city clerk, C. H. Bailey.

Columbia, Maury Co., population *5000; mercantile buildings, brick, 2 stories; private, wood, 2 stories; fire-works ordinance. Fire department—1 steam fire engine, 4 hose carriages; siamese couplings used; hose rubber, good 1700 ft; 5 horses; value of fire department equipment \$8500; total ann expenses of department \$4000; total membership 30, part paid; telephone alarm. Chief engineer, J. Latta.

WATER SUPPLY—Source, Duck River; system, pumping to reservoir; reservoir cap 700,000 gals; Blake, Deane pumping engines, dy cap 2,000,000 gals; 44 hydrants, Ludlow, Chapman; pipe 6½ miles; valves Ludlow, Chapman; 8 meters; pressure 90 pounds; water-works owned by company; ann expenses \$3800; int on bonds 6 per cent. Supt, T. J. Odell; city clerk, E. E. Erwin.

Fayetteville, Lincoln Co., population *500; mercantile buildings, brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 chemical engine on wheels, 2 chemical ex-

tinguishers; hose rubber, g membership 25, volunteers.

Franklin, Williamson Co., population 1200; fire area 100 acres; mercantile buildings, brick, 2 and 3 stories of fire investigated. Fire hose carriage; hose rubber department equipment \$1 Green Williams.

WATER SUPPLY—Source, bell; town clerk, A. B. Ew

Gallatin, Sumner Co., population 1200; mercantile buildings, wood, 2 and 3 stories; fire-ment—2 chemical engines guishers, 2 hook and lad water brigade; hose rubber department equipment \$60 \$2500; total membership 80 W. H. Brown.

WATER SUPPLY—Source Town clerk, W. Russomer

Jackson, Madison Co 100 acres; mercantile buildi vate, brick and wood, 1½ nance; causes of fire inve chemical engine on wheel hook and ladder truck, 5 good 3000 ft; value of fire total membership 60, volu gineer, Chas. F. Landis.

WATER SUPPLY—Source, pumping; Knowles pumpi gals; 128 hydrants, Ludlov meters, Crown; pressure, water-works owned by cli ann expenses \$4800; int or board, J. H. Durke; supt clerk, J. F. Stark.

Knoxville, Knox C area 1640 acres; merc and 3 stories; private slate and metal roofs; department—2 steam fire trucks, 5 hose carriages; rubber, good 3000 ft, infer fire department equipment of department \$910; total alarm. Chief engineer, Ph

WATER SUPPLY—Source pumping to reservoir and gals; Davidson pumping 128 hydrants, Ludlow, Cha burgh, 22 miles, 4 to 16 in c low, Chapman; 28 meters soft; pressure, 25 to 82 p company; cost to construct int on bonds 6 per cent. P Martine; mayor, Peter Ke

Lebanon, Wilson Co., population 1200; mercantile buildings and wood, 1 and 2 stories fireworks ordinance. Fire hose rubber, good 500 ft; \$1000; total ann expenses o bership 20, volunteers, paid engineer, G. D. Burney.

TENNESSEE—Continued.

WATER SUPPLY—Source not given; system, pumping to standpipe; standpipe cap 75,000 gals; steam force pump; 16 hydrants; Supt., J. J. Hatcher; mayor, J. N. McKenzie; town clerk, J. P. Eastman.

Marysville, Blount Co., population 1008; buildings, wood, 2 stories. Fire department—1 poor hand engine; value of fire department equipment \$50; total membership 25; volunteers; bell alarm.

WATER SUPPLY—Source, cisterns and creek.

Memphis, Shelby Co., population *94,000; fire area 8800 acres; mercantile buildings, brick, 5 and 6 stories; private, brick, 3 stories; metal roofs; fireworks ordinance; causes of fire investigated. Fire department—8 steam fire engines, 2 chemical engines on wheels, 2 chemical extinguishers, 2 hook and ladder trucks, 6 hose carriages; siamese couplings used; hose fair 3000 ft; 38 horses; value of fire department equipment \$42,000; value of buildings occupied \$92,000; total ann expenses of department \$98,000; total membership 64, full paid; telegraph alarm; 55 street boxes. Chief, James Burke.

WATER SUPPLY—Source, artesian wells; system, pumping to standpipe and direct; 8 Worthington pumping engines, dy cap 30,000,000 gals; 400 hydrants, Holly, Ludlow; pipe, Long, So. Pittsburgh, 65 miles, 4 to 36 in dia, Cincinnati; 600 valves, Ludlow; 300 meters, Crown; quality of water clear; pressure, 45 pounds; water-works owned by company; cost to construct \$1,500,000. Pres, T. J. Latham; supt, W. L. Cameron; mayor, W. D. Bethel; city clerk, H. J. Lynn.

Morristown, Hamblen Co., population 5000; mercantile buildings, brick and iron, 2 and 3 stories; private, wood and brick, 2 stories; wooden roofs not permitted. Fire department—1 hand engine; 1 hose carriage; hose linen, good 435 ft; value of fire department equipment \$600; value of buildings occupied \$100; total membership 25; volunteers. Chief, A. H. Legg; chairman of fire and water com, John Sharp.

WATER SUPPLY—Water-works contemplated.

Murfreesboro, Rutherford Co., population *4000; buildings, brick and wood, 1 and 2 stories. Fire department—Hose rubber, good 1800 ft; bell alarm.

WATER SUPPLY—Source, creek; system, direct pumping; McGowan pumping engines; 14 hydrants, Ludlow; pipe, Chattanooga, 2½ miles, 4 to 6 in dia; pressure, fire 200 pounds; water-works owned by city; cost to construct \$7000; ann expenses \$650. Supt, H. B. Collins; mayor, T. H. Woods; town clerk, T. J. McKindley.

Nashville, Davidson Co., population *75,000; mercantile buildings, brick and stone, 6 and 6 stories; private, brick and wood, 3 stories; wooden roofs permitted beyond fire limits; fireworks ordinance; causes of fire investigated. Fire department—5 steam fire engines, 1 chemical engine on wheels, 6 chemical extinguishers, 2 hook and ladder trucks, 6 hose carriages; chief's buggy; siamese couplings used; hose cotton, good 1500 ft, rubber good 6500 ft, inferior 214 ft; 31 horses; value of fire department equipment \$55,700; value of 6 buildings occupied \$44,000, 1 rented

\$450 per year; total ann expenses of department \$55,38; total membership 46, full paid; telegraph alarm; 56 street boxes. Chief engineer, E. M. Carell.

WATER SUPPLY—Source, Cumberland River; system, pumping to reservoir; reservoir cap 80,000,000 gals; Worthington, Holly pumping engines, dy cap 20,000,000 gals; 600 hydrants, Mathews, Ludlow, Galvin; pipe, Addyston, Long, Wood, So. Pittsburgh, Chattanooga, 47 & 6 miles, 3 to 36 in dia; valves Eddy, Ludlow, Galvin; meters Crown, Worthington, Hersey, Frost; quality of water sometimes muddy; filtered; pressure 10 to 70 pounds; water-works owned by city; cost to construct \$2,000,000; ann expenses \$47,946; int on bonds 4½ and 6 per cent. Chairman of board, Robt Ewing; supt, Geo. Keyser; mayor, P. C. McCarver; city clerk, F. E. Kuhn.

Pulaski, Giles Co., population 3000. Fire department—1 chemical engine on wheels, 4 chemical extinguishers, 1 hook and ladder truck; hose rubber, good 10 ft, inferior 150 ft; total membership volunteers. J. J. Sullivan.

WATER SUPPLY—Source, springs, wells and cistern. Town clerk, John Dwyer.

Shelbyville, Bedford Co., population 4000; mercantile buildings, brick, 2 stories; private, brick and wood, 1 and 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 100 ft. Chief engineer, A. H. Ruth.

WATER SUPPLY—Source, cisterns and river; system, pumping by mill engine; 2 hydrants.

South Pittsburgh, Marion Co., population *500; buildings, brick and wood, 1 to 3 stories. Private fire department maintained by subscriptions of members; bell alarm. Chief engineer, James Bolton.

WATER SUPPLY—Source, springs and Tennessee River; system, gravity, for factories, pumping; Woodward pumping engines, dy cap 1,000,000 gals; 5 hydrants, White, pipe, So. Pitts., 4 miles; pressure 100 pounds; water-works owned by company. Supt, F. P. Clute; mayor, C. S. Duncan; town clerk, J. Bright.

Tullahoma, Coffee Co., population *3000; buildings, brick and wood, 1 and 2 stories. Fire department—1 hook and ladder truck; total membership 80, volunteers. Chief, W. F. Miller.

WATER SUPPLY—Source, spring. Mayor, R. H. Richardson; town clerk, W. B. Baxter.

The following places have no fire protection: Carthage, Smith Co., population 297. Clifton, Wayne Co., population 800. Covington, Tipton Co., population 2000. Dickson, Dickson Co., population 700. Greenville, Green Co., population 8000; Humboldt, Gibson Co., population 2500. Johnson City, Washington Co., population 1200. London, Loudon Co., population 1200. Milan, Gibson Co., population 1800. Mt. Juliet, Wilson Co., population 100. Over Springs, Anderson Co., population 350. Pleasant View, Cheatham Co., population 400. Sunbright, Morgan Co., population 400. Wartrace, Bedford Co., population 1000. Waverly, Humphreys Co., population 1000. Winchester, Franklin Co., population 1200.

TEXAS.

Abilene, Taylor Co., population *5000; buildings, brick and wood, 1 story. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1100 ft; 1 horse; value of fire department equipment \$3000; 2 buildings occupied; total ann expenses of department \$500; total membership 60, part paid 8; electric alarm. Chief engineer, J. J. Clinton.

WATER SUPPLY—Source, wells and Lytle Creek; system, pumping to standpipe and direct; standpipe cap 70,000 gals; 2 Blake pumping engines, dy cap 720,000 gals; 35 hydrants; pipe 4 miles, 4 to 8 in dia, Shickle H. & H.; pressure 66 pounds; water-works owned by city; cost to construct \$45,600; ann expenses \$2400; int on bonds 8 per cent. Supt, John Purtell; mayor, D. W. Weston; city clerk, W. G. Swanson.

Austin, Travis Co., population 28,000; fire area 70 acres; mercantile buildings, brick and stone, 2 stories; private, brick, stone and wood, 1 to 2 stories; fireproof roofs required in fire limits; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 2 chemical extinguishers, 2 hook and ladder trucks, 4 hose carriages; siamese couplings used; hose cotton, good 3000 ft, rubber, good 800 ft; 10 horses, value \$2000; value of fire department equipment \$28,900; value of 5 buildings occupied \$18,926; total ann expenses of department \$6000; total membership 171, paid full time 6, volunteers 165; bell

alarm; 2 engine companies, 3 hose companies. Chief, Victor Mather; chairman of fire and water com, I. P. Schneider.

WATER SUPPLY—Source, wells in sand bar in Colorado River; system, direct pumping; Holly pumping engines, dy cap 8,000,000 gals; 167 hydrants, Holly; pipe 45 miles, 4 to 18 in dia, Shickle H. & H.; 147 valves, Ludlow and others; 480 meters, Worthington, Hersey, Crown; quality of water good; filtration sand and gravel; pressure, domestic 100, fire 120 to 180 pounds; water-works owned by company. Pres, M. D. Mather; supt, R. H. Freher; mayor, John McDonald; city clerk, Milton Morris.

Bastrop, Bastrop Co., population 3500; buildings, brick and wood, 1 and 2 stories. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 800 ft; value of fire department equipment \$1000; total membership 31; volunteers; bell alarm. Chief, R. L. Batts.

WATER SUPPLY—Source not given; system, pumping to standpipe; Cameron pumping engines, dy cap 10,000 gals; 6 hydrants; pipe 800 ft; pressure 20 pounds; water-works owned by A. C. Erhard.

Beaumont, Jefferson Co., population *9400; buildings, brick and wood. Fire department—1 horse power engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose cotton good 600 ft;

ber 400 ft; value of fire department equipment \$5000; value of building occupied \$2500; total membership 60, volunteers; bell, whistle and pistol alarm. Chief engineer, O. C. Ogden.

WATER SUPPLY—Source, Neches River; system, pumping to standpipe and direct; standpipe cap 500,000 gals; nowies pumping engines, dy cap 400,000 gals; 42 hydrants; pipe 2 miles, 4 to 8 in dia, Ripley & Bronson; reassured, domestic 60, fire 125 pounds; water-works owned by city, leased to company for 30 years. Pres, L. P. Ogden; supt, E. L. Bacon; mayor, Alex. Wyane; city clerk, W. A. Ives.

Belton, Bell Co., population *6000; buildings, wood and stone, 1 and 2 stories. Fire department—1 hook and ladder truck, 2 hose carriages; siamese couplings used; one rubber, good 1200 ft; value of fire department equipment \$5500; value of building occupied \$1700; total membership 52, volunteers; bell and telephone alarm. Chief, Geo. W. Hunt.

WATER SUPPLY—Source Leon River; system, pumping, 5 standpipes; standpipe cap 225,000 gals; Worthington pumping engines, dy cap 500,000 gals; 28 hydrants, Chapman; pipe 6 miles, 2½ to 8 in dia; quality of water lime-tone; pressure, domestic 70, fire 100 pounds; water-works owned by town, leased to company; cost to construct \$42,000; ann expenses \$2500; int on bonds 6 per cent. Mayor, W. S. Holman; city clerk, H. C. Surghoor.

Bonham, Fannin Co., population *4500; buildings, tone and brick, 1 and 2 stories. Fire department—1 hook and ladder truck; value of fire department equipment \$800; total membership 18, volunteers; bell alarm.

WATER SUPPLY—Source, 2 cisterns, cap 40,000 gals. Mayor, E. L. Agnew; city clerk, J. K. Blair.

Brenham, Washington Co., population 7000; fire area 20 acres; mercantile buildings, brick, 2 stories; private, wood and brick, 1 story; iron roofs; fire-works ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; hose cotton, good 250 ft, rubber good 1450 ft; 2 horses, value \$400; value of fire department equipment \$5000; value of 2 buildings occupied \$10,000; total membership 88, paid full time 8, volunteers 85; bell alarm; 1 engine company, 1 hook and ladder company, 1 hose company. Chief engineer, J. H. Simon.

WATER SUPPLY—Source, wells near Hog Branch; system, pumping to standpipe; standpipe cap 115,000 gals; Dean pumping engines, dy cap 1,500,000 gals; 85 hydrants, Huntsville; pipe 5 miles, 3 to 8 in dia; 10 valves, Chapman; quality of water fair; pressure, domestic 50, fire 100 to 125 pounds; water-works owned by company; cost to construct \$75,000; ann expenses \$2000; int on bonds 6 per cent. Pres, W. A. Wood; supt, J. H. Ledlie; mayor, J. A. Wilkins; city clerk, H. C. McIntyre.

Brownsville, Cameron Co., population 4988. Fire department—1 hand engine, 1 hook and ladder truck; total membership 40, volunteers. Chief engineer, B. A. Turegant.

WATER SUPPLY—Source, Rio Grand River and cisterns. Mayor, Thos. Carson; town clerk, Saml. V. Roussot.

Brownwood, Brown Co., population *2500. Fire department—1 hook and ladder truck, 2 hose carriages; hose good 1400 ft; total membership 85, volunteers; bell alarm.

WATER SUPPLY—Source, Pecan Bayou; system, pumping to standpipe; standpipe cap 220,000 gals; Worthington pumping engines, dy cap 2,400,000 gals; 37 hydrants, Mathews; pipe 5 miles, 4 to 10 in dia; valves Eddy; pressure, domestic 45, fire 120 pounds; water-works owned by town; cost to construct \$48,000; ann expenses \$800; int on bonds 6 per cent. Sec, Ed. Smith; supt, Brooke Smith; mayor, W. J. Morgan; town clerk, Ed. T. Smith.

Bryan, Brazos Co., population 4000; fire area 11 acres; mercantile buildings, brick, 2 stories; private, wood, 1 story; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose good 1000 ft; value of fire department equipment \$5800; value of building occupied \$400; total ann expenses of department \$180; total membership 20, volunteers, paid 10; bell alarm. Chief engineer, John B. White.

WATER SUPPLY—Source, wells; system, pumping to reservoir, standpipe and direct; Smith-Vaile pumping engines; 16 hydrants; pipe 3½ miles, 2 to 8 in dia; 8 meters, Hersey; quality of water good; will be filtered; pressure, domestic 40, fire 125 pounds; cost to construct \$24,000. Pres, John N. Henderson; supt, Thos. N. Casey; mayor, Cliff A. Adams; town clerk, A. Carr.

Burnet, population 4000; fire area 400 yards square;

mercantile buildings, stone, wood, 1 story; wooden ordinance. Fire department—hand engine, 1 hook and 1 hose cotton, good 2000 ft, 2000 ft, inferior 600 ft, leather 800 ft; 8 horses, value of equipment \$2000; \$4000; total ann expenses membership 75, paid full time engineer, C. Varbandt; chief, J. W. Wolf.

Caldwell, Burleson Co. brick and wood, 1 story; water department—1 hook and ladder of department \$300 (1888); teers; bell alarm.

WATER SUPPLY—Source,

Calvert, population 3500 tile buildings, brick, 2 stories; wooden roofs not works ordinance. Fire department—6 chemical extinguishers, 1 carriage; hose cotton, good inferior 600 ft; value of fire value of buildings occupied department \$500; total membership 1; engine company, 2 hose companies. Chief, man of fire com, M. L. Collier.

WATER SUPPLY—Source, ing to reservoir, standpipe a gals; standpipe cap 55,000 engines, dy cap 600,000 gals; 3½ miles, 2 to 8 in dia. So. 1 ington, Hersey; quality of water 40, fire 40 to 160 pounds; wa cost to construct \$18,000; bonds 8 per cent. Pres, Geo. Bush; town clerk, H. L.

Carthage, Panola Co., p buildings, wood, 1 story; water department—Hook and ladder 1 fire company. Pres, T. F.

Cleburne, Johnson Co., wood and brick; fireworks of hook and ladder truck, 1 hose value of fire department buildings occupied \$500; total bell alarm. Chief engineer,

WATER SUPPLY—Source, tem, pumping to tank and direct; Worthington pumping engine hydrants, Ludlow; pipe 8 m Ludlow; 1 meter, Crown; qu domestic 45, fire 120 pounds; vidual; cost to construct \$ Supt, D. G. Whettenburg; clerk, Lee Shaw.

Colorado, Mitchell Co., partment—1 hook and ladder good 1200 ft, inferior 500 ft; teers.

WATER SUPPLY—Source, standpipe; standpipe dy cap; ing engines, dy cap 1,500,000; 6 to 12 in dia, Rumsey; 82 m fire 80 pounds; water-works Caldwell & Fletcher; cost t penses \$2400; int on bonds 6

Columbus, Colorado Co. brick and wood, 1 and 2 stories; carriage; hose cotton, good 1 fire department equipment volunteers; bell alarm. Chi

WATER SUPPLY—Source pumping to tank and direct; pumping engines, dy cap 350 pipe 2½ miles, 4 and 6 in dia; domestic 35, fire 100 pounds; cost to construct \$28,000; ann 8 per cent. Supt, J. J. Mon meyer; town clerk, C. C. Di

Comanche, Comanche Co tile buildings, wood and stone and 2 stories; wooden roof ment—1 hook and ladder 1 volunteers; gun alarm. Fore

WATER SUPPLY—Source w

TEXAS—Continued.

Corpus Christi, Nueces Co., population 5000; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; tin and shingle roofs; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine (not used), 10 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 300 ft, rubber, good 500 ft, inferior 200 ft; value of fire department equipment \$10,000; value of buildings occupied \$1000; total ann expenses of department \$800; total membership 44, paid full time 2, volunteers 40; bell alarm. Chief engineer, J. J. Boerum.

WATER SUPPLY—Source, well being bored. Mayor, H. Kellen; town clerk, Thos. B. Dunn.

Corseleanna, Navarro Co., population 10,000. Fire department—1 hook and ladder truck, 2 hose carriages; hose good 2000 ft; total membership 63. Chief engineer, J. J. Strupper; chairman of fire com, Stephen Smith.

WATER SUPPLY—Source, artificial lake; system, pumping to standpipe; standpipe cap 250,000 gals; 2 Worthington pumping engines, dy cap 1,500,000 gals; 61 hydrants, Ludlow; pipe 11 miles, 4 to 10 in dia; Ludlow valves; 60 meters; quality of water rain; pressure, domestic 40, fire 40 to 80 pounds; water-works owned by company; cost to construct \$110,000; ann expenses \$3500; int on bonds 7 per cent. Pres, Sam'l R. Frost; supt, B. C. Lewis; mayor, J. F. Stout; city clerk, J. H. McKev.

Cuero, DeWitt Co., population 7000; buildings, wood and brick, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose leather, good 400 ft; value of fire department equipment \$1000; total membership 25, volunteers; bell alarm. Chief engineer, John A. Lewis.

WATER SUPPLY—Source, Guadalupe River; system, pumping to standpipe; standpipe cap 165,000 gals; Smith-Vale pumping engines, dy cap 500,000 gals; 40 hydrants, Empire; pipe So. Pittsburgh, 5½ miles, 4 to 8 in dia; 18 valves, Scott; quality of water good; filtration gravel; pressure, domestic 45, fire 130 pounds; water-works owned by city; cost to construct \$37,000; ann expenses est \$1200; int on bonds 6 per cent. Mayor, W. Hill; city clerk, Geo. Law.

Dallas, Dallas Co., population 60,000; fire area 155 acres; mercantile buildings, stone, brick and iron, 3 to 7 stories; private, wood, 2 and 3 stories; composition and tin roofs; fireworks ordinance; causes of fire investigated. Fire department—3 steam fire engines, 1 hook and ladder truck, 4 hose carriages; hose rubber, good 5000 ft, inferior 2000 ft; 15 horses, value \$2250; value of fire department equipment \$26,000; value of buildings occupied \$15,000; total ann expenses of department \$40,000; total membership 29, paid full time; Gamewell alarm; 61 street oxes; 2 engine companies, 1 hook and ladder company, 1 hose company. Chief engineer, Thos. Wilkinson; chairman of fire com, B. Good.

WATER SUPPLY—Source, Trinity River and springs; system, pumping to reservoir and standpipe; 2 reservoirs, cap 100,000,000 gals; standpipe cap 180,000; Worthington, Holly pumping engines, dy cap 14,000,000 gals; 175 hydrants, Ludlow, Chapman, Mathews; pipe, Shickle, H. & H., 38 miles, 4 to 18 in dia; 143 valves, Eddy, Chapman; 14 meters, Crown, Hersey; pressure, domestic 60 pounds; water-works owned by city; cost to construct \$360,000; ann expenses \$25,000; int on bonds 5 and 6 per cent. Chairman of com, L. S. Garrison; supt, David Tichenor; mayor, W. C. Connor; city clerk, Wm. McGrain.

Denison, Grayson Co., population 17,500; fire area 72 acres; mercantile buildings, brick, stone and iron, 1 to 4 stories; private, brick, stone and wood, 1 to 3 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 1 aerial truck, 3 hose carriages; hose linen, good 300 ft, 8 horses; value of fire department equipment \$19,000; total ann expenses of department \$3500; total membership 54, paid full time 4, volunteers; 60 bell alarm. Chief engineer, M. J. Fitzgerald; chairman of fire and water com, T. Porter.

WATER SUPPLY—Source, wells, tunnels and reservoir; system, pumping to standpipe and direct; reservoir cap 80,000,000 gals; standpipe cap 250,000 gals; Holly pumping engines, dy cap 3,600,000 gals; 58 hydrants, Holly, Mathews; pipe, Shickle, H. & H., 11 miles, 6 to 16 in dia; 40 valves, Ludlow; 200 meters, Crown, Hersey; quality of water soft; pressure, domestic 75, fire 150 pounds; water-works owned by company; cost to construct \$300,000; ann expenses \$5000. Pres, H. S. Hopper; supt, M. J. Fitzgerald; mayor, H. Tom; city clerk, T. E. Kennedy.

Denton, Denton Co., population 3500; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted. Fire department—1 steam

fire engine, 3 chemical extinguishers, 1 hook and ladder truck, 3 hose carts; hose cotton, good 700 ft, inferior 300 ft, rubber good 500 ft; 3 horses, value \$375; value of buildings occupied \$3000; total ann expenses of department \$800; total membership 51, paid full time 1, volunteers 30; bell alarm. Chief, J. G. Marx; chairman of fire and water com, T. A. Robinson.

WATER SUPPLY—Source, 4 cisterns, cap 80,000 gals; contract let for water-works. Mayor, J. A. Carroll; city clerk, R. M. Kelso.

El Paso, El Paso Co., population 12,000; fire area 129 acres; mercantile buildings, brick, 2 to 4 stories; private, brick, 1 and 2 stories; wooden roofs not permitted. Fire department—3 chemical extinguishers, 2 hook and ladder trucks, 6 hose carriages; hose cotton, good 2000 ft, rubber good 600 ft, inferior 300 ft; value of fire department equipment \$3000; value of buildings occupied \$15,000; total ann expenses of department \$1800; total membership 150, volunteers; electric bell and telephone alarm. Chief, W. H. Tuttle; chairman of fire and water com, Dan Kelly.

WATER SUPPLY—Source, Rio Grande. River; system, pumping to reservoir; reservoir cap 3,000,000 gals; Gord & Maxwell pumping engines, dy cap 2,000,000 gals; 40 hydrants, Nelson; pipe 8 miles, 4 to 12 in dia; 30 valves; 40 meters; quality of water muddy; pressure 74 pounds; water-works owned by company; cost to construct \$100,000. Pres, S. Watts; supt, W. H. Watts; mayor, Richard Coples; city clerk, G. E. Booll.

Ennis, Ellis Co., population 2500; fire area 800 acres; mercantile buildings, brick, 3 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hose carriage; hose cotton, good 1000 ft; 2 horses, value \$400; value of fire department equipment \$3000; value of buildings occupied \$300; total membership 45, paid full time 1, volunteers 44; bell alarm. Chief engineer, J. C. Loggins.

Proposed water supply to be put in at once; source, lake; system, pumping to standpipe; pumping engines dy cap 500,000 gals; 100 hydrants; pipe 5 miles. Mayor, J. B. Jones; town clerk, A. N. Kendrick.

Fort Worth, Tarrant Co., population 25,000; mercantile buildings, brick and stone, 2 and 3 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; hose rubber 6500 ft; 13 horses; value of fire department equipment \$40,000; value of buildings occupied \$3000; total ann expenses of department \$12,000; total membership 178, paid 12; Gamewell alarm; 27 street boxes. Chief engineer, Dan B. Adams.

WATER SUPPLY—Source, Trinity River, Clear Creek and geas wells; system, direct pumping; Holly pumping engines, dy cap 4,000,000 gals; 126 hydrants, Holly; pipe 2 miles; valves Ludlow; 60 meters; pressure, domestic 35, fire 130 pounds; water-works owned by city; cost to construct \$261,000; ann expenses \$30,000; int on bonds 6 per cent. Chairman of com, F. J. Latum; supt, M. H. Hilburn; city clerk, Henry Early.

Franklin, Robertson Co., population 1000; mercantile buildings, brick, 1 and 2 stories; private, wood, 1 and 2 stories; tin roofs. Fire department—1 hook and ladder truck; value of fire department equipment \$150; total membership 38. Chief, F. J. Miller.

WATER SUPPLY—Source, public cisterns, artesian well will build water-works soon.

Fredericksburgh, Gillespie Co., population 1200. Fire department—1 hook and ladder truck; total membership volunteers. Chief, Oscar Krauskopf.

Gainesville, Cooke Co., population 14,346; fire area 640 acres; mercantile buildings, brick, 2 stories; private, wood, 1 story; wooden roofs not permitted; fireworks ordinance; causes of fire investigated. Fire department—3 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 3500 ft; inferior 300 ft; 4 horses, value \$1200; value of fire department equipment \$12,500; value of buildings occupied \$10,000; total ann expenses of department \$9740; total membership 104, paid full time 4, volunteers 100; telephone and bell alarm. 1 supply company; 1 hook and ladder company, 2 hose companies. Chief, W. O. Kinne; chairman fire and water com, C. C. Blackwood.

WATER SUPPLY—Source, Elm River; system, direct pumping; reservoir cap 115,000,000 gals; Holly pumping engines, dy cap 2,000,000 gals; Ludlow hydrants; pipe 8.25 miles; Ludlow valves; 108 meters; pressure, domestic 60, fire 120 pounds; water-works owned by company; cost to construct \$188,000; ann expenses \$5880; int on bonds 6 per cent. Pres, J. S. Drake; mayor, J. B. Rowland; city clerk, John Puckett.

Galveston, Galveston Co., population *50,000; mercantile buildings, brick, 2 to 4 stories; private, wood, 2 stories; wooden roofs not permitted on new buildings; fireworks ordinance. Fire department—5 steam fire engines, 4 chemical extinguishers, 1 hook and ladder truck, aerial truck, 3 hose carriages, 2 hose wagons; hose cotton, good 7000 ft; 30 horses, value \$2000; value of fire department equipment \$46,500; value of buildings occupied 0,000; total ann expenses of department \$47,711; total membership 58, paid full time; Gamewell alarm; 46 street boxes. Chief engineer, Wm. Oldenburg; chairman of fire department, Chas. Fowler, Sr.

WATER SUPPLY—Source, artesian wells; system, pumping to standpipe; standpipe cap 500,000 gals; Knowles pumping engines, dy cap 6,000,000 gals; 300 hydrants, athews; pipe 36 miles, 6 to 24 in dia, Wood; 276 valves, ddy; 3 meters, Hersey; quality of water mineral; pressure, domestic 65, fire 100 pounds; water-works owned by city; cost to construct \$450,000; int on bonds 5 per cent. Pres, Albert Weiss; supt, John A. Cotter; mayor, R. L.ulton; city clerk, Danl. J. Buckley.

Gatesville, Coryell Co., population *3000. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage, hose good 800 ft; total membership 40, volunteers; bell alarm. Chief engineer, B. B. Garrett.

WATER SUPPLY—Source, 2 cisterns, cap 50,000 gals. Mayor, C. P. White; city clerk, O. F. Wells.

Georgetown, Williamson Co., population 4000; fire area 16 acres; mercantile buildings, stone, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, inferior 1800 ft, rubber good 150 ft; value of fire department equipment \$2500; value of buildings occupied \$750; total membership 80, volunteers; bell alarm; 1 hook and ladder company, 2 hose companies. Chief engineer, E. E. Taylor; chairman of fire and water com, G. W. Davis.

WATER SUPPLY—Source, San Gabriel River; system, pumping to standpipe; standpipe cap 280,000 gals; Worthington pumping engine, dy cap 1,500,000 gals; 21 hydrants, Ludlow; pipe 7½ miles, 2 to 10 in dia, National Tube Works; 28 valves, Ludlow; 6 meters, Worthington; pressure, domestic 40, fire 800 pounds; water-works owned by city, leased to company; cost to construct \$51,000, ann expenses \$1200; int on bonds 6 per cent. Pres, Emory Taylor; supt, W. J. Thomas; mayor, W. Y. Penn; town clerk, E. I. Watson.

Giddings, Lee Co., population 1900; fire area 300 acres; mercantile buildings, brick, 1 story; private, wood, 1 story; wooden roofs not used on brick buildings. Fire department—1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 800 ft; value of fire department equipment \$1200; total membership 45, volunteers; bell alarm. Foreman, J. C. Neumann.

WATER SUPPLY—Source, cisterns. Town clerk, A. B. Green.

Gonzales, Gonzales Co., population 1861; buildings, brick and wood, 1 and 2 stories; wooden roofs permitted. No fire department.

WATER SUPPLY—Source, Guadalupe River; system, pumping to standpipe, tank and direct; 2 tanks; cap 40,000 gals; standpipe cap 80,000 gals; Worthington pumping engines, dy cap 280,000 gals; 14 hydrants, Ludlow; pipe 6 miles; Ludlow valves; pressure, domestic 30, fire 180 pounds; water-works owned by company; cost to construct \$12,000; ann expenses \$1200. Pres, C. Braches; supt, T. S. Walker; town clerk, Ed. Titcomb.

Greenville, Hunt Co., population 7000; buildings, brick and wood, 1 and 2 stories. Fire department—1 steam fire engine, 8 hose carriages; hose cotton, good 1250 ft, rubber good 1500 ft; 2 horses; value of fire department equipment \$7000; total ann expenses of department \$1500; total membership 25, paid 1, volunteers 23; bell alarm. Chief engineer, M. S. Andrews.

WATER SUPPLY—Source, Cowleach Fork of Sabine River; system, pumping to standpipe and direct; reservoir cap 105,000,000 gals; standpipe cap 165,210 gals; Buffalo pumping engines dy cap 1,360,000 gals; 61 hydrants, Ludlow; pipe 6 miles, 6 to 12 in dia, Shickle, H. & H.; 16 valves, Ludlow; 15 meters, Crown; quality of water good, American filter; pressure, domestic 50, fire 100 pounds; water-works owned by company; cost to construct \$118,000; ann expenses \$2500; int on bonds 6 per cent. Pres, J. M. Cook; supt, L. Russell; mayor, R. L. Porter; city clerk, J. P. Atterbury.

Hempstead, Waller Co., population *3000; fire area 100 acres; mercantile buildings, brick and wood, 2 stories; private, brick and wood, 1 and 2 stories; fireworks ordi-

nance; causes of fire invest hook and ladder truck; tota

WATER SUPPLY—Source, clerk, E. Hauser.

Hillsboro, Hill Co., 1 brick, 1 and 2 stories. Fire gine, 1 hook and ladder truck, good 1000 ft, inferior equipment \$3000; total ann expenses of department \$4000; total membership 40, paid full time; Eugene Rosenbau

WATER SUPPLY—Source, Andrew L. Smith.

Houston, Harris Co., 10 acres; mercantile buildings, 1 2 stories; iron and slate roof department—1 steam fire engine and ladder truck, 4 hose carriages; 10 horses, value \$3500; value of buildings occupied \$5000; ann expenses of department \$500, volunteers; telephone alarm engineer, Eugene R. Parker; com, B. A. Riessner.

WATER SUPPLY—Source, piping to standpipe and direct; Worthington pumping engine hydrants, Ludlow; pipe 28 miles, pressure, domestic 40, fire 90 by company; cost to construct \$57,000; int on bonds 6 per cent; supt, C. H. Strong; city

Huntsville, Walker Co., department—1 hand engine; chief engineer, F. O. Brown.

WATER SUPPLY—Source, water-works at State penitentiary.

Jefferson, Marion Co., department—2 steam fire engines, hose carriages; hose rubber, leather good 900 ft; total membership 25, volunteers; Chief engineer, J. M. Dewar.

WATER SUPPLY—Source, river. County clerk, W. F. J.

Kyle, Hays Co., population 1000; stone and wood, 1 story; private, brick and wood, 1 story; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft; value of fire department equipment \$1200; total membership 25, volunteers; E. Roach.

WATER SUPPLY—Source, pumping to tanks; 2 tanks, carrying engine, dy cap 100,000 miles; pressure 48 pounds; company; cost to construct \$11,800; bonds 8 per cent. Pres, H. J.

La Grange, Fayette Co., department—1 horse-power engine; hose good 1000 ft; Chief engineer, F. C. teers.

WATER SUPPLY—Source, cistern; town clerk, J. E. Bake.

Lampasas, Lampasas Co., buildings, stone and wood, 1 and 2 stories. Fire department—1 hook and ladder truck, cotton, good 1500 ft, inferior ment equipment \$2000; be Reynolds.

WATER SUPPLY—Source, standpipe and direct; standpipe pumping engines, dy Ludlow; pipe 6½ miles; valve 40 to 50, fire 100 to 120 pounds; cost to construct \$4000; bonds 7 per cent. Chief city clerk, H. O. Hair.

Laredo, Webb Co., 100 acres; buildings, brick, adobe; department—1 hook and ladder truck, good 1000 ft; total membership 28.

WATER SUPPLY—Source, filter wells; system, direct engines, dy cap 2,000,000 gal 9½ miles, National; valves 45, fire 150 to 225 pounds; company; cost to construct \$120

TEXAS—Continued.

on bonds 8 per cent. Pres, A. L. McLane; supt, A. Waggon; town clerk, Rafael Vidourri.

Longview, Gregg Co., population 3500; buildings, brick and wood, 1 story. Fire department—1 steam fire engine, 1 hose carriage; hose cotton, good 600 ft; value of fire department equipment \$3000; total ann. expenses of department \$180; total membership 24, paid 1, volunteers; bell alarm.

WATER SUPPLY—Source, 1 cistern, cap 50,000 gals. Town clerk, J. H. Carter.

Luling, Caldwell Co., population *2500; buildings, brick and wood, 1 story. Fire department—1 hook and ladder truck, ropes, buckets and ladders; value of fire department equipment \$300; total membership 30, volunteers; bell alarm. Chief, R. W. Malone.

WATER SUPPLY—Source, wells. Town clerk, F. C. Cross.

Marlin, Falls Co., population *2400. Fire department—1 hand engine; hose good 300 ft; total membership 19, volunteers; bell alarm.

WATER SUPPLY—Source, cisterns, wells. Town clerk, C. J. Bartlett.

Marshall, Harrison Co., population 9000. Fire department—1 steam fire engine, 1 hand engine, 6 chemical extinguishers, 2 hook and ladder trucks, 2 hose carriages; hose rubber, good 2000 ft, inferior 500 ft; 5 horses; total membership 30, volunteers; bell and telephone alarm. Chief engineer, Fred Walz.

WATER SUPPLY—Source, Wagner steamed wells; system, pumping to standpipe and direct; standpipe cap 23,308 gals; Deane pumping engines, dy cap 250,000 gals; 80 hydrants; pipe 7 miles, 4 to 10 in dia; 30 valves; pressure 50 to 200 pounds; water-works owned by city; cost to construct \$70,000. Supt, A. Van Hook; mayor, J. H. Carte; town clerk, W. G. Rudd.

McKinney, Collin Co., population 5000; fire area 20 acres; mercantile buildings, brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 750 ft, inferior 250 ft, rubber good 100 ft; 4 horses, value \$300; value of fire department equipment \$6000; value of buildings occupied \$4000; total ann. expenses of department \$800; total membership 40, paid full time 1, paid part time 1, volunteers 38; bell alarm. Chief engineer, A. L. Jones; chairman of fire and water com, Henry Hemdon.

WATER SUPPLY—Source, public and private cisterns and wells. Mayor, J. M. Ball; city clerk, W. P. Cloyd.

Mexia, Limestone Co., population 3000; fire area 1 mile radius; mercantile buildings, brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in city limits; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carts; hose rubber, good 1000 ft; 2 horses, value \$250; value of fire department equipment \$1500; total ann. expenses of department \$36; total membership 30, volunteers, paid full time 3; bell alarm. Chief engineer, E. V. Shipman; chairman of fire and water com, J. R. Cooley.

WATER SUPPLY—Source, artificial lake; system, pumping to standpipe and direct; standpipe cap 86,000 gals; Smith-Vaile pumping engines, dy cap 750,000 gals; 15 hydrants; pipe 5 miles, 6 in dia; pressure, domestic 40, fire 60 to 80 pounds; water-works owned by company; cost to construct \$30,000; ann. expenses \$1000; int on bonds 6 per cent. Pres, D. M. Prendergast; supt and sec, John R. Corley; town clerk, S. I. Munger.

Navasota, Grimes Co., population 4000; buildings, stone and wood, 1 to 3 stories; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 750 ft; value of fire department equipment \$1000; total membership 40; bell alarm; 1 hook and ladder company, 1 hose company. Chief, J. H. Lee.

WATER SUPPLY—Source, artesian wells; system, pumping to reservoir and standpipe; reservoir cap 100,000 gals; standpipe cap 84,000 gals; Deane, Smith-Vaile pumping engines, dy cap 1,150,000 gals; 12 hydrants, Chapman; pipe 6½ miles, 2 to 6 in dia, Shickle, H. & H.; 40 valves, Ludlow and others; 8 meters, Worthington; pressure, domestic 36 to 66, fire 120 to 160 pounds; water-works owned by city, leased to E. L. Bridges; cost to construct \$28,000; ann. expenses \$1400; int on bonds 6 and 8 per cent. Supt, E. H. Haver; mayor, M. P. Yarbrough; city clerk, W. T. Smithall.

New Braunfels, Comal Co., population 2000; buildings, wood and brick, 1 and 2 stories. Fire department—1 chemical extinguisher, 1 hook and ladder truck, 3

hose carriages; hose cotton, good 600 ft, rubber inferior 250 ft; value of fire department equipment \$1500; total membership 40, volunteers; bell alarm. Chief engineer, Richard Gerlich.

WATER SUPPLY—Source, Comal River; system, pumping to reservoir and direct; reservoir cap 350,000 gals; Knowles pumping engines, dy cap 500,000 gals; 28 hydrants; pipe 4 miles, Long; 11 meters; pressure, domestic 24, fire 120 pounds; water-works owned by company; cost to construct \$30,000; ann. expenses \$1200; int on bonds 5 per cent. Supt, G. Gerlich; town clerk, A. Holman.

Orange, Orange Co., population 4000; buildings, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck; 2 hose carriages; 4 horses, hired; value of fire department equipment \$3000; total membership 60, volunteers; bell alarm. Chief engineer, A. O. McLenn.

WATER SUPPLY—Source, river; system, pumping to reservoir; Worthington pumping engines; 30 hydrants; pipe 1 mile; cost to construct \$5000. Luther & Moore; mayor, Bialand.

Palestine, Anderson Co., population *6000; fire area 100 acres; buildings, brick and wood, 1 and 2 stories; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck, 6 hose carriages; hose 1500 ft; 1 horse; value of fire department equipment \$3000; value of 3 buildings occupied \$2500; total ann. expenses of department \$300 (1888); total membership 74, volunteers; bell and telephone alarm. Chief, G. W. Barkett.

WATER SUPPLY—Source, artificial lake; system, pumping to standpipe and direct; Davidson pumping engines, dy cap 500,000 gals; 80 hydrants; pipe 7½ miles, 6 to 12 in dia; 18 valves, Ludlow; 9 meters, Union, Crown; quality of water good; pressure, domestic 60, fire 80 to 125 pounds; water-works owned by company; cost to construct \$150,000. Pres, Wm. Tredway; supt, Ed. McCleery; mayor, J. J. Dwyer; city clerk, J. M. Fulewider.

Paris, Lamar Co., population 12,000; fire area 20 acres; mercantile buildings, brick and stone, 2 to 5 stories; private, brick and wood, 2 and 3 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 1500 ft, inferior 500 ft; 6 horses, value \$300; value of fire department equipment \$12,000; value of buildings occupied \$10,000; total ann. expenses of department \$5000; total membership 65, paid full time 3, volunteers 62; telephone and bell alarm; 1 engine company, 1 hook and ladder company, 3 hose companies. Chief, Julius P. Record; chairman of fire and water com, S. Linn.

WATER SUPPLY—Source, wells and tunnels; system, pumping to standpipe; standpipe cap 30,000 gals; pumping engines dy cap 3,000,000 gals; 85 hydrants; pipe 11 miles, 4 to 10 in dia; 42 valves, Ludlow; 75 meters, National Hersey; quality of water soft, good; pressure, domestic 54, fire 100 pounds; water-works owned by city and J. D. Thomas; cost to construct \$100,000; int on bonds 5 per cent. Pres and supt, J. D. Thomas; mayor, M. J. Halloway; city clerk, H. C. Robinson.

Reecos City, Reeves Co., buildings, brick and wood, 1 and 2 stories; wooden roofs permitted; no organized fire department; hose rubber, good 1000 ft.

WATER SUPPLY—Source, artesian wells, good pressure.

Round Rock, Williamson Co., population 1500; mercantile buildings, stone, 1 story; private, wood, 1 story; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose linen, good 400 ft; value of fire department equipment \$1500; total annual expenses of department \$300; total membership 38, volunteers; 1 engine company, 1 hook and ladder company. Chief, Clarence Woodward.

San Angelo, Tom Green Co., population *3500. Fire department—1 hook and ladder truck, 2 hose carriages; hose 1250 ft; total membership 35, volunteers; bell alarm.

WATER SUPPLY—Source, North Concho River; system, pumping to tank and direct; tank cap 60,000 gals; Deane pumping engines, dy cap 500,000 gals; 44 hydrants, Chapman; pipe, Williamsport, 4 miles, 3 to 6 in dia; 30 valves, Chapman; 16 meters, Crown, Union, Hersey; quality of water limestone; pressure, domestic 60, fire 120 to 200 pounds; water-works owned by company; cost to construct \$30,000; ann. expenses 2000. Pres and supt, I. S. Milspaugh; mayor, J. G. Brasser; city clerk, John F. Morakery.

San Antonio, Bexar Co., population *42,000; fire area 640 acres; mercantile buildings, stone and brick, 1 to 3 stories; private, wood and stone, 1 and 2 stories; causes of fire investigated. Fire department—2 steam fire engines

8 chemical extinguishers; 1 hook and ladder truck, 9 hose carriages; hose good 3450 ft, inferior 1000 ft; 8 horses; value of fire department equipment \$15,000; value of 7 buildings occupied \$35,000; total ann expenses of department \$12,000; total membership 157, paid full time 8, paid part time 6; telephone and bell alarm. Chief engineer, G. A. Duerber.

WATER SUPPLY—Source, San Antonio River; system, pumping to reservoir and direct; reservoir cap 5,000,000 gals; Worthington pumping engines, dy cap 5,000,000 gals; 450 hydrants, Chapman, Wood; pipe 75 miles, 4 to 24 in dia; valves Ludlow, Eddy, Chapman; 80 meters, Worthington, Crown; quality of water limestone; pressure, domestic 60, fire 150 pounds; water-works owned by company; cost to construct est \$880,000 ann expenses \$30,000; int on bonds 6 and 7 per cent. Pres, G. W. Brachenredge; supt, I. U. Seuf; mayor, Bryan Callaghan; city clerk, E. P. Claredon.

San Marcos, Hays Co., population *2800; buildings, wood and stone, 1 and 2 stories. Fire department—1 hook and ladder truck, 1 hose carriage; hose cotton, good 800 ft; value of fire department equipment \$1500; total ann expenses of department \$400 (1888); total membership 34, volunteers. Chief engineer, J. R. Porter.

WATER SUPPLY—Source, San Marcos River; system, pumping to reservoir and direct; reservoir cap 230,000 gals; 2 Worthington, Gordon & Maxwell pumping engines, dy cap 1,250,000 gals; 21 hydrants; pipe 6 miles; valves Peet, Ludlow; pressure 60 pounds; water-works owned by company; cost to construct \$40,500; ann expenses \$1400; int on bonds 7 per cent. Pres, C. M. Holmes; supt, R. Pettit; mayor, H. Hardy; town clerk, P. Springer.

Schulenburg, Fayette Co., population *1000. Fire department—2 private hand engines, 1 hook and ladder truck; hose good 200 ft; total membership 40, volunteers; bell alarm. Chief engineer, N. L. McKinnon.

WATER SUPPLY—Source, 5 cisterns, cap 40,000 gals. Town clerk, Fred. Ebelling.

Sequin, Guadalupe Co., population 3000; fire area 320 acres; mercantile buildings, brick, wood and concrete, 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 700 ft, inferior 100 ft; value of fire department equipment \$2000; value of buildings occupied \$400; total membership 40, volunteers; bell alarm; 1 hook and ladder company; 1 hose company. Chief engineer, P. J. Burges.

WATER SUPPLY—Source, Guadalupe River; system, pumping to standpipe and direct; standpipe cap 60,000 gals; pumping engines dy cap 1,500,000 gals; 15 hydrants, Nelson; pipe 6 miles; pressure, domestic 48, fire 100 pounds; water-works owned by company; cost to construct \$28,000; ann expenses \$1370; int on bonds 7 per cent. Pres, W. D. Wood; supt, Jas. T. Holmes; town clerk, A. G. Swope.

Sherman, Grayson Co., population *10,007; fire area 13 squares; mercantile buildings, brick, stone and wood, 2 and 3 stories; private, brick and wood, 1 and 2 stories; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages, 1 supply wagon; siamese couplings used; hose rubber, good 3000 ft, inferior 500 ft; 5 horses; value of fire department equipment \$3850; value of 3 buildings occupied \$4500; total ann expenses of department \$3058; total membership 77, paid 5; bell and telephone alarm. Chief engineer, S. C. Gilmore.

WATER SUPPLY—Source, gang wells; system, pumping to standpipe; standpipe cap 805,200 gals; 2 Worthington pumping engines, dy cap 1,000,000 gals; 70 hydrants, Chapman; pipe 9 miles, 4 to 10 dia, Chapman; 10 valves, Chapman; meters, Worthington, Crown, Thomson; quality of water hard; pressure 50 pounds; water-works owned by city; cost to construct \$70,000; ann expenses \$8000; int on bonds 8 per cent. Supt, Robt. Harvey; mayor, J. L. Porter; city clerk, C. S. Divlin.

Sulphur Springs, Hopkins Co., population *5500; fire area 100 acres; mercantile buildings, brick, 2 stories; private, wood, 1½ stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical engine on wheels, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1800 ft, inferior 300 ft; value of fire department equipment \$3500; value of buildings occupied \$1000; total ann expenses of department \$500; total membership 36, paid part time 1, volunteers 35; bell alarm. Chief engineer, S. W. Summers.

WATER SUPPLY—Source, wells and cisterns. Town clerk, J. M. Ashcroft.

Taylor, Williamson Co., population *2500; buildings, brick, and wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck, 1 hose carriage; hose

cotton, good 100 ft; total m alarm. Chief, C. H. Wel

WATER SUPPLY—Source, system, pumping to tank at Blake, Worthington pump gals; 21 hydrants; pipe 7 Eddy valves; pressure, don water-works owned by cor \$25,000; ann expenses \$21 T. P. Barton.

Temple, Bell Co., popu mercantile buildings, brick, wooden roofs not permitted. Fire department—1 carriages; R. R. Co. has ho 2000 ft, inferior 200 ft; valu \$3500; value of buildings c ship 100, volunteers; bell a pany, 8 hose companies. (of fire and water com, T. I

WATER SUPPLY—Source, to standpipe; standpipe c Deane pumping engines, c drants, Chapman; pipe 14 water limestone; pressure pounds; water-works own struct \$97,000; ann expens cox; mayor, Wm. Cotton; c

Terrell, Kaufman Co. buildings, brick, 1 and 2 s stories; wooden roofs not i department—2 hose carria 300 ft, rubber good 1000 ft; fire department equipmen pled \$1000; total ann exp membership 32, volunteers Vic. Reinhardt.

WATER SUPPLY—Source standpipe and direct; at Worthington pumping engi drants; pipe 5½ miles, larg of water line; water-works struct \$37,000; ann expen cent. Pres and Supt, Vic Terrell; city clerk, Vic. Re

Texarkana, Bowie C ings, brick and wood, 2 and 1 hook and ladder truck, 8 rubber, good 2500 ft, inferi volunteers; bell alarm. Ch

WATER SUPPLY—Source 50 hydrants; pipe 8 miles; J. Haywood; city clerk, H.

Tyler, Smith Co., pop and brick, 2 stories; firewo investigated. Fire departn 1 hose carriage; hose rubber of fire department equipn of department \$3000; tota bell alarm. Chief, G. W. J

WATER SUPPLY—Source, standpipe and direct; stan ington pumping engines, c drants; pipe 16 miles, 4 to 20 valves; quality of water: 45 to 75 pounds; water worl construct \$116,000; ann ea per cent. Pres, L. B. Fish N. C. Harris; city clerk, J

Victoria, Victoria Co., acres; buildings, wood, 1 s roofs; fireworks ordinance Fire department—1 hand truck, 3 hose carriages; ho good 1000 ft; value of fire value of 8 buildings occu 75, volunteers; bell alarm.

WATER SUPPLY—Source ing to standpipe and direct Blake pumping engines, dy Eddy; pipe 5 miles, 4 to 8 Eddy; quality of water v 40, fire 40 to 150 pounds; w to construct \$45,000; ann per cent. Chairman of c Wheeler; mayor, B. F. Wilson.

Waco, McLennan Co., partment—2 steam fire eng 8 hose carriages, all kinds;

TEXAS—Continued.

ferior 500 ft; total membership 90, volunteers, paid 8; telegraph alarm; 7 street boxes. Chief engineer, A. M. Prescott.

WATER SUPPLY—Source, wells and Brazos River; system, pumping to reservoir; reservoir cap 6,000,000 gals; Worthington, Knowles pumping engines, dy cap 3,500,000 gals; 180 hydrants. Mathews; pipe $2\frac{1}{2}$ miles; valves Eddy; pressure 60 pounds; water-works owned by company; cost to construct \$350,000; ann expenses \$4200; int on bonds 7 per cent. Pres, C. W. White; supt, A. J. Douglas; city clerk, A. Hinchman.

Waxahachie, Ellis Co., population *2900; buildings, brick and wood, 2 stories. Fire department—1 steam fire engine, 3 chemical extinguishers, 3 hose carriages; hose rubber, good 1750 ft; value of fire department equipment \$7000; total ann expenses of department \$150; total membership 30, volunteers; bell alarm. Chief engineer, J. B. Wilson.

WATER SUPPLY—Source, spring, reservoirs and 8 cisterns. City clerk, R. G. Phillips.

Weatherford, Parker Co., population 6000; buildings, wood, brick and stone, 1 and 2 stories. Fire department—1 steam fire engine; 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1300 ft; value of fire department equipment \$10,000; total ann expenses of department \$1200; total membership 60, paid part time 3; bell alarm. Chief engineer, D. C. Haynes.

WATER SUPPLY—Source, wells; system, pumping to reservoir; reservoir cap 11,000,000 gals; Deane pumping engines, dy cap 1,000,000 gals; 25 hydrants, Chapman; pipe 3 miles, 4 to 10 in dia, Chattanooga; 12 valves, Eddy, quality of water slightly lime; pressure, domestic 45, fire 150 pounds; water-works owned by company; cost to construct \$75,000; ann expenses \$4500; int on bonds 7 per cent. Pres, W. J. Sherman; supt, J. M. Bassett; mayor, M. W. Buster; city clerk, Matt. C. Cameron.

Welmar, Colorado Co., population *1600; buildings, stone and wood, 1 and 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber 600 ft; value of fire department equipment \$1500;

total membership 50, volunteers; bell alarm. Chief engineer, A. F. Rose.

WATER SUPPLY—Source, 3 elevated tanks, 4 cisterns. Town clerk, Owen Hoyer.

Whitney, Hill Co., population 1000; fire area 2 acres; mercantile buildings, brick, 2 stories; private, wood, 1½ to 20 feet; wooden roofs permitted. Fire department—1 hook and ladder truck; value of buildings occupied \$25; total ann expenses of department \$10; total membership 20, volunteers; bell alarm. Chief, J. N. DeLamar.

WATER SUPPLY—Source, 3 wells and cisterns.

The following places have no fire protection: Anson, Jones Co., population 1000. Athens, Henderson Co., population 2000. Atlanta, Cass Co., population 5000. Bandera, Bandera Co., population 400. Beeville, Bee Co., population 600. Big Spring, Howard Co., population 1200. Bowie, Montague Co., population 3000. Brackett, Kinney Co., population 1500. Cameros, Milam Co., population 2000. Castroville, Medina Co., population 1000. Commerce, Hunt Co., population 1200. Crawford, McLennan Co., population 600. Dublin, Erath Co., population 3000. Farmersville, Collin Co., population 1200. Flatonia, Fayette Co., population 1500; Floresville, Wilson Co., *1800. Fort Davis, Jeff Davis Co., population 1200. Garland, Dallas Co. Goliad, Goliad Co., population 600. Grand View, Johnson Co., population 700. Hico, Hamilton Co., population 1000. Holland, Bell Co., population 500. Honey Grove, Fannin Co., population 4000 (old hook and ladder truck). Itasca, Hill Co., population 1000. Kemp, Kaufman Co., population 500. Ladonia, Fannin Co., 2400. Lancaster, Dallas Co., population 1000. Mansfield, Tarrant Co., population 800. Mason, Mason Co., population 850. Meridian, Bosque Co., population 1200. Mineola, Wood Co., population 3000. Mineral Wells, Palo Pinto Co., population 1200. Omaha, Morris Co., population 800. Pilot Point, Deaton Co., population 1500. Pittsburgh, Camp Co., population 1000. Pleasanton, Atascosa Co., population 500. Rockdale, Milam Co., population 2000. Rockport, Aransas Co., population 1500. Sipe Springs, Comanche Co., population 500. Snyder, Scurry Co. Trinity, Trinity Co., population 900.

UTAH.

Box Elder, Box Elder Co. (includes Brigham City); population 3000; mercantile buildings, brick and wood, 2 stories; private, adobe, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. No fire department—1 hook and ladder truck, 1 hose carriage; value of fire department equipment \$75; total ann expenses of department \$10; bell alarm.

WATER SUPPLY—Source, springs. Town clerk, Geo. T. Graehl, Jr.

Brigham City, Box Elder Co. (see Box Elder).

Logan, Cache Co., population *5000. Fire department—1 hook and ladder truck, 1 hose carriage; hose good 1000 ft.

WATER SUPPLY—Source, Logan River; system, gravity; reservoir; 14 hydrants, Ludlow; pipe 3 miles; Ludlow valves; pressure 50 pounds; water-works owned by city; cost to construct \$11,000; ann expenses \$700. Supt, Jas. Adams; town clerk, J. E. Watson.

Manti, San Pete Co., population 1784. Fire department—1 hook and ladder truck.

WATER SUPPLY—Source, creek. Town clerk, A. E. Merriam.

Ogden, Weber Co., population 20,000; fire area 640 acres; mercantile buildings, brick, 3 to 5 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1600 ft, linen good 1000 ft; 4 horses, value \$1000; value of fire department equipment \$8000; value of buildings occupied \$20,000; total ann expenses of department \$4000; total membership 50, paid full time 6, paid part time 4; Gamewell alarm; 15 street boxes. Chief engineer, Jos. Clark; chairman of fire and water com, W. N. Shillan.

WATER SUPPLY—Source, Ogden River; system, gravity; reservoir cap 275,000 gals; 76 hydrants; pipe 18 miles,

4 to 8 in dia; 1 meter; pressure 40 to 60 pounds; water-works owned by city; cost to construct \$100,000; ann expenses \$1500. Supt, Job Pingree; city clerk, J. W. McNutt.

Salt Lake City, Salt Lake Co., population 35,000; fire area 6 miles; mercantile buildings, brick, stone, and adobe, 2 and 3 stories; private, brick and adobe, 1 and 2 stories; wooden roofs not permitted in fire limits; fire-works ordinance; causes of fire investigated. Fire department—2 steam fire engines, 3 hand engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings, ucc. hose cotton, good 6000 ft, inferior 200 ft; 4 horses, value \$1000; value of fire department equipment \$30,000; value of buildings occupied \$35,000; total ann expenses of department \$16,890; total membership 51, paid full time 11, paid part time 40; telephone and Gaynor alarm; 22 street boxes; 2 engine companies, 1 hook and ladder company, 2 hose companies. Chief engineer, G. M. Ottinger; chairman of fire and water com, T. G. Webber.

WATER SUPPLY—Source, City Creek; system, gravity; 6 reservoirs cap 400,000 gals; 200 hydrants; pipe, Long, $3\frac{1}{2}$ miles, 8 to 30 in dia; 107 valves; meters; pressure 5 pounds; water-works owned by city; cost to construct \$450,000; ann expenses \$10,000. Pres of com, T. G. Webber; supt, G. M. Ottinger; mayor, F. Armstrong; city clerk, H. M. Wells.

Silver Reef, Washington Co., population *500; buildings, wood, 1 story; wooden roofs permitted. Fire department—1 chemical engine on wheels; 1 chemical extinguisher; hose cotton, good 100 ft; value of fire department equipment \$440; bell alarm.

WATER SUPPLY—Source, 3 ditches.

The following places have no fire protection: Beaver, Beaver Co., population 2500. Bountiful, Davis Co., population 1800. Ephraim, San Pete Co., population 40. Heber, Wasatch Co., population 800. Provo City, Utah Co., population 6000. Richfield, Sevier Co., population 700. Wasnship, Summit Co., population 200.

VERMONT—Continued.

quality of water best; pressure 190 pounds; water-works owned by village; cost to construct \$85,000; ann expenses \$400; int on bonds 4 per cent. Pres, Frank E. Allen; supt, O. A. Bryant; village clerk, W. A. Smith.

Grafton, Windham Co., population 929; buildings, wood, 1½ and 2 stories; wooden roofs permitted. Fire department—hand engine; hose cotton, good 50 ft.

WATER SUPPLY—Source, river. Town clerk, L. S. Walker.

Island Pond, Essex Co. Fire department—3 hand engines, 3 hose carriages; hose linen, fair 800 ft, rubber fair 500 ft; total membership 50, volunteers.

WATER SUPPLY—Source, springs; system, gravity; 5 hydrants, Wood; pipe 3 miles; pressure 100 pounds; water-works owned by company; cost to construct \$12,000; ann expenses \$120. Pres, G. W. Noyes; town clerk, G. L. Robinson.

Ludlow, Windsor Co., population 1200; fire area 800 acres; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 2 hand engines, 2 hose carriages; siamese couplings used; hose cotton, good 1500 ft, rubber 300 ft, leather inferior 250 ft; value of fire department equipment \$6000; value of building occupied \$4000; total membership 85; mills and factories have private protection; bell alarm. Chief engineer, J. J. Warner.

WATER SUPPLY—Source, river and flumes. Town clerk, Wm. Spofford.

Middlebury, Addison Co., population 1884; fire area 1980 acres; mercantile buildings, wood and brick, 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 2 hose carriages; siamese couplings used; hose cotton, good 1500 ft, rubber good 700 ft, leather good 800 ft; value of fire department equipment \$7000; value of 2 buildings occupied \$1500; total membership 44, part paid; bell alarm. Chief engineer, Darwin Rider.

WATER SUPPLY—Source, river; system, pumping to 8 cisterns; force pumps dy cap 4800 hhd. Village clerk, M. A. Brooks.

Montpelier, Washington Co., population 8800; fire area 20 acres; mercantile buildings, brick, 2 stories; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 3 hose carts; hose 3000 ft. Chief engineer, L. B. Cross.

WATER SUPPLY—Source, Berlin Pond; system, gravity; reservoir cap 4,250,000 gals; 54 hydrants, Ludlow; pipe 16 2½ miles, 2 to 20 in dia, Warren; 82 valves, Ludlow, Chapman; 9 meters, National; pressure 148 to 158 pounds; water-works owned by village; cost to construct \$53,000; ann expenses \$1500; int on bonds 4½ per cent. Chairman of com and supt, Joel Foster; city clerk, Jas. T. Sabin.

Morrisville, Lamoille Co., population 2500; fire area 100 acres; buildings, wood, 1½ and 2 stories. Fire department—1 hand engine, 1 chemical engine on wheels, 1 hook and ladder truck, 1 hose cart; hose cotton, good 400 ft; value of building occupied \$500; total ann expenses of department \$200; total membership 90, volunteers; bell alarm. Chief engineer, Geo. W. Doty.

WATER SUPPLY—Source, wells, cisterns and rivers; system, gravity; 10 hydrants; pipe 5 miles. Town clerk, A. M. Burke.

Newbury, Orange Co., population 2330. Fire department—1 engine; hose 600 ft; 1 building occupied. Chief engineer, Chas. Miller.

WATER SUPPLY—Source, wells and river. District clerk, F. Sherwin.

Newport, Orleans Co., population 2000. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose good 3000 ft. Chief engineer, E. B. True.

WATER SUPPLY—Source, Lake Memphremagog; system, direct pumping; Knowles pumping engines, dy cap 400,000 gals, 17 hydrants, Chapman; pipe 2 miles; Chapman valves; pressure, domestic 80, fire 90 pounds; water-works operated by Prouty & Miller; cost to construct \$60,000; ann expenses \$250. Town clerk, H. S. Root.

North Bennington, Bennington Co., population 714. Fire department—2 hand engines, 2 chemical extinguishers; hose rubber, good 1800 ft.

WATER SUPPLY—Source, creek, 4 reservoirs, 1 cistern.

Northfield, Washington Co., population 2800; fire area 1000 acres; mercantile buildings, wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 hand engines, 1 hook and ladder truck, 2 hose

carriages; hose cotton, good 1400 ft; value of fire department equipment \$2000; value of 2 buildings occupied \$1000; total ann expenses of department \$1200; total membership 120, volunteers; bell alarm. Chief engineer, A. F. Spaulding.

WATER SUPPLY—Source, springs; system, gravity; 7 reservoirs for fire protection; pipe 5 miles, ½ to 4 in dia; pressure 300 ft head; ann expenses \$100. Pres, Amos Plastridge; supt, Wm. M. Davis; town clerk, J. K. Edgerton.

Rockingham, Windham Co., population 4000; fire area 875 acres; buildings, wood and brick, 2 to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 8 hose carriages; hose linen, good 3400 ft, inferior 600 ft, rubber lined 1000 ft; value of fire department equipment \$3500; value of 2 buildings occupied \$1200; total membership 60, paid part time; gong alarm.

WATER SUPPLY—Source not given; system, gravity; 30 hydrants; pipe 12 and 14 in dia; pressure 120 pounds.

Rutland, Rutland Co., population 12,140; fire area 1288 acres; buildings, wood and brick, 2 to 4 stories; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 chemical engine on wheels, 8 hook and ladder trucks, 7 hose carriages; hose cotton, good 7800 ft, inferior 3000 ft; value of fire department equipment \$4000; value of 9 buildings occupied \$45,000; total ann expenses of department \$3000; total membership 200, volunteers; bell, whistle and telegraph alarm; 17 street boxes.

WATER SUPPLY—Source, Mendon River; system, gravity; reservoir cap 1,000,000 gals; 65 hydrants, Mathews; pipe 25 miles, 2 to 12 in dia, Warren; Eddy valves; quality of water soft; pressure 65 pounds; water-works owned by village; cost to construct \$100,000; ann expenses \$2500; int on bonds 4½ and 5 per cent. Chairman of com, W. C. Landon; supt, J. M. Davis.

South Royalton, population 1000; fire area 100 acres; mercantile buildings, brick, 3 stories; private, wood, 2 stories; stores have tin roofs. Fire department—1 hand engine, 100 chemical extinguishers, 2 hose carriages; hose linen, good 1000 ft; value of fire department equipment \$2000; value of buildings occupied \$1000; total ann expenses of department \$500; total membership 100, volunteers; bell alarm. Chief engineer, Ed. F. Smith; chairman of fire and water com, M. J. Layne.

Springfield, Windsor Co., population 1586; mercantile buildings, wood and brick, 2 stories; private, wood, 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 8 hose carriages; siamese couplings used; 7 force pumps in mills; hose rubber, good 200 ft; value of fire department equipment \$6000; value of 4 buildings occupied \$3600; total ann expenses of department \$400; total membership 25, part paid; bell alarm. Chief engineer, W. H. H. Putnam.

WATER SUPPLY—Source, springs; system, gravity; pipe ¼ mile; water-works owned by company; cost to construct \$3000. Supt, Albert Brown; village clerk, H. W. Harlow.

St. Albans, Franklin Co., population 7195. Fire department—1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose rubber 400 ft, leather good 1700 ft; total membership 40, paid.

WATER SUPPLY—Source, surface water; system, gravity; reservoir cap 10,000,000 gals; 64 hydrants, Whittier, Perkins; pipe 14 miles; valves Eddy, Ludlow; pressure 120 pounds; water-works owned by village; cost to construct \$175,000; ann expenses \$1516; int on bonds 5 per cent. Supt, Marshall Mason; city clerk, B. D. Hopkins.

St. Johnsbury, Co., population 3360; fire area 1000 acres; mercantile buildings, wood and brick, 3 and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 2700 ft, linen good 350 ft, inferior 200 ft, leather good 350 ft, inferior 350 ft; value of fire department equipment \$6500; value of 4 buildings occupied \$3000, rent \$300; total ann expenses of department \$1508; total membership 150, volunteers; telegraph alarm; 6 street boxes. Chief engineer, A. L. Bragg.

WATER SUPPLY—Source, Passumpsic River; system, direct pumping; Flanders pumping engines, dy cap 2,500,000 gals; 78 hydrants, Pattee and Perkins; pipe 8 miles, 2 to 12 in dia; filtration gravel; pressure, domestic 80, fire 115 pounds; water-works owned by village; cost to construct \$80,000; ann expenses \$1000; int on bonds 4 and 4½ per cent. Supt, Chas. A. Calderwood.

Swanton, Franklin Co., population 3000. Fire depart-

ment—1 hand engine, 2 hose carriages; hose rubber and linen, good 1800 ft, inferior 800 ft; total membership 60, volunteers. Chief engineer, C. C. Gilmore.

WATER SUPPLY—Source, Missisquoi River; system, direct pumping; Lang pumping engines, dy cap 1,000,000 gals; 32 hydrants, Lang; pipe 5 miles; valves Lang; pressure, domestic 50, fire 110 pounds; water-works owned by town; cost to construct \$30,000; ann expenses \$250; int on bonds 5 and 6 per cent. Pres, E. P. Adams; town clerk, T. M. Tobin.

Vergennes, Addison Co., population *1800; fire area 600 acres; mercantile buildings, stone and brick, 3 and 4 stories; private, wood, brick and stone, 1 to 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 4 hose carriages; hose cotton, good 1800 ft, leather 800 ft; value of fire department equipment \$3000; value of 8 buildings occupied \$2000; total ann expenses of department \$428; total membership 60, volunteers; bell and whistle alarm; Chief engineer, M. J. Graves.

WATER SUPPLY—Source, Otter Creek; system, direct pumping; 2 Flanders water power pumps; 33 hydrants, Lang; pipe 6 miles; valves Eddy; filtration sand and gravel; pressure, domestic 80, fire 150 pounds; water-works owned by city; cost to construct \$75,000; ann expenses \$1078; int on bonds 4 and 6 per cent. Chairman of com, S. D. Miner; supt, H. Stevens; town clerk, J. D. Smith.

Waterbury, Washington Co., population *2000. Fire department—2 hand engines, 2 hose carriages; hose leather, good 1400 ft; total membership 80, volunteers. Chief engineer, M. O. Evans.

WATER SUPPLY—Source, springs; system, gravity; 2 hydrants, Ludlow; pipe 5 miles; pressure 65 pounds; water-works owned by Warren & Somerville. Supt, C. C. Warren; Village clerk, G. C. Washburne.

West Randolph, Orange Co., population 1500; fire area 640 acres; mercantile buildings, brick, 2½ and 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 4 hose carriages; extension ladders; hose rubber lined, good 1000 ft, leather good 500 ft, inferior 800 ft; value of fire department equipment \$3000; value of buildings occupied \$3000; total ann expenses of department \$400; total membership 30, volunteers; bell and steam whistle alarm. Chief engineer, H. M. Wires; chairman of fire and water com, Wm. H. Du Bois.

WATER SUPPLY—Source, springs and brooks; system, gravity; reservoir cap 1,000,000 gals; 35 hydrants, Ludlow; pipe, Warren, 10 miles, 4 to 10 in dia; 20 valves, Ludlow; pressure 105 pounds; water-works owned by village; cost to construct \$22,000; int on bonds 4 per cent. Chairman of com, Wm. H. Du Bois; supt, L. Richmond; village clerk, E. O. Hibbard.

Windsor, Windsor Co., population 2100; mercantile buildings, wood and brick, 2½ stories; private, wood, 1½

stories; wooden roofs permitted. Fire department—2 hand engine, 2 hose carriages; ladder truck, 2 hose carriages; total membership 24, volunteers. S. A. Reed.

WATER SUPPLY—Source, pond; 40 hydrants; pipe 4½ miles; 85 pounds; cost to construct \$1000; village clerk, C. S. A. Reed.

Winooski, Chittenden Co., wood and brick, 2 and 1 steam fire engine, 4 chemical engine, 5 hose carriages, inferior 600 ft, rubber good 1000 ft; value of fire department equipment \$7000; total membership 40; Chief engineer, D. H. Smith.

WATER SUPPLY—Source, pond; reservoir cap 5,000,000 gals; 1 mile; Chapman valves; paid for by company; cost, Jos. Sawyer; engr, E. D. Tilton.

Wolcott, Lamoille Co., wood, 1½ to 3 stories. Fire department—1 hose carriage; hose lined 50 ft. Chief engineer, W. M. J. Leach.

WATER SUPPLY—Source, pond; M. J. Leach.

Woodstock, Windsor Co., wood, stone and brick; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose lined good 1500 ft; value of fire department equipment \$2500; total ann expenses of department \$75; paid; bell alarm. Township clerk, J. F. K. Billings; supt, Jas. Flehman.

WATER SUPPLY—Source, pond; reservoir cap 2,500,000 gals; 30 to 4 to 8 in dia; valves Woodstock; water-works owned by company; cost, F. K. Billings; supt, Jas. Flehman.

The following places have no fire department: Orleans Co., population 111; population 1200. Bristol, Addison Co., population 1200. Cornwall, Addison Co., population 1078. Hartland, Windsor Co., population 1500. Hartland, Windsor Co., population 1500. Chittenden Co., population 1200. Newfane, Chittenden Co., population 1255. North Clarendon, Windsor Co., population 1000. Peacham, Caledonia Co., population 980. Rutland Co., population 1377.

VIRGINIA.

Abingdon, Washington Co., population 3000; fire area 480 acres; mercantile buildings, brick, 30 ft; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hose carriage; hose rubber, good 900 ft; value of fire department equipment \$750; total membership 30, volunteers; bell alarm. Chief, Saml. Mother; chairman of fire and water com, Geo. E. Wiley.

Alexandria, Alexandria Co., population *16,000; fire area 600 acres; mercantile buildings, brick, 2 and 3 stories; private, wood and brick, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 1 hook and ladder truck, 5 hose carriages; hose cotton, good 3800 ft; 6 horses; value of fire department equipment \$16,000; value of 5 buildings occupied \$10,000; total ann expenses \$6000; total membership 200, full paid 5; bell and telephone alarm. Chief, J. C. Creighton.

WATER SUPPLY—Source, Cameron Run; system, pumping to reservoir; 2 reservoirs; steam pumping engines; 115 hydrants; pipe 15 miles, 4 to 20 in dia; pressure 50 to 75 pounds. Supt, F. I. Power; mayor, E. E. Downham; city clerk, E. F. Price.

Bedford City, Bedford Co., population 2475. Fire department—2 hose carts; hose good 1000 ft.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap, 1,000,000 gals; 40 hydrants, Holyoke; pipe 15 miles, 4 to 6 in dia, Glamorgan, Wood; quality of water freestone; pressure 80 to 120 pounds; water-works owned by city; cost to construct \$55,000; ann expenses \$350; int

on bonds 6 per cent. Pres, P. L. Saunders; city clerk, P. L. Saunders.

Blackstone, Nottoway Co., department—1 hook and ladder truck, 2 hose carriages; total membership 50, volunteers. Chief, Champitt.

WATER SUPPLY—Source, pond; W. Jett.

Bristol, population 700; tile buildings, brick, 2 stories; wooden roofs not permitted; department—2 hose carriages; total membership 40, volunteers. W. Jett.

WATER SUPPLY—Source, pond; W. Jett.

Charlottesville, Albemarle Co., fireworks ordinance. Fire department—1 hook and ladder truck, 3 hose carriages; fire department equipment \$1000; total membership 40, volunteers; bell alarm. C. Williams; town clerk, J. M. G.

WATER SUPPLY—Source, system, gravity; reservoir cap, 1,000,000 gals; 15 valves, Chapman; quality of water, freestone; pressure 100 pounds; water-works owned by city; cost to construct \$107,500; ann expenses \$350; int on bonds 6 per cent. Pres, P. L. Saunders; city clerk, P. L. Saunders.

VIRGINIA—Continued.

Chase City, Mecklenburg Co., population *550; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck; total membership 10, volunteers; bell alarm. Foreman, W. H. Saunders; town clerk, W. H. Pettus.

Chatham, Pittsylvania Co., population 1000; fire area 1 mile in circumference; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. No fire department.

WATER SUPPLY—Source, spring; system, gravity; dy cap 200,000 gals; water-works owned by town.

Culpepper, Culpepper Co., population 1818. Fire department—1 hand engine, 1 hook and ladder truck; hose 180 ft; value of fire department equipment \$400; total ann expenses of department \$225.

WATER SUPPLY—Source, wells and cisterns. Town clerk, W. J. Shotwell.

Danville, Pittsylvania Co., population 16,000; mercantile buildings, brick, 2 to 5 stories; private, brick and wood, 2 to 3 stories; wooden roofs permitted to some extent; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine not used, 1 hook and ladder truck, 6 hose carriages; hose cotton, good 3600 ft, inferior 800 ft, rubber good 100 ft; 5 hoses, value \$1000; value of fire department equipment \$10,000; value of 8 buildings occupied \$2000; total ann expenses of department \$7000; total membership 31, paid full time 5, paid part time 16; telegraph alarm. Chief engineer, N. F. Reid; chairman of fire and water com, G. D. Richardson.

WATER SUPPLY—Source, Dan River; system, pumping to reservoir and direct; reservoir cap 6,500,000 gals; Worthington pumping engines, dy cap 1,500,000 gals; 87 hydrants, Ludlow; pipe 8 to 16 in dia, Wood; Ludlow valves; pressure 55 pounds; water-works owned by city; ann expenses \$8800, supt, C. A. Ballou; town clerk, J. A. Smith.

Farmville, Prince Edward Co., population 2058; mercantile buildings, brick, 2 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 hand engines, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages, 2 dozen buckets; hose rubber, good 700 ft, leather good 800 ft; value of fire department equipment \$1000; value of 3 buildings occupied \$500; total ann expenses of department \$3800; total membership 75, paid 2; bell alarm. Chief, Wm. T. Doynne.

WATER SUPPLY—Source, wells; 11 cisterns. Town clerk, J. R. Whitehead.

Fredericksburg, Spottsylvania Co., population 5010; mercantile buildings, brick, 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose reels; value of fire department equipment \$4950; 1 building owned; total membership 33, volunteers. Chief, M. H. McCracken.

WATER SUPPLY—Source, Rappahannock River; system, pumping to reservoir; reservoir cap 4,000,000 gals; Blake pumping engines, dy cap 450,000 gals; 50 hydrants, Eaves; pipe 10 miles, 2 to 8 in dia, McNeal; 36 valves, Peet; 1 meter, Crown; quality of water freestone; pressure, domestic 55, fire 100 pounds; water-works owned by city; cost to construct \$25,000; ann expenses \$3500; int on bonds 6 per cent. Chairman of com, M. G. Willis; supt, S. J. Quinn; mayor, A. F. Rowe; city clerk, R. B. Berrey.

Front Royal, Warren Co., population 829; buildings, wood, 2 stories; wooden roofs permitted. Fire department—4 chemical extinguishers, 1 hook and ladder truck; value of fire department equipment \$2000; total membership 82, volunteers; bell alarm. Capt. C. A. Macatee.

WATER SUPPLY—Source, wells. Town clerk, G. W. Forsyth.

Gordonsville, Orange Co., population 1800; buildings, wood and brick, 2 stories; tin roofs; fireworks ordinance. Fire department—1 chemical extinguisher, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft; value of fire department equipment \$700; value of buildings occupied \$300; total membership 27, volunteers; bell alarm. Chief engineer, R. H. Stratton; chairman of fire and water com, C. F. Meyers.

WATER SUPPLY—Source not given; system, gravity; reservoir cap 750,000 gals; pipe 6 in dia. Supt, J. P. Martin; town clerk, J. W. Scott.

Hampton, Elizabeth City Co., population 2084. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose carriage; hose rubber and linen, good 1100 ft; 3 hoses; total membership 30, volunteers. Chief engineer, Wm. F. Dougherty.

WATER SUPPLY—Source, bay and 6 cisterns. Town clerk, I. L. Jones.

Harrisonburg, Rockingham Co., population *2300; mercantile buildings, brick, 2 and 3 stories; private, wood, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—2 hand engines, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 700 ft, inferior 50 ft, rubber good 500 ft, inferior 300 ft; value of fire department equipment \$3000; value of building occupied \$2000; total membership 100, volunteers.

WATER SUPPLY—Source, artesian well; system, pumping direct and to reservoir; reservoir cap, 800,000 gals; Knowles pumping engines, dy cap 144,000 gals; 22 hydrants; pipe, Wood, 5 miles, 8 to 8 dia; Mathew valves; quality of water limestone; pressure 55 pounds; water-works owned by city; cost to construct \$35,000; ann expenses \$600. Supt, P. S. Thomas; mayor, F. C. Woodson; town clerk, W. A. Slater.

Leesburgh, Loudon Co., population 1728. Fire department—2 hand engines, 2 hose carriages, ladders; hose rubber, good 1150 ft; total membership 65. Chief, T. B. Cockey.

WATER SUPPLY—Source, Rock Spring; system, gravity; cisterns; hydrants; pipe 4 miles; water-works owned by village; cost to construct \$18,000; ann expenses \$300. Mayor, Jos. L. Morris; town clerk, H. O. Claggett.

Lexington, Rockbridge Co., population 4771; buildings, brick, 2 and 3 stories; metal and slate roofs; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 50 private chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 800 ft, inferior 700 ft; value of fire department equipment \$1000; value of building occupied \$1000; total ann expenses of department \$100; bell alarm. Chief engineer, S. L. Weatherford.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 2,500,000 gals; 11 hydrants, Bailey; pipe, Glamorgan, 6 miles; Eddy valves; pressure, domestic 80, fire 140 pounds; water-works owned by town; cost to construct \$45,000; ann expenses \$800; int on bonds 6 per cent. Supt, Jos. B. Holmes; city clerk, S. C. Zeeser.

Lynchburg, Campbell Co., population 25,000; fire area 1900 acres; mercantile buildings, brick, 3 to 6 stories; private, brick and wood, 2 to 3 stories; wooden roofs permitted in some localities; fireworks ordinance. Fire department—2 steam fire engines, 10 chemical extinguishers, 1 hook and ladder truck, 1 aerial truck, 4 hose wagons; hose cotton, good 5000 ft, inferior 600 ft; 12 hoses, value \$2200; value of fire department equipment \$37,748; value of buildings occupied \$10,000; total ann expenses of department \$17,200; total membership 27, paid full time 19, paid part time 8; Gamewell alarm; 27 street boxes. Chief, Alex. Thurman; chairman of fire and water com, G. W. Smith.

WATER SUPPLY—Source, James River; system, pumping to reservoirs; 2 reservoirs, cap 8,000,000 gals; Holly, Gaskill, Wood, Knowles pumping engines, dy cap 5,000,000 or 6,000,000 gals; 160 hydrants, Bailey; pipe 16 miles, Wood; Eddy valves; 8 meters; pressure, domestic 60, fire 120 pounds; water-works owned by company; cost to construct \$171,100; ann expenses \$8000; int on bonds 5, 6 and 8 per cent. Chairman of com, James I. Lee; supt, I. P. Page.

Manchester, Chesterfield Co., population *9000; fire area 178 acres; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 7 hose carriages; hose rubber, good 1900 ft; value of fire department equipment \$38500; value of building occupied \$9000; total ann expenses of department \$1980; total membership 40, volunteers; fire patrol maintained by city, 3 members. Chief engineer, A. J. Gallagher.

WATER SUPPLY—Source, James River; system, pumping to standpipe; standpipe cap 123,000 gals; Worthington pumping engines, dy cap 800,000 gals; 50 hydrants; pipe 6½ miles, 6 to 12 in dia; pressure 72 pounds; water-works owned by W. H. White & Bro., N. Y. Supt, H. S. Bradley; city clerk, J. B. Vadden.

Marion, Smyth Co., population 1300; buildings, brick and wood, 2 and 3 stories. No fire department—bell alarm. Chief, E. J. Haller.

WATER SUPPLY—Source, springs; system, gravity to standpipe; 16 hydrants; pipe 3 miles; water-works owned by town; cost to construct \$12,000; int on bonds 6 per cent. Supt, Geo. P. Rider; recorder, J. H. Francis.

Middletown, Frederick Co., population 500; fire area 100 acres; mercantile buildings, wood, 2 stories; private, wood and brick, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, books and lad-

VIRGINIA—Continued.

bership 15, volunteers; Charlottesville dep't renders assistance when necessary; bell alarm. Chief, F. P. Dunnington.

WATER SUPPLY (see Charlottesville)—Pressure 100 pounds. Supt, Geo. Peyton.

Warrenton, Fanquier Co., population 1464; fire area 500 acres; mercantile buildings, brick and wood, 2 and 3 stories; private, brick and wood, 2 stories; slate and tin roofs; fireworks ordinance; causes of fire investigated. Fire department—6 chemical extinguishers, 1 hook and ladder truck; total membership 40, volunteers; bell alarm. Chief, J. R. Spillman.

WATER SUPPLY—Source, cisterns, dy cap 80,000 gals. Mayor, John R. Spillman; town clerk, R. R. Campbell.

West Point, King William Co., population 8600; fire area 150 acres; buildings, wood, 2 stories; tin roofs. Fire department, property of R. R. Co.—1 steam fire engine, 1 chemical engine on wheels, 1 chemical extinguisher, 2 hose carriages; hose linen, good 4000 ft, rubber good 150 ft; total ann expenses of department \$3656 (1888); total membership 18, full paid; electric alarm. Chief, V. L. Hawkins.

WATER SUPPLY—Source, artesian wells. Mayor, E. Wilkinson.

Winchester, Frederick Co., population 6000; fire area, 10 acres; buildings, brick, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—8 steam fire engines, 6 hand engines, 2 chemical extinguishers, 1 hook and ladder truck, 11 hose carriages; hose cotton, good 1000 ft, rubber good 1800 ft, inferior 2000 ft leather inferior 1800 ft; value of fire department equipment \$10,000; value of buildings occupied \$9000; total ann expenses of department \$1000; total membership 400, volunteers; bell alarm; 4 fire companies. Chief engineer,

Geo. F. Glaise; chairman of fire and water com, Dr. W. A. Bell.

WATER SUPPLY—Source, spring; system, gravity; 50 hydrants; pipe 8 miles, water-works owned by town; ann expenses \$500. Supt, John H. Nulton; mayor, W. A. Atkinson; town clerk, K. L. Gray.

Woodstock, Shenandoah Co., population 1100. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 850 ft; total membership 75, volunteers. Chief engineer, I. V. R. Clower.

WATER SUPPLY—Source, wells and cisterns. Town clerk, M. Coffman.

Wytheville, Wythe Co., population 3000; buildings, brick and wood, 2 stories; wooden roofs permitted. Fire department—2 hand engines, 1 hook and ladder truck, 1 hose carriage; hose leather, good 800 ft; value of fire department equipment \$3000; total ann expenses of department \$600; total membership 26, paid full time; bell alarm. Chief engineer, W. H. Neighbors.

WATER SUPPLY—Source, springs; system, gravity and pumping to reservoir; reservoir cap 1,000,000 gals; Worthington pumping engines, dy cap 400,000 gals; 30 hydrants, Mathews, pipe 3½ miles, 4 and 6 in dia, Glasgow; 11 valves, Eddy; 1 meter, Hersey; quality of water hard; pressure, domestic 80, fire 100 pounds; water-works owned by city; cost to construct \$23,000; int on bonds 6 per cent. Pres of com, C. B. Thomas; supt, Thos. Biggs mayor, Chas. W. Gleaves; city clerk, Jas. A. Rider.

The following places have no fire protection: Bowling Green, Caroline Co., population 600. Claremont, Surrey Co., population 400. Clarksville, Mecklenburg Co., population 1000. Fairfax, Fairfax Co., population 450. Floyd C. H., Floyd Co., population 450. Luray, Page Co., population 1500. Scottsville, Albemarle Co., population 700.

WASHINGTON.

Cheney, Spokane Co., population 1800; mercantile buildings fireproof in fire limits; 2 stories; private, wood, 2 stories; wooden roofs not permitted within fire limits; fireworks ordinance. Fire department—1 hose carriage; hose cotton, good 400 ft, rubber good 200 ft; value of fire department equipment \$1000; value of buildings occupied \$300; total ann expenses of department \$300; total membership 20, volunteers. Chief engineer, M. M. Tayle; chairman of fire and water com, J. Horns.

WATER SUPPLY—Source, 8 wells with force pumps; contract let for water-works system to cost \$100,000.

Dayton, Columbia Co., population 906; buildings, brick and wood, 1½ and 2 stories. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1800 ft, inferior 100 ft; value of fire department equipment \$7500; total ann expenses of department \$175; total membership 40, volunteers; bell alarm. Chief engineer, J. Carr.

WATER SUPPLY—Source, streams; system, gravity; 2 cisterns; 2 hydrants; pipe 8 miles; pressure 25 pounds. Supt, N. Crasure; town clerk, C. Miller.

North Yakima, Co., population 3500; fire area 40 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 1 story; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 25 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 2000 ft; value of fire department equipment \$6500; value of buildings occupied \$3000; total membership 45, paid full time 1, paid part time 1, volunteers 43; bell alarm; Chief, F. E. Rowe.

WATER SUPPLY—Source, 2 tanks, cap 40,000 gals; franchise granted for Holly system of water-works.

Olympia, Thurston Co., population 4500; fire area 18 blocks; mercantile buildings, brick and iron, 2 and 3 stories; private, wood, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 1500 ft, inferior 1600 ft; value of fire department equipment \$15,000; value of buildings occupied \$7000; total ann expenses of department \$3000; total membership 95, paid full time 1, volunteers 94. Chief engineer, S. L. McClellan; chairman of fire and water com, E. D. Harkness.

WATER SUPPLY—Source, Moxley Creek; system, pumping to reservoir; reservoir cap 2,000,000 gals; Worthington pumping engines, dy cap 2,000,000 gals; will have 20 hydrants; pipe 14 miles; pressure, domestic 50 to 60, fire 75 pounds; water-works owned by company; cost to construct \$80,000; ann expenses \$2400; int on bonds 10 per

cent. Pres, E. W. Andrews; supt, Chas. A. Otis; mayor, J. F. Gowey; city clerk, Jas. Marr. Will build 2,000,000 gal reservoir and put in two 2,000,000 gal Worthington pumps.

Port Townsend, Jefferson Co., population 6000; fire area 10 acres; mercantile buildings, stone and brick, 3 stories; private, wood, 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical engine on wheels, 4 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 2800 ft; 2 horses, value \$300; value of fire department equipment \$10,000; value of buildings occupied \$2000; total ann expenses of department \$2000; total membership 75, paid full time 1, paid part time 2, volunteers 75; bell alarm; 3 hose companies. Chief, D. H. Hill; chairman of fire and water com, Wm. Payne.

WATER SUPPLY—Source, domestic not given; for fire protection, salt water from Sound; system, direct; 9 hydrants; pipe 1 mile; pressure 85 pounds. Supt, H. L. Tibbals, Jr.; mayor, J. A. Kuhn; city clerk, Del. C. Smith.

Seattle, King Co., population 40,000; fire area 1½ miles by 4 blocks; mercantile buildings, brick and wood (no new wooden buildings allowed in fire limits), 4 to 7 stories; private, brick, 4 to 7 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—4 steam fire engines, 1 hand engine, 1 chemical engine on wheels, 1 chemical extinguisher; 2 hook and ladder trucks, 1 aerial truck, 9 hose carriages; hose rubber, good 5200 ft, inferior 400 ft; 12 horses, value \$3800; value of fire department equipment \$42,800; total ann expenses of department est \$75,000; total membership 52, paid full time; Gamewell alarm; 52 street boxes; 5 engine companies, 2 hook and ladder companies. Chief, Gardner Kellogg; chairman of fire and water com, D. E. Durie.

WATER SUPPLY—Source, Lake Washington; system, pumping to reservoir; reservoir cap 4,500,000 gals; Dew pumping engines, dy cap 2,250,000 gals; 60 hydrants; pipe 40 miles, 4 to 12 in dia, Converse; 50 valves, Eddy, Galvin; 60 meters, Hersey; quality of water excellent; pressure 25 to 120 pounds; water-works owned by city; cost to construct \$250,000; ann expenses est \$8000; int on bonds 6 per cent. Pres, Bailey Gatzert; supt, E. Shepard; mayor, Robt. Moran; city clerk, C. W. Ferris.

Snohomish, Snohomish Co., population *1500; buildings, wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 hose cart; hose cotton, good 500 ft; total membership volunteers. Chief, F. M. Hendle.

WATER SUPPLY—Source, lake; system, gravity; 9 hy-

WEST VIRGINIA—Continued.

Parkersburg, Wood Co., population 10,000. Fire department—1 steam fire engine, 1 hand engine, 1 chemical engine on wheels, 1 hook and ladder truck, 5 hose carriages; hose fabric, good 8500 ft, rubber 500 ft; 2 horses; total membership 111, paid full time 1, paid part time 10, volunteers 100; Gamewell alarm; 14 street boxes. Chief engineer, J. F. Barrows.

WATER SUPPLY—Source, Ohio River; system, pumping to tanks; 2 tanks, cap 2,000,000 gals; Wilson, Snyder & Co. pumping engines, dy cap 1,000,000 gals; 60 hydrants, Ludlow; pipe, Cin. & Newport, 12 miles, 4 to 12 in dia; Ludlow valves; pressure, domestic 72 to 96, fire 68 to 90 pounds; water-works owned by city; cost to construct \$108,000; ann expenses \$3000; int on bonds 6 per cent. Supt. J. F. Cook; mayor, G. B. Gibbons; town clerk, L. W. Hughes.

Piedmont, Mineral Co., population 1853; buildings, wood. Fire department—1 hose cart; hose rubber, good 400 ft, inferior 100 ft; value of fire department equipment \$300. Chief, J. J. McGuinness.

WATER SUPPLY—Source, river and wells.

Romney, Hampshire Co., population 1000; fire area 75 acres; mercantile buildings, brick, 2 stories; private, wood and brick, 2 stories; wooden roofs permitted. Fire department—Ladders and buckets.

WATER SUPPLY—Source, mountain spring; system, gravity; pipe about 3 miles, 6 in dia. Mayor, Jas. A. Gibson.

Ronceverte, Greenbrier Co., population 1500; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 1 hook and ladder truck, 1 hose carriage, buckets; hose rubber, good 750 ft; 2 horses, value \$500; value of buildings occupied \$200; total membership 40; triangle alarm. Chief foreman, E. C. Best; chairman of fire and water com, F. M. Weber.

WATER SUPPLY—Source, river.

Shepherdstown, Jefferson Co., population 1700; buildings, brick, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 2 hose carriages; hose rubber, good 1100 ft; value of fire department equipment \$4000; 1 building occupied; total membership 76, volunteers. Chief,

Chas. Ferrell; chairman of fire and water com, M. B. Baker.

WATER SUPPLY—Source, 3 cisterns; streams. Town clerk, J. N. Trussell.

Wellsburg, Brooke Co., population 3000; buildings, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 3 hose carriages; hose linen good 1000 ft, rubber good 1000 ft, leather good 400 ft, inferior 300 ft. Chief, W. Reeves; chairman of fire and water com, J. E. Montgomery.

WATER SUPPLY—Source, Ohio River; system, pumping to reservoir and direct; reservoir cap 800,000 gals; Knowles pumping engines, dy cap 600,000 gals; 23 hydrants, Mathews; pipe 4½ miles, Long; Eddy valves; pressure 100 pounds; water-works owned by town; cost to construct \$25,000; ann expenses \$1000; int on bonds 6 per cent. Supt. N. Nelson; town clerk, C. K. Scott.

Wheeling, Ohio Co., population 34,000; mercantile buildings, brick, 1 to 5 stories; private, brick and wood, 1 to 3 stories; wooden roofs permitted; dead letter fireworks ordinance. Fire department—3 steam fire engines, 9 chemical extinguishers, 1 hook and ladder truck, 6 hose carriages, all kinds; hose cotton, good 800 ft; 19 horses, value \$4250; value of fire department equipment and buildings \$61,895; total ann expenses of department \$23,516 (1899); total membership 62, paid full time 19, paid part time 23; Gamewell alarm; 62 street boxes, 8 engine companies, 1 hook and ladder company, 3 hose companies. Chief marshal, J. A. Dunning; chairman of fire and water com, C. R. Tracy.

WATER SUPPLY—Source, Ohio River; system, pumping to reservoir; 2 reservoirs, cap 7,000,000 gals; Worthington, Gordon pumping engines, dy cap 4,000,000 gals; 360 hydrants, Ludlow, Mathews; pipe 41 miles, 4 to 30 in dia; Ludlow valves; Worthington meters; quality of water fair; pressure 20 to 80 pounds; water-works owned by city; cost to construct \$750,000; ann expenses \$40,000. Chairman of com, M. Pollock; supt, John W. Cummings; mayor, Chas. W. Seabright; city clerk, Thos. F. Thoner.

The following places have no fire protection: Coal Valley, Fayette Co., population 1500. Elizabeth, Wirt Co., population 576. Elkhorn, McDowell Co., population 2000. Hinton, Summers Co., population 1500. Milton, Cabell Co., population 600. Moorefield, Hardy Co., population 800. Phillippi, Barbour Co., population 750. West Union (bucket brigade).

WISCONSIN.

Ahnapee, Kewaunee Co., population 1200; fire area radius 1 mile; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 2 private chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 800 ft, inferior 300 ft; value of fire department equipment \$900; value of buildings occupied \$1750; total membership 60, volunteers; bell alarm; 2 fire companies. Chief engineer, M. T. Parker; chairman of fire and water com, Joseph Anderregg.

WATER SUPPLY—Source, lake, river and cisterns. Town clerk, James Dudley.

Albany, Green Co., population 800; fire area 6 blocks; mercantile buildings, brick 2 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft, rubber inferior 300 ft; value of buildings occupied \$500; total membership 25, volunteers. Chief, D. Osborn.

Alma, Buffalo Co., population 1700. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose cart, 1 hand pump; hose rubber, good 500 ft.

WATER SUPPLY—Source, river. Town clerk, J. H. White.

Antigo, Langlade Co., population 4000; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 700 ft, rubber good 2000 ft; value of fire department equipment \$5000; total ann expenses of department \$500; total membership 60, volunteers; bell alarm. Chief, W. B. Johns.

WATER SUPPLY—Source, spring and brook; 8 reservoirs, cap 900 barrels. City clerk, E. La Londe.

Appleton, Outagamie Co., population 12,000; fire area entire city; mercantile buildings, wood and brick, 2 to 3 stories; private, wood, 2 to 3 stories; shingle and tin roofs; fireworks ordinance. Causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages, 2 hose sleighs; hose rubber, good 2500 ft,

inferior 10,000 ft; 6 horses, value \$1600; value of fire department equipment \$15,000; value of buildings occupied \$3600; total ann expenses of department \$18,000; total membership 22, paid full time 8, paid part time 14, volunteers; Gaynor alarm; 23 street boxes. Chief, W. E. Kloepfel; chairman of fire and water com, Stelman Fish.

WATER SUPPLY—Source, Fox River and 3 artesian wells; system, direct pumping; 1 settling and 1 storage reservoir; 3 Deane pumping engines, dy cap 4,000,000 gals; 101 hydrants, Mathews; pipe 16 miles, 6 to 16 in dia; valves Eddy; few meters; pressure, domestic 71, fire 115 pounds; water-works owned by company; cost to construct \$300,000. Pres, S. L. Wiley; supt, John Hayes; mayor, A. N. Levings; city clerk, N. E. Moegan.

Arcadia, Trempealeau Co., population 800; fire area 200 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck; value of fire department equipment \$350; value of buildings occupied \$100; total membership 20, volunteers. Foreman, W. P. Massure.

Ashland, Ashland Co., population 15,000; buildings, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—2 hook and ladder trucks, 5 hose carriages; hose good 5000 ft, inferior 200 ft; 2 horses; value of fire department equipment \$7500; total ann expenses of department \$3200 (1898); total membership 74; Gamewell alarm. Chief, S. W. Tanner.

WATER SUPPLY—Source, Chequamegon Bay; system, direct pumping; Holly pumping engines, dy cap 3,000,000 gals; 91 hydrants, Holly; pipe 11 miles, 6 to 30 in dia; 41 valves, Holly and others; 17 meters; quality of water soft and clear; pressure, domestic 50, fire 120 to 140 pounds; water-works owned by company; cost to construct \$150,000; ann expenses \$5600. Pres, T. T. Flagler; supt, W. C. Pooley; mayor, L. C. Wilmarth; city clerk, Jas. B. Fitch.

Augusta, Eau Claire Co., population 12,563; mercantile buildings, brick; private, wood; fireworks ordinance causes of fire investigated. Fire department—1 hand en

ging; hose rubber, good 500 ft; value of fire department equipment \$1000; value of building occupied \$800; total membership 40, volunteers; bell alarm.

WATER SUPPLY—Source, pond.

Baraboo, Sauk Co., population 5000; fire area 15 acres; mercantile buildings, stone and brick, 2 stories; private, brick and wood, 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—4 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 800 ft, rubber good 1250 ft; value of fire department equipment \$3000; value of buildings occupied \$1000; total ann expenses of department \$700; total membership 45, volunteers, paid for service; bell alarm; 1 hook and ladder company, 2 hose companies. Chief, J. G. Seaman; chairman of fire and water com, Geo. M. Hill.

WATER SUPPLY—Source, springs; system, pumping to standpipe; Deane pumping engines, dy cap 1,000,000 gals; 81 hydrants, Holly, Ludlow; pipe 8½ miles, Warren; Ludlow valves; 1 meter; pressure, domestic 100, fire 150 pounds; water-works owned by company; cost to construct \$180,000; ann expenses est \$1800; int on bonds 6 per cent. Pres, J. F. Moffett; supt, J. W. Reade; mayor, John Hull; city clerk, J. S. Worthman.

Bayfield, population 1500; fire area 200 acres; buildings, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 1600 ft; value of fire department equipment \$1500; value of buildings occupied \$3000; total membership 15, volunteers, paid \$2 per fire; 2 triangles and bell alarm. Foreman, John Wilkinson; chairman of fire and water com, C. G. Bell.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 150,000 gals; 12 hydrants, Holly; pipe 2¼ miles; pressure 50 pounds; water-works owned by company; cost to construct \$30,000. Supt, A. Tate.

Bay View, Milwaukee Co. (see Milwaukee).

Beaver Dam, Dodge Co., population 5000. Fire department—1 hand engine, 6 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 1700 ft, inferior 100 ft; total membership 100, volunteers. Chief engineer, C. W. Harvey.

WATER SUPPLY—Source, springs, river and creek; system, pumping to standpipe and direct; 78 hydrants; pipe 8 miles. Mayor, F. S. Lewis; town clerk, F. A. Hatch.

Beloit, Rock Co., population 7000; fire area 80 acres; mercantile buildings, stone and brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose cart, 1 hose wagon; hose linen, good 8000 ft; 3 hoses, value \$300; value of fire department equipment \$3000; value of buildings occupied \$5000; total ann expenses of department \$1200; total membership 70, paid full time 1, paid part time 6; bell and Gamewell alarm; 15 street boxes. Fire marshal, C. North; chairman of fire and water com, F. E. Rice.

WATER SUPPLY—Source, springs; system, pumping to standpipe and direct; standpipe cap 100,000 gals; Smith-Vaile pumping engines, dy cap 2,000,000 gals; 30 hydrants, Mathews; pipe 10 miles, 4 to 16 in dia; valves Chapman; 20 meters; pressure, domestic 60, fire 100 to 175 pounds; water-works owned by company; cost to construct \$100,000; ann expenses \$3000. Pres, J. B. Peet; supt, H. Wheeler; mayor, D. S. Foster; city clerk, E. F. Hansen.

Berlin, Green Lake Co., population 5000; mercantile buildings, brick, 2 and 3 stories; private, wood, 1 to 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages, 2 small hand engines with hose; hose cotton, good 1500 ft, rubber inferior 700 ft, linen good 1000 ft; 2 hoses, value \$300; value of fire department equipment \$6000; value of buildings occupied \$2000; total ann expenses of department \$1000; total membership 70, paid part time 4, volunteers, 66, paid for service; bell alarm; 2 engine companies, 1 hook and ladder company, 2 hose companies. Foreman, E. M. Buell; chairman of fire and water com, M. E. Crouse.

WATER SUPPLY—Source, Fox River, wells and 5 cisterns. Mayor, H. S. Sacket; city clerk, A. L. Tucker.

Black River Falls, Jackson Co., population 3000; mercantile buildings, brick, 2 stories; private, wood and brick, 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—8 chemical extinguishers, 3 hose carriages 1 extension ladder; hose cotton, good 800 ft, rubber good 1000 ft, linen good 800 ft; value of fire department equipment \$2000; total membership 40, volunteers; bell alarm. Foreman, R. G. Mason; chairman of fire and water com, W. C. Janes.

WATER SUPPLY—Source, creek, filtered; system, pump

ing to standpipe; Gordon dy cap 1,000,000 gals; 11 valves Galvin; 1 meter; owned by town; cost to \$2000; int on bonds 5 p and B. R. Falls; mayor,

Boscobel, Grant Co., acres; mercantile buildings, wood, 1½ and 2 s fireworks ordinance; ca department—2 hand engine hook and ladder truck, 2 800 ft, rubber good 900 f ft; value of fire department buildings occupied \$2000 ment \$75; total members

WATER SUPPLY—Source,

Brodhead, Greene department—1 steam fire engine hose carts; hose rubber 1

WATER SUPPLY—Source A. S. Moor.

Burlington, Racine buildings, brick and stone and stone, 2 stories; wood department—1 hand engine carriage; hose rubber, good of fire department equipment \$6000; total ann total membership 70, v Chas. F. Keuper.

WATER SUPPLY—Source 2 cisterns; engine, dy ca Hibbird.

Cadott, Chippewa Co mile radius; mercantile buildings, wood, 1½ and 2 stories; department—1 hand engine hose carriage, hooks, ladder 500 ft; value of fire department buildings occupied \$300; teers; whistle alarm. Fire

WATER SUPPLY—Source Town clerk, Clark Watson.

Cedarburg, Ozaukee 800 acres; mercantile buildings and 3 stories; private, stone; wooden roofs permitted; department—1 steam fire engine ladder truck, 2 hose carriage rubber good 200 ft, inferior good 500 ft, linen, rubber department equipment \$6 \$1000; total ann expenses membership 57, volunteer Warthman.

WATER SUPPLY—Source clerk, F. Schuelte.

Centralla, Wood Co., and wood, 2 stories. Fire on wheels, 6 chemical extinguishment equipment \$300; tot Chief engineer, W. N. Me

WATER SUPPLY—Source son.

Chippewa Falls, Ch Fire department—2 steam guishers, 1 hook and ladder good 5000 ft; total membership time 30. Chief engine

WATER SUPPLY—Source standpipe and direct; De 2,000,000 gals; 127 hydran H., 12 miles, 6 to 12 in di pressure 80 pounds; water to construct \$150,000; ann 6 per cent. Pres, J. B. K H. W. Earley; city clerk

Columbus, Columbus area 18 acres; mercantiles; private, brick and wooden roofs permitted department—1 steam fire on wheels, 2 chemical engine truck, 2 hose carriages; 1 good 850 ft; value of fire value of buildings occupied volunteers; bell and telep 1 hook and ladder company

WISCONSIN—Continued.

A. Lueders; chairman of fire and water com. Wm. Thiede.

WATER SUPPLY—Source, river, artesian well and cisterna. City clerk, G. A. M. Bellack.

Darlington, Lafayette Co., population 1800; buildings, stone and brick, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber, good 800 ft; total membership 46, volunteers; bell alarm. Chief, J. B. Driver.

WATER SUPPLY—Source, well; system, pumping to reservoir; reservoir cap 100,000 gals; Smedley pumping engines, dy cap 60,000 gals; 16 hydrants; pipe 3 miles; 3 meters; pressure, domestic 65, fire 65 to 100 pounds; water-works owned by town; cost to construct \$15,000; ann expenses \$300; int on bonds 5 per cent. Supt, H. C. Martin; town clerk, John O'Brien.

Delavan, Walworth Co., population 11730; fire area 640 acres; mercantile buildings, brick and wood, 2 and 3 stories; private, brick and wood; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 chemical engine on wheels, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 550 ft; value of fire department equipment \$4000; value of buildings occupied \$5000; total ann expenses of department \$500; total membership 50, paid part time 1; Deaf and Dumb Institute, within the limits, has 600 ft hose and cart and organized company; bell alarm. Chief, F. A. Smith.

WATER SUPPLY—Source, wells. City clerk, Bert Webster.

De Pere, Brown Co., population 12149; mercantile buildings, brick, 1 and 2 stories; private, wood and brick, 2 stories; shingle and iron roofs; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 2 hook and ladder trucks, 4 hose carriages; siamese couplings used; hose rubber, good 1800 ft, inferior 1400 ft; value of fire department equipment \$6000; value of buildings occupied \$3000; total ann expenses of department \$1500; total membership 20; bell and whistle alarm. Chief engineer, C. G. Wilcox.

WATER SUPPLY—Source, flowing artesian well; system, gravity; dy cap 2,000,000 gals; 23 hydrants, Gaskill; pipe 4 miles; pressure 45 pounds; water-works owned by company; cost to construct \$12,500. Pres, Wm. Armstrong; town clerk, David Byers.

Dodgeville, Iowa Co., population 1800; fire area 720 acres; buildings, brick and wood; causes of fire investigated. Fire department—1 hook and ladder truck. Chief, ex-officio, Orville Strong, mayor.

WATER SUPPLY—Source, wells, springs and private cisterns. Mayor, Orville Strong; city clerk, Wm. Pridaux.

Eau Claire, Eau Claire Co., population 26,000; mercantile buildings, brick, 3 stories; private, wood and brick; wooden roofs not permitted. Fire department—2 steam fire engines, 2 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages; hose cotton, good 1500 ft, rubber good 5000 ft; 14 horses; value \$3500; value of fire department equipment \$12,000; value of buildings occupied \$18,000; total ann expenses of department \$22,000; total membership 24, paid full time 17, paid part time 7; Richmond alarm. Chief engineer, Geo. H. Daniels; chairman of fire and water com, Frank McDonough.

WATER SUPPLY—Source, springs; system, direct pumping; reservoir cap 20,000,000 gals; Smith-Vaila pumping engines, dy cap 8,000,000 gals; 341 hydrants, Wood; pipe 28½ miles, 4 to 30 in dia, Long; 160 valves, Eddy; 12 meters, Hersey; quality of water best; pressure, domestic 70, fire 90 to 130 pounds; water-works owned by company; cost to construct \$250,000; ann expenses \$3000; int on bonds 6 per cent. Pres, O. H. Ingram; supt, W. H. Willard; mayor, John Hunner; city clerk, Wm. Owens.

Edgerton, Rock Co., population 2000; fire area 900 acres; buildings, brick and wood, 2 stories; tin and iron roofs; fireworks ordinance. Fire department—1 steam fire engine, 12 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1400 ft, inferior 100 ft; value of fire department equipment \$4500; value of buildings occupied \$3000; total ann expenses of department \$500; total membership 46, paid part time 1, volunteers; bell alarm. Foreman, G. W. Price.

WATER SUPPLY—Source, cisterna, stream, ponds and well. City clerk, J. G. Patterson.

Elkhorn, Walworth Co., population 1500. Fire department—1 hand engine, 1 chemical extinguisher, 1 hose cart; hose 500 ft. Chief, J. Beamish.

WATER SUPPLY—Source, wells and cisterna. Town clerk, C. C. Gaylord.

Evansville, Rock Co., population 1900; fire area 600 acres; mercantile buildings, wood, brick and stone, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose cotton good 1000 ft, rubber good 900 ft; value of fire department equipment \$4500; value of buildings occupied \$500; total ann expenses of department \$350; total membership 60, volunteers 5 paid for service; bell alarm; 2 engine companies, 1 hook and ladder company. Chief engineer, C. E. Lee; chairman of fire and water com, Joshua Frantz.

WATER SUPPLY—Source, mill race, 6 cisterns and creek. Village clerk, Fred. A. Baker.

Florence, Florence Co., population 2500; buildings, wood, 1 to 3 stories. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 800 ft, inferior 200 ft, rubber good 800 ft; value of fire department equipment \$1200; total membership 16, volunteers; whistle alarm. Chief, W. W. Noyes.

WATER SUPPLY—Source not given; system, direct pumping; Knowles pumping engines; 14 hydrants; pressure 40 to 250 pounds. Mayor, Chas. Lockley; town clerk, Frank Waring.

Fond du Lac, Fond du Lac Co., population 14,000; fire area 400 acres; mercantile buildings, brick and stone, 3 stories; private, wood, 2 stories; tin roofs; fireworks ordinance. Fire department—3 steam fire engines in reserve, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 5100 ft, rubber inferior 2400 ft; 8 horses, value \$1500; value of fire department equipment \$18,000; value of buildings occupied \$23,000; total ann expenses of department \$18,000; total membership 28, paid full time 10, paid part time 18; telephone and Gamewell alarm; 15 street boxes; 4 fire companies. Chief, Chas. O. Cleveland; chairman of fire and water com, Geo. McGlusky.

WATER SUPPLY—Source, 5 wells; system, direct pumping; reservoir cap 2,500,000 gals; Gaskill pumping engines, dy cap 8,000,000 gals; 187 hydrants, Holly; pipe 15 miles, 4 to 14 in dia, Long; 45 valves, Galvin; 9 meters, National Hersey; quality of water best; pressure, domestic 40, fire 90 to 130 pounds; water-works owned by company; cost to construct \$200,000; ann expenses \$3000; int on bonds 6 per cent. Pres, T. T. Flagler; supt, W. H. Macdon; mayor, B. F. Sweet; city clerk, Ed. Delaney.

Fort Atkins, Jefferson Co., population 3500; mercantile buildings, brick and wood, 2 stories; private, wood and brick, 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 12 chemical extinguishers, 2 hose carriages, 1 coal cart; hose cotton, good 950 ft, inferior 150, rubber good 1000 ft; 2 horses, hired; value of fire department equipment \$6500; total ann expenses of department \$1050; total membership 79, paid full time 2, paid part time 2, volunteers 75; bell alarm; 5 fire companies. Chief engineer, M. H. Taylor; chairman of fire and water com, H. L. Alling.

WATER SUPPLY—Source, river; 6 reservoirs. City clerk, J. C. Sawyer.

Fort Howard, Brown Co., population 4000; fire area 40 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 hose carriages; hose rubber, good 1800 ft, inferior 500 ft; value of fire department equipment \$3000; value of 2 buildings occupied \$3000; total ann expenses of department \$1100; total membership 10, part paid; bell alarm. Chief engineer, A. L. Gray.

WATER SUPPLY—See Green Bay; 74 hydrants; pipe 6 miles, pressure 60 to 80 pounds. Town clerk, A. Anderson.

Galesville, Trempealeau Co., population 600; buildings, stone, brick and wood, 2 stories; wooden roofs permitted. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose linen, good 500 ft, rubber good 100 ft, inferior 25 ft; value of fire department equipment \$900; total membership 38; volunteers; bell alarm. Chief, P. H. Johnson.

WATER SUPPLY—Source, mill pond; system, direct pumping; Rumsey pumping engines, dy cap 450,000 gals; 10 hydrants; pipe 4 in dia; pressure 100 to 300 pounds; ann expenses \$350. Supt, O. W. Suga; town clerk, H. L. Bunn.

Grand Rapids, Wood Co., population 2000; fire area 1000 acres; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories; shingle and metal roofs; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 500 ft, rubber good 800 ft; value of fire department equip-

WISCONSIN—Continued.

Lancaster, Grant Co., population *1500; buildings, brick and wood, 2 stories. Fire department—1 hand engine, 1 hose carriage; bell alarm. Chief, John M. Hurley.

WATER SUPPLY—Source, 4 cisterns. City clerk, August Machasilis.

Madison, Dane Co., population *16,000; buildings, wood, brick and stone, 2 to 4 stories; wooden roofs permitted. Fire department—3 steam fire engines; 1 hook and ladder truck, 5 hose carriages; siamese couplings used; hose rubber, good 8000 ft, inferior 500 ft; 6 horses; 3 buildings owned; total membership 40, part paid. Chief engineer, W. H. Hughes.

WATER SUPPLY—Source, artesian wells; system direct pumping; standpipe under construction; Allis pumping engines, dy cap 4,000,000 gals; 127 hydrants, Wood; pipe 22½ miles, 2 to 18 in dia; Long; Ludlow valves; 400 meters, Hersey, Crown, Union; pressure, domestic 55 to 85, fire 125 pounds; water-works owned by city; cost to construct \$300,000; ann expenses \$5000; int on bonds 5 per cent. Pres. of com, Jas. Conklin; supt, E. M. Nichols, mayor, R. M. Bashford; city clerk, John Corscot.

Manitowoc, Manitowoc Co., population *8000; fire area 1440 acres; mercantile buildings, brick and wood, 2 to 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted in fire limits. Fire department—2 steam fire engines, not used, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 8000 ft, inferior 800 ft; 6 horses, not owned by city; total ann expenses of department \$2000; total membership 18, paid part time; Gamewell alarm; 18 street boxes. Chief engineer, August Dueno; chairman fire com, Max Rahr.

WATER SUPPLY—Source, Lake Michigan and river; system, pumping to standpipe and direct; 2 pumping engines, dy cap 8,000,000 gals; 182 hydrants; pipe 18 miles, 6 to 16 in dia; water-works owned by company. Mayor, Fred. Schrutle; city clerk, E. S. Sherman.

Marinette, Marinette Co., population 13,000; buildings, brick and wood, 2 and 3 stories; only iron roofs in business section. Fire department—3 steam fire engines, 1 hook and ladder truck, 8 hose carriage; hose cotton and linen, good 500 ft, rubber good 5000 ft; 6 horses; 3 buildings occupied; total ann expenses of department \$12,000; total membership 18, paid full time 4, paid part time 14; Gamewell and telephone alarm; 31 street boxes. Chief engineer, A. M. Fairchild.

WATER SUPPLY—Source, Green Bay; system direct pumping; Deane pumping engines, dy cap 4,000,000 gals; 140 hydrants, Ludlow; pipe, 14½ miles, 8 to 18 in dia; 60 valves, Ludlow; pressure 40 to 140 pounds; water-works owned by company; cost to construct \$150,000; int on bonds 6 per cent. Supt, M. Kirkpatrick; mayor, J. Fisher; city clerk, Chas. J. Ellis.

Marshfield, Wood Co., population 3000; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose rubber 1800 ft; total membership 35, volunteers; steam whistle alarm. Chief, L. A. Arnold.

WATER SUPPLY—Source, wells, streams; system, direct pumping by Upham Mfg. Co.; reservoirs; 10 hydrants; pipe through main streets, 4 in dia. Supt, J. D. Wattles; town clerk, John Cole.

Mauston, Juneau Co., population *1500; buildings, stone, brick and wood, 1 and 2 stories. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft, rubber good 750 ft; value of fire department equipment \$2750; total ann expenses of department \$900; total membership 105, volunteers; bell alarm. Chief engineer, J. T. Hansen.

WATER SUPPLY—Source, rivers, wells; 2 reservoirs. City clerk, W. S. Winsor.

Mayville, Dodge Co., population 1121; buildings, wood and brick, 1 to 3 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 800 ft, rubber good 600 ft, inferior 800 ft; value of fire department equipment \$1000; total ann expenses of department \$50; total membership 50; bell alarm. Chief engineer, R. Kleeden.

WATER SUPPLY—Source, river. City clerk, F. Schwartz.

Mazomanie, Dane Co., population 1024; fire area 850 acres; mercantile buildings, brick and wood, 2 stories; private, brick and wood, 1 to 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 200 ft, rubber good 600 ft, inferior 100 ft;

value of fire department equipment \$2400; value of buildings occupied \$1000; total ann expenses of department \$600 (1889); total membership 62, volunteers; bell alarm; 1 engine company, 1 hook and ladder company, 1 hose company. Chief, Thos. Woolrich; chairman of fire and water com, Thos. H. Ward.

WATER SUPPLY—Source, creek and mill pond; system, direct pumping; water-power pump; 4 hydrants, pipe 1500 ft, 4 in dia, through center of village; cost to construct \$1215; ann expenses \$25. Supt, S. E. Bronson; village clerk, H. R. Larnard.

Menasha, Winnebago Co., population *4500; buildings, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines (1 in reserve), 2 hand engines (1 private co.), 1 hook and ladder truck, 6 hose carriages, all kinds, 7 force pumps; siamese couplings used; hose fair \$450 ft; value of fire department equipment \$6000; value of 8 buildings occupied \$2500; total ann expenses of department \$1579; total membership 117, paid 8, volunteers 115; bell and whistle alarm.

WATER SUPPLY—Source, river, canals and lake; 8 cisterns. Mayor, Curtis Reed; city clerk, P. J. Robertson.

Medford, Taylor Co., population 1500; fire area 120 acres; mercantile buildings, wood, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 700 ft, rubber good 500 ft, linen good 100 ft; value of fire department equipment \$1400; total membership 45, volunteers; 1 engine company, 1 hook and ladder company, 1 hose company. Chief, N. L. Underhill.

Menominee, Dunn Co., population *6000; fire area 40 acres; buildings, brick and wood, 2 and 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 chemical engine on wheels, 2 chemical extinguishers, 1 hook and ladder truck, 8 hose carts; hose rubber 2000 ft; value of fire department equipment \$4500; value of buildings occupied \$700; total ann expenses of department \$1200; total membership 45, paid part time; bell alarm. Chief, G. Krueger; chairman of fire and water com, Chas. Piers.

WATER SUPPLY—Source, springs and Red Cedar River; system, pumping to standpipe and direct; standpipe cap 88,000 gals; 2 Gordon & Maxwell pumping engines, dy cap 1,000,000 gals; 106 hydrants, Pattee & Draper; pipe 10 3.5 miles, Shickle, H. & H.; pressure, domestic 93, fire 150 pounds; water-works owned by company; cost to construct \$125,000; ann expenses est \$2500; int on bonds 6 per cent. Supt, E. H. Weber; city clerk, O. N. Twest.

Merrill, Lincoln Co., population *5000; buildings, brick and wood, 2 stories. Fire department—2 chemical engines on wheels, 1 hook and ladder truck, 4 hose carriages; hose rubber, good 1500 ft; value of fire department equipment \$3000; total membership 32, volunteers; telephone, steam whistle and bell alarm. Chief engineer, J. Thielman.

WATER SUPPLY—Source, Prairie River; system, pumping to standpipe; 2 Deane pumping engines, dy cap 4,000,000 gals; 101 hydrants; pipe 9½ miles, 5 to 12 in dia. National; Ludlow valves; water-works owned by company; cost to construct \$98,000; int on bonds 6 per cent. Pres, S. M. Highlands; supt, C. A. Taylor; town clerk, S. M. Hoyt.

Milwaukee, Milwaukee Co., population 225,000; buildings, brick and wood, 2 to 7 stories; fireworks ordinance; causes of fire investigated. Fire department—14 steam fire engines in use (1 in reserve), 15 chemical extinguishers, 5 hook and ladder trucks in use (1 in reserve), 10 hose carriages in use (2 in reserve), 3 hose wagons, 1 water tower, 1 hose cart in use (1 in reserve), 5 sets Pompeier ladders, siamese couplings used, 1 fire boat, 18 supply and exercise wagons; hose cotton 12,000 ft, rubber 25,000 ft; 101 horses; value of fire department equipment including buildings \$500,000; total expenses of department in 1889, including improvements, \$280,000; total membership 210, paid full time; Gamewell central office alarm; 211 street boxes; fire patrol maintained by insurance companies, A. G. Rose, supt. Chief engineer, Jas. Foley.

WATER SUPPLY—Source, Lake Michigan; system, pumping to reservoir, standpipe and direct; reservoir cap 21,500,000 gals; Allis pumping engines, dy cap 20,000,000 gals; 1434 hydrants, Wood, Stowell; pipe 176½ miles, 6 to 36 in dia; Campbell valves; 4749 meters, Worthington and others; pressure, domestic 15 to 80 pounds; water-works owned by city; cost to construct \$3,229,855; ann expenses \$95,000; int on bonds 4 to 7 per cent. City engineer, G. H. Benzenberg; mayor, G. W. Peck; city clerk, G. W. Mahoney.

Monroe, Green Co., population 3546. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1500 ft, rubber 500 ft; total membership 110, volunteers. Chief engineer, G. Churchill.

WATER SUPPLY—Source, 10 cisterns; 1 reservoir. Town clerk, P. J. Clawson.

Necedah, Juneau Co., population 2000; fire area 1200 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 1 to 2 stories; shingle and iron roofs; fireworks ordinance. Fire department—3 hose carriages; hose linen, good est 1500 ft. Chief, J. W. Babcock.

WATER SUPPLY—System, stationary steam pumps; pipe covering main street and most valuable property.

Neenah, Winnebago Co., population 9000; fire area 250 acres; mercantile buildings, brick, 2 stories; private, wood and brick, 1 to 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 4 hose carriages; hose linen, good 1000 ft, rubber good 1150 ft, leather good 250 ft, old, not used, 750 ft; value of fire department equipment \$12,000; value of buildings occupied \$36,000; total ann expenses of department \$300; total membership 90, volunteers; bell alarm; 8 fire companies. Chief engineer, Fred. Peck; chairman of fire and water com, W. H. Hesse.

WATER SUPPLY—Source, wells, river, mill races, cisterns; 7 reservoirs. Mayor, Geo. O. Bergstrom, city clerk, S. M. Sykes.

New Lisbon, Juneau Co., population 11042; buildings, brick and wood, 2 stories. Fire department—1 hose carriage, hooks, ladders and buckets; hose rubber, good 250 ft; value of fire department equipment \$300. Chief, N. M. Hess.

WATER SUPPLY—Source, river and wells. Village clerk, C. E. Wariner.

New London, Waupaca Co., population 3000. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 1100 ft; total membership 80, volunteers. Chief, H. W. Hoene.

WATER SUPPLY—Source, river. City clerk, C. E. Dickinson.

New Richmond, St. Croix Co., population 1500; mercantile buildings, brick, stone and wood, 2 stories; private, wood, 2 stories; wooden roofs permitted, except on 4 blocks. Fire department—1 chemical extinguisher, 1 hook and ladder truck; value of fire department equipment \$400; total membership 30, volunteers; bell alarm. Chief, J. H. W. Lewis; chairman of fire and water com, P. H. Boyland.

WATER SUPPLY—Source, wells and river. City clerk, John McNeile.

Nicollett, Brown Co., population 2068; buildings, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 300 ft, rubber good 300 ft, inferior 100 ft, leather inferior 200 ft; 3 horses; value of fire department equipment \$5000; total ann expenses of department \$600; total membership 16, paid full time 1, paid part time 1, volunteers 14; steam whistle and bell alarm.

WATER SUPPLY—Source, river; 4 reservoirs cap 200 gals; 25 hydrants; pipe 2 miles. Town clerk, A. Wilcox.

Oconomowoc, Waukesha Co., population 3800; fire area 50 acres; buildings, brick 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—1 steam fire engine, 3 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages, 1 bucket cart; hose rubber, good 1500 ft; 2 horses, value \$300; value of fire department equipment \$5000; value of buildings occupied \$33,000; total ann expenses of department \$300; total membership 50, volunteers, paid part time 1; bell alarm; 8 fire companies. Chief, B. S. Young; chairman of fire and water com, F. Clausen.

WATER SUPPLY—Source, 2 lakes, 4 wells. City clerk, B. J. Egerton.

Oconto, Oconto Co., population 14880; mercantile buildings, wood and brick, 2 stories; private, wood, 2 stories. Fire department—2 steam fire engines, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose rubber, good 2800; value of fire department equipment \$10,000; value of 2 buildings occupied \$6000; total ann expenses of department \$3000; total membership 23, paid part time 2; bell alarm. Chief, L. S. Bailey.

WATER SUPPLY—Source, river; system, pumping to reservoir; reservoir cap 32,000 gals; Deane pumping engines, dy cap 500,000 gals; 6 hydrants, Holly; pipe 1½ miles; pressure 27 pounds; water-works owned by company; cost to construct \$4000; ann expenses \$30. Pres, A. Cole; supt, Chas. Hall; mayor, John Noonan; city clerk, Chas.

Norton., City will probably 1890.

Omro, Winnebago Co., department—Hooks, ladders and buckets. Chief engineer, J. A. Pratt.

WATER SUPPLY—Source, wells.

Oshkosh, Winnebago Co., area 200 acres; mercantile buildings, brick and wood, 2 stories; private, wood and brick, 1 to 2 stories; causes of fire investigated; steam fire engines, 2 hook and ladder trucks, all kinds; siamese couplings, 50 pumps; hose cotton, 12 horses; value of fire department equipment of 5 buildings occupied of department \$22,000; to time; telephone and telegraph. Chief engineer, Robt. A. B.

WATER SUPPLY—Source, wells; system, direct pumping, dy cap 8,000,000 gals; miles, 4 to 10 in dia; 60 valves of water fair, Jewell filter; pounds; water-works owned \$350,000; ann expenses \$10,000. Pres, D. L. Libbey; supt, J. A. Pratt; city clerk, D. Witzel.

Pepin, Pepin Co., population 1000; mercantile buildings, wood and brick, 2 stories; wooden roofs permitted; chemical extinguishers; hose rubber, good 1000 ft; value of fire department equipment \$300; total membership 30, volunteers; bell alarm. Chief, J. A. Pratt.

WATER SUPPLY—Source, wells. Village clerk, H. Fuller.

Peshtigo, Marinette Co., area 70 acres; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 300 ft, rubber 600 ft; value of fire department equipment \$300; total membership 30, volunteers; triangle alarm. Chief, J. A. Pratt.

WATER SUPPLY—Source, wells. City clerk, W. W. Hall.

Platville, Grand Co., population 1000; mercantile buildings, brick and wood, 2 stories; wooden roofs permitted; chemical extinguishers; hose rubber, good 1000 ft; value of fire department equipment \$300; total membership 30, volunteers; bell alarm. Chief, J. A. Pratt.

WATER SUPPLY—Source, wells. City clerk, W. W. Hall.

Plymouth, Sheboygan Co., area 640 acres; mercantile buildings, brick and wood, 2 stories; wooden roofs permitted; steam fire engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 1500 ft; value of fire department equipment \$400; total membership 30, volunteers; bell alarm. Chief, A. H. Schramm.

WATER SUPPLY—Source, wells. City clerk, G. L. Gilman.

Portage City, Columbia Co., area 1000 acres; mercantile buildings, brick and wood, 2 stories; wooden roofs permitted; steam fire engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 1500 ft; value of fire department equipment \$400; total membership 30, volunteers; bell alarm. Chief, J. A. Pratt.

WATER SUPPLY—Source, wells; system, pumping to standpipe and gals; Worthington pumps; 75 hydrants, Ludlow; 9 meters; water-works owned by company; cost to construct \$125,000; int, E. G. Ferris; supt, Jas. V.

Port Washington, Columbia Co., area 1000 acres; mercantile buildings, brick and wood, 2 stories; wooden roofs permitted; steam fire engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 1500 ft; value of fire department equipment \$400; total membership 30, volunteers; bell alarm. Chief, J. A. Pratt.

WATER SUPPLY—Source, wells. City clerk, G. L. Gilman.

Prairie du Chien, Wisconsin, area 1000 acres; mercantile buildings, brick and wood, 2 stories; wooden roofs permitted; steam fire engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 1500 ft; value of fire department equipment \$400; total membership 30, volunteers; bell alarm. Chief, J. A. Pratt.

WATER SUPPLY—Source, wells. City clerk, G. L. Gilman.

WISCONSIN—Continued.

823 ft, inferior 200 ft; value of fire department equipment \$5000; value of 3 buildings occupied \$1500; total ann expenses of department \$600; total membership 123, volunteers; bell alarm. Chief engineer, — Helwid.

WATER SUPPLY—Source, flowing artesian well; system, gravity; 10 hydrants, Ludlow; pipe 1 mile, 6 in dia; water-works owned by company; cost to construct \$8000; ann expenses \$100; int on bonds 5 per cent. Pres, H. C. Pochler; supt, F. H. Pochler; mayor, C. S. Fuller; city clerk, D. Quilligore.

Prescott, Pierce Co., population 1114; buildings, brick and wood, 1½ to 4 stories. Fire department—1 hook and ladder truck; value of fire department equipment \$200; bell alarm. Chief, J. S. Clements.

WATER SUPPLY—Source, wells and river. Mayor, J. S. Clements; city clerk, Geo. S. Price.

Princeton, Green Lake Co., population 1100; buildings, stone, brick and wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 8000 ft; value of fire department equipment \$1500; total membership 80, volunteers; bell alarm. Chief engineer, F. W. Cooke.

WATER SUPPLY—Source, river; 1 reservoir. City clerk, Edward Monthey.

Racine, Racine Co., population *23,000. Fire department—4 steam fire engines, 1 chemical engine on wheels, 1 hook and ladder truck, 4 hose carriages, hose good 6900 ft; 18 horses; total membership 46; telegraph alarm; 26 street boxes. Chief engineer, D. S. Abesser.

WATER SUPPLY—Source, Lake Michigan; system, pumping to standpipe and direct; standpipe cap 275,000 gals; Blake pumping engines, dy cap 4,500,000 gals; 824 hydrants, Coffin, Chapman; pipe 24 miles, 6 to 24 in dia; Long; 335 valves, Coffin, Chapman; 115 meters, Crown; quality of water good; pressure, domestic 75, fire 125 pounds; water-works owned by company; cost to construct \$750,000; int on bonds 6 per cent. Pres, Henry E. Cobb; supt, Wm. H. Laing; city clerk, L. H. Coleman.

Reedsburg, Sauk Co., population 2500; fire area 25 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 500 ft, inferior 500 ft; value of fire department equipment \$800; value of buildings occupied \$3000; total membership 50; volunteers; bell alarm. Chief engineer, Geo. W. Morgan. chairman of fire and water com, F. D. Hulbert.

WATER SUPPLY—Source, rivers and wells; 6 reservoirs. City clerk, G. Stevens.

Richland Center, Richland Co., population 1353; buildings, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber, good 1400 ft, inferior 400 ft; value of fire department equipment \$1000; total membership 60, volunteers; bell alarm. Chief engineer, J. O. Burnham.

WATER SUPPLY—Source, artesian wells and cisterns; system, direct pumping. City clerk, K. W. Eastland.

Ripon, Fond du Lac Co., population 13507; mercantile buildings, stone and brick, 2 stories; private, wood, 2 stories; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical engine on wheels; hose rubber, good 1500 ft; value of fire department equipment \$35,000; value of building occupied \$700; rent \$100; total ann expenses of department \$1000; total membership 55, volunteers; bell alarm. Chief engineer, T. G. Sullivan.

WATER SUPPLY—Source not given; system, pumping to reservoirs; 2 reservoirs; 1 cistern; pumping engine dy cap 2500 barrels; 1 hydrant; pipe 100 ft, 4 in dia; pressure 85 pounds; ann expenses \$155. City clerk, C. B. Dickinson. A system is now being put in.

River Falls, Pierce Co., population 2000; mercantile buildings, stone and brick, 1 and 2 stories; private, wood, 2 stories; wooden roofs not permitted in fire limits. Fire department—1 hand engine, 6 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage, bucket truck; hose cotton, good 700 ft; value of fire department equipment \$1000; value of buildings occupied \$500; total ann expenses of department \$200; total membership 48, volunteers; bell alarm. Chief, A. W. Kaler; chairman of fire and water com, John W. Barrett.

WATER SUPPLY—Source, river. Town clerk, F. L. Perrin.

Sauk City, Sauk Co., population 917; buildings, wood, brick and stone. Fire department—2 hand engines, 1 hook

and ladder truck, 2 hose carriages; hose cotton, good 500 ft, inferior 500 ft; value of fire department equipment \$2000; total membership 50, volunteers; bell alarm. Chief engineer, Paul Lachmund.

WATER SUPPLY—Source, rivers and 4 wells. Town clerk, C. Naffz.

Shawano, Shawano Co., population 1250; fire area 30 acres; mercantile buildings, brick and wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose linen, good 500 ft, rubber good 250 ft; value of fire department equipment \$500; value of buildings occupied \$500; total membership 50, volunteers; bell alarm; 1 fire company; 1 hook and ladder company. Chief engineer, D. E. Wescott; chairman of fire and water com, H. Catlan.

Sheboygan, Sheboygan Co., population 20,000; fire area 1200 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 2000 ft, rubber good 3000 ft; 3 horses, value \$900; value of fire department equipment \$35,000; value of buildings occupied \$10,000; total ann expenses of department \$600; total membership 37, paid full time 6, paid part time 11, volunteers 20; Gaynor alarm; 21 street boxes. Chief engineer, John Sandrock; chairman of fire and water com, Ed. Seidemann.

WATER SUPPLY—Source, Lake Michigan; system, pumping to standpipe; Worthington pumping engines, dy cap 5,000,000 gals; 264 hydrants; pipe 18½ miles, 4 to 30 in dia; pressure, domestic 55, fire 90 pounds; water-works owned by company; cost to construct \$280,000; int on bonds 6 per cent. Pres and supt, W. D. Cockburn; city clerk, W. Kunz.

Sparta, Monroe Co., population 12796. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 500 ft, rubber good 600 ft; total membership 25. Chief engineer, W. J. Summerfield.

WATER SUPPLY—Source, creek and 6 cisterns. City clerk, Wm. Blyton.

Spring Green, Sauk Co., population 600; fire area 80 acres; buildings, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage, rubber buckets; hose linen, good 450 ft, rubber good 300 ft, inferior 150 ft; value of fire department equipment \$500; value of buildings occupied \$300; total ann expenses of department \$250; total membership 30, volunteers; bell alarm. Chief, S. J. North; chairman of fire and water com, Ferd. Schoenman.

WATER SUPPLY—Source, driven wells.

Stevens Point, Portage Co., population 9000; mercantile buildings, wood, stone and brick, 2 stories; private, wood and brick, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 1 hand engine, 1 hook and ladder truck, 3 hose carriages, 1 hose wagon; sistance couplings used; hose cotton, good 4000 ft, rubber good 1000 ft; 4 horses, value \$800; value of fire department equipment \$18,000; value of buildings occupied \$6000; total membership 47, paid full time 2, volunteers 45; telephone alarm. Chief engineer, Jas. Rice; chairman of fire and water com, P. H. Cashin.

WATER SUPPLY—Source, well and Wisconsin River; system, pumping to standpipe and direct; standpipe cap 323,011 gals; Holly pumping engines, dy cap 4,000,000 gals; 128 hydrants, Holyoke; pipe 6½ miles, 6 to 16 in dia; 50 valves, Ludlow and others; 25 meters, Hersey, Crown; quality of water good, Hyatt filters; pressure, domestic 45 to 65, fire 65 to 110 pounds; water-works owned by company; cost to construct \$175,000; int on bonds 6 per cent. Pres, Wm. Yorke; supt, W. O. Lamoreux; mayor, W. W. Spraggon; city clerk, J. E. Kogen.

Stoughton, Dane Co., population *8000; Fire department—2 chemical engines on wheels, 1 hook and ladder truck, 2 hose carriages. Chief engineer, W. Atkinson.

WATER SUPPLY—Source, 2 wells and river; system, pumping to standpipe; standpipe cap 141,778 gals; Deane pumping engines, dy cap 1,500,000; 84 hydrants, Chapman; pipe 8½ miles, 4 to 10 in dia; quality of water good; pressure, domestic 75, fire 150 pounds; water-works owned by city; cost to construct \$20,000; ann expenses \$1000. Supt, Julius Fitz; mayor H. T. Hanson; city clerk, Benj. Wait.

Sturgeon Bay, Door Co., population *2000; buildings, wood and brick, 2 and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 4 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages;

The following places have
Barron Co., population 1
population 625. Cassville
Greenwood, Clark Co.,
Co., population 700. Ma
lation 600. Oregon, Da
Langlade Co., populatio
lation 1000. Shell Lake
St. Croix Falls, Polk Co
Dane Co., population
population 900. Trempea
lation 750. Watford.
Wittenberg, Shawano
luneau Co., population

WYOMING.

Cheyenne, Laramie Co., population 9000; mercantile buildings, brick and stone, 2 and 3 stories; private, brick and wood, 1 and 2 stories; wooden roofs not permitted; fireworks ordinance. Fire department—2 steam fire engines, 1 chemical engine on wheels, 2 hook and ladder trucks, 6 hose carriages, all kinds; hose cotton, good 4000 ft, inferior 500 ft; value of fire department equipment \$30,000; value of buildings occupied \$22,000; total ann expenses of department \$4000; total membership 180, volunteers; telegraph alarm; 9 street boxes; 1 engine company, 1 hook and ladder company; 2 hose companies. Chief, L. W. Warlamont; chairman of fire and water com, Louis G. Jenks.

WATER SUPPLY—Source, Crow Creek; system, gravity and direct pumping; storage reservoirs cap 214,000,000 gals; 2 Knowles pumping engines, dy cap 6,000,000 gals; 30 hydrants, Chapman; pipe 18 miles, Shickle, H. & H., Long; Chapman valves; pressure, domestic 18, fire 150 pounds; water-works owned by city; cost to construct \$250,000; ann expenses \$2500; int on bonds 7 per cent. Chairman of com, J. W. Hammond; supt, Donnell Miller; city clerk, Frank Dana.

Evanston, Uintah Co., population 1800; fire area 6 blocks; mercantile buildings, wood, brick and stone, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—1 hand engine; 18 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages; hose cotton, good 900 ft, rubber good 800 ft, inferior 75 ft; value of fire department equipment \$2800; value of buildings occupied \$3000; total ann expenses of department \$1700; total membership 67, volunteers; steam whistle and bell

alarm; 1 engine company, 1 hook and ladder company, 2 hose companies. Chief engineer, N. E. Small.

WATER SUPPLY—Source, wells and irrigating ditches. Town clerk, J. Knight.

Laramie, Albany Co., population 45000; mercantile buildings, brick, 2 stories; private, wood, 1½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose cotton, good 1500 ft, rubber good 2000; value of fire department equipment \$5500; value of building occupied \$6000; total ann expenses of department \$800; total membership 120, volunteers; bell and whistle alarm. Chief engineer, Ott Gramm.

WATER SUPPLY—Source, springs; system, gravity; dy cap 2,000,000 gals; 30 hydrants, Holly, Beaumont; pipe 5 miles, 8 to 12 in dia; pressure 45 pounds; water-works owned by U. P. R'y Co. and used for their own supply and fire protection in the city; cost to construct \$18,000; ann expenses \$100. City clerk, C. E. Golden.

Rock Springs, Sweetwater Co., population 3000. Fire department—1 hose cart; hose 1000 ft; total membership 30. Chief, J. A. Ingalls.

WATER SUPPLY—Source, Green river; system, pumping to reservoir; reservoir cap 8,000,000 gals; Knowles pumping engines, dy cap 500,000 gals; 60 hydrants, Chapman; pipe 87 miles, 4 to 8 in dia, Shickle, H. & H.; 100 valves; 185 meters, National; quality of water good; filtration Lepage; pressure, domestic 65, fire 75 to 90 pounds; water-works owned by U. P. R'y Co. Chief engineer, V. G. Bogue; supt, Thomas J. Wyche; town clerk, Robert Smith.

DOMINION OF CANADA. BRITISH COLUMBIA.

Kamloops, population 41250; mercantile buildings, wood, 1 and 2 stories; private, wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—3 hose carriages; 600 ft hose; volunteers; 2 fire companies. Chief engineer, Jas. Vair.

WATER SUPPLY—Water-works constructed in 1885, not described; pressure, domestic 50, fire 100 pounds.

New Westminster, population 7000; mercantile buildings, brick and wood, 2 stories; private, wood, 1 and 2 stories; wooden roofs not permitted in fire limit; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 5 hose carriages, 2 hose reels; hose cotton, good 1000 ft, rubber good 2500 ft; 2 hoses, value \$700; value of fire department equipment \$8000; value of buildings occupied \$1500; total ann expenses of department \$3000; total membership 60, paid full time 2 volunteer members 58; telephone and bell alarm; 1 fire company. Chief engineer, T. Ackerman; chairman of fire and water com, James Johnson.

WATER SUPPLY—City has raised \$200,000 to bring a supply from lake 12 miles distant, to have a 180 ft fall and be completed within twelve months.

Vancouver, New Westminster District, population 412,000; mercantile buildings, brick, 3 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 2 chemical extinguishers, 1 hook and ladder truck, 8 hose carriages, all kinds; hose cotton, good 8000 ft, rubber good 2900 ft, inferior 100 ft; 2 hoses, value \$450; value of fire department equipment \$20,000; value of buildings occupied \$5000; total ann expenses of department \$11,000; total membership 28, paid full time 18, paid part time 10; Gamewell alarm; 10

street boxes, 2 fire companies. Chief engineer, J. H. Carlisle; chairman of fire and water com, J. M. Fox.

WATER SUPPLY—Source, Capilano River; system, gravity from impounding reservoir; reservoir cap 14,000,000 gals; situated 450 ft higher than lowest hydrant; 75 hydrants, Albion Iron Works; pipe 10 miles; pressure 100 pounds; water-works owned by company; cost to construct \$250,000. Pres of com, John Irving; sec, J. W. McFarland. The city is now arranging to purchase the works and perfect the system so as to obtain 200 pounds pressure.

Victoria, Victoria District, population 18,000; fire area 4 square miles; mercantile buildings, brick, stone and wood, 3 and 4 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—8 steam fire engines, 2 hand engines, 1 chemical engine on wheels, 8 chemical extinguishers, 2 hook and ladder trucks, 170-ft aerial truck, 7 hose carriages, 2 60-ft ladders; hose cotton good 3000 ft, rubber good 4550 ft, inferior 400 ft; 7 hoses, value \$1750; value of fire department equipment \$30,000; value of buildings occupied \$30,000; total ann expenses of department \$30,000; total membership 55, paid full time 6, paid part time 21, volunteer members 2. Gamewell alarm; 28 street boxes, 1 hook and ladder company, 3 hose companies. Chief engineer, Thomas Denny; chairman of fire wardens, Wm. Wilson.

WATER SUPPLY—Source, creek and bay almost surrounding city; system, gravity and direct pumping; 10 cisterns in business portion, cap 15,000 gals each; 100 hydrants, Albion Iron Works; pipe 15 miles, 4 to 12 in dia. R. D. Wood & Co.; Worthington meters; pressure at hydrants 60 pounds; water-works owned by company; ann expenses about \$3000. Pres of com, Peter Summerfield. Engines can be run direct to bay if necessary.

MANITOBA.

Brandon, Selkirk Co., population 8500; buildings, brick and wood, 1½ to 3 stories; large brick fire district created by by-law in centre of city; wooden roofs permitted. Fire department—1 steam fire engine, 1 chemical engine on wheels, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 1000 ft, rubber good 1200 ft; inferior 300 ft, linen good 800 ft, inferior 200 ft; 3 hoses; value of fire department equipment \$10,000; total membership 36, paid full time 1, paid part time 21, volunteer members 14; bell alarm. Chief engineer, E. G. Wiswell. Council has extensive additions to department under consideration.

WATER SUPPLY—Source, wells and tanks; the city in-

tends putting in a system of water-works and is now sinking an artesian well as a test. Mayor, Andrew Kelly; city clerk, John C. Kerr.

Emerson, population 700. Fire department—1 steam fire engine, 2 hose carriages; hose rubber, good 1500; volunteer department. Chief engineer, A. E. Hopkinson.

WATER SUPPLY—Source, river and cisterns. Town clerk, W. W. Unsworth.

Portage La Prairie, population 3000; buildings, wood, 1 to 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages, siamese

couplings; hose cotton, good 500 ft, rubber good 500 ft, inferior 500 ft, linen good 1000 ft; 2 horses; value of fire department equipment about \$7000; value of buildings occupied \$3500; ann expenses \$700; total membership 55, paid part time; bell alarm. Chief engineer, B. Roburgh. WATER SUPPLY—Source, wells and tanks and 5 cisterns. own clerk, R. C. Brown.

Winnipeg, population 28,000; mercantile buildings, brick and stone, 4 and 5 stories; private, wood and brick, and 4 stories; wooden roofs not permitted in fire limits; reworks ordinance. Fire department—3 steam fire engines, 3 chemical engines on wheels, 2 chemical extinguishers, 1 hook and ladder truck, 6 hose carriages, all kinds; hose cotton, good 3000 ft, inferior 3000 ft, rubber good 3000 ft, inferior 1000 ft, linen good 1000 ft, inferior 2000 ft; 16 horses, value \$4500; value of fire department equipment

\$48,000; value of buildings \$28,000; value of department equipment \$20,000; full time; Gamewell alarm engineer, Wm. Code; chairman, Callaway.

WATER SUPPLY—Source direct pumping; Laidlaw 1000 gals; 40 hydrants; pig sure, domestic 45, fire 85 p company; cost to construct per cent. Pres, Alex. Mc clerk, C. G. Brown.

The following places have Dufferin Co., population 8000 (street department disbanded).

NEW BRUNSWICK.

Chatham, population 8000; frame buildings; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 hand engines, 3 hose carriages, 3 fire tug boats, siamese V. couplings; hose rubber, good 3500 ft, inferior 500 ft, leather good 500 ft; value of fire department equipment \$7000; 3 buildings occupied, value \$8000; total ann expenses of department \$3000; total membership 60, paid full time 12; volunteer members 48; bell alarm.

WATER SUPPLY—Source, river; 6 tanks.

Fredricton, population 7000. Fire department—2 steam fire engines, 2 hand engines, 1 hook and ladder truck, 5 hose carriages; rubber hose in good condition; paid department. Chief engineer, A. Lipsett.

WATER SUPPLY—Source, River St. John; system, pumping to standpipe and direct; Holly-Gaskill pumping engines, dy cap 1,500,000 gals; 82 hydrants, Coffin; pipe 9 4.5 miles, 8 to 12 in dia, made in Scotland; 125 valves, Coffin & Whittier; 3 meters, National; quality of water good; pressure, domestic 45, fire 70 pounds; works owned by city; cost to construct \$100,000; expenses in 1899, \$5442; int on bonds 5 per cent. Chairman of com, Marshall Richey; supt, Alex. Burchill; mayor, T. C. Allen; city clerk, C. W. Beckwith.

Kingston, population 2000; buildings, brick and stone; 3 stories; wooden roofs permitted. Fire department—2 steam fire engines, 1 hand engine, 1 chemical engine on wheels, 4 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 1800 ft, rubber good 200 ft, inferior 100 ft, linen good 1200 ft, leather good 100 ft; value of fire department equipment \$30,000; ann expenses \$5000; total membership 27; paid full time 7, volunteer members 20; telegraph alarm; 10 street boxes.

WATER SUPPLY—Source, lake; system, gravity; 1 reservoir, cap 800,000 gals; pipe 2½ miles; 42 hydrants; pressure, domestic 35 pounds. J. L. Harris.

Moncton, population 10,000; fire area 1000 acres; mercantile buildings, stone, brick and wood, 3 stories; private, wood and brick, 1½ to 2½ stories; wooden roofs permitted; fireworks ordinance. Fire department—2 steam fire engines, 1 hand engine in reserve, 1 hook and ladder truck with Bangor extension ladders, etc., 8 hose wagons, 3 hand reels, 1 salvage wagon maintained by underwriters; hose cotton good 2800 ft, fair 400 ft; 3 horses owned by department, 4 hired, value of ones owned \$375; value of fire department equipment \$18,000; value of buildings occupied about \$10,000; total ann expenses of department average \$3000; total membership 46, paid part time; Stevens electric alarm; 14 street boxes, 4 fire companies. Chief engineer, Geo. Ackman; chairman of fire and water com, Benj. Toombs.

WATER SUPPLY—Source, N. W. branch Hall's Creek; system, gravity; 1 reservoir; pumping station about completed, to keep an even pressure of 40 pounds in mains; 27 hydrants, Mathews; pipe 9 miles, 12 in dia; Eddy valves; water-works owned by company; ann expenses \$1500. T. Robb. Intercolonial railway has private brigade connected with workshops, etc.

Newcastle, population 3000; mercantile buildings, wood and brick, 2 stories; private, wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 2 chemical extinguishers, 2 hook and ladder trucks, 8 hose carriages; hose rubber, good 2250 ft, leather good 300 ft; value of buildings occupied \$3000; total ann expenses of department \$300; volunteer department, paid while in service; bell alarm. Chief en-

gineer, R. Beckwith; chair R. Call.

Portland, St. John (see St. John); building; 3 stories; fireworks ordinance. Fire department—4 hose carriages; siamese ton, good 3000 ft, rubber leather good 800 ft, inferior department equipment \$30 expenses \$6000; total membership 30; telegraph engineer, J. Kerr.

WATER SUPPLY (see St. John).

St. John, population 40,000. The cities of Portland and 1899, and fire departments' agreement. Mercantile buildings; private, wood and brick; roofs not permitted; firework—6 steam fire engines, ladder truck, 9 hose carriages, vage corps and wagon with nished by underwriters; hose 500 ft, leather good 40 joint; value of fire department equipment \$11,800; value of department about paid full time 17, paid part time 11; Gamewell and bell alarm. Chief engineer, J. K. com, Frederick Blackadar.

WATER SUPPLY—Source, mer; system, gravity; imp mains 47 7.10 miles, service pounds; water-works owned by Portland; cost to construct \$12,882; int on bonds 4, 5 com, A. Chipman Smith; clerk, B. L. Veters.

Woodstock, Carleton 2 x 1 mile; mercantile buildings; private, wood, 2½ stories; no fireworks ordinance. Fire engine, 2 hand engines, 2 hose carriages, all kinds; hose good 1800 ft, inferior 800 ft; 1 horse, value of equipment \$11,800; value of total ann expenses of department, paid full time 1, paid part time 14; electric, bell and telegraph companies. Chief engineer, of fire and water com, J. M.

WATER SUPPLY—Source, ing direct and to standpipe; Burrell Johnson Iron Co., 1000 gals; 60 hydrants, same dia, made in Scotland; 86 hydrants, National, Hersey and Co.; pressure, domestic 70 pounds; owned by city; cost to construct \$3000; int on bonds 4½ per cent. mayor, J. T. A. Dibblee.

The following places have George, Charlotte Co., population 1000 (fire apparatus). Tracadie,

NORTHWEST TERRITORIES.

Calgary, population *8000; fire area about 1 mile sq.; mercantile buildings, wood and stone, 1½ stories; private, wood, 1½ stories; wooden roofs permitted; no fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 chemical engine on wheels, 20 chemical extinguishers in town (not belonging to department), 1 hook and ladder truck 8 hose carriages, axes, buckets, etc.; hose cotton, good 1000 ft, rubber good 1000 ft, linen good 1000 ft; value of fire department equipment about \$5000; value of buildings occupied about \$4000; total membership 80, all volunteers, 12 sleep at hall; telephone and bell alarm; 4 alarm boxes in the four quarters of town. Chief engineer, Edwin R. Rogers; chairman of fire, water and light com, W. H. Cushing.

Prince Albert, Co., population 1200; fire area 1800 acres; mercantile buildings, wood and brick, 2 stories; private, wood and brick, 2 stories; wooden roofs permitted; no fireworks ordinance. Fire department—1 hand engine, 2 hook and ladder trucks; 4 horses, value \$800; value of

fire department equipment \$1800; total ann expenses of department \$800; total membership 38, all volunteers; bell alarm. Captains, W. McLellan, Jno. D. Snell.

WATER SUPPLY—Source, Saskatchewan River.

Regina, population *1800; fire area 160 acres; mercantile buildings, mostly wood, 1 to 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ordinance. Fire department—2 hose carriages, a large number of chemical extinguishers owned by private parties; 1 Remington horse-power engine; hose rubber good 1000 ft; value of fire department equipment \$3000; value of buildings occupied \$4000; total membership 45, all volunteers; a large alarm bell to be put in at once. Chief engineer, Wm. R. Kelliey. Extensive addition to be made to department this year.

WATER SUPPLY—Source, 10 tanks; 7 of 3500 gals cap each, 2 of 15,000, 1 of 10,000 (imperial gals). Mayor, J. A. MacCaul.

NOVA SCOTIA.

Amherst, population *4500; buildings, stone, brick and wood, 1½ to 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 chemical engine on wheels, 6 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 500 ft, rubber good 1500 ft, linen good 500 ft; total ann expenses of department \$800; total membership 36, all volunteers; bell and telephone alarm. Chief engineer, D. W. Robb.

WATER SUPPLY—Source, springs; system, gravity; reservoir cap 10,000 gals; pipe 4 miles; pressure, domestic 20, fire 42 pounds; water-works owned by company; cost to construct \$6000; ann expenses \$300. Pres, G. B. Smith; supt, James King; mayor, Thos. Dunlap; town clerk, Fred'k W. Donkin.

Annapolis, population 1000; fire area about 400 acres; mercantile buildings, wood and brick, 2½ stories; private, wood and brick, 2, 2½ and 3 stories; wooden roofs permitted; no fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 300 ft, rubber good 1200 ft, inferior 800 ft; value of fire department equipment \$2000; value of buildings occupied \$1000; total ann expenses of department \$500; total membership 80, all volunteers; bell alarm. Chief engineer, J. M. Owen.

WATER SUPPLY—System of water supply with 850 ft head; 23 fire hydrants, pressure 150 pounds. Sec water com, R. J. Uniacke.

Bridgetown, Annapolis Co., population 1000; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hose carriage; hose rubber, good 750 ft, leather good 1200 ft; value of fire department equipment \$1200; total membership 16, all volunteers; bell alarm.

WATER SUPPLY—Source, 8 springs; system, gravity; 1 reservoir, cap 750,000 gals; 21 hydrants, Windsor; pipe 4 miles, 2 to 8 in dia, Bridgetown, Black; pressure 100 pounds; cost to construct \$20,000; ann expenses \$1400; int on bonds 5 per cent. Commissioners in charge; supt, J. L. Cox; county clerk, Alonzo V. Daniels.

Bridgewater, population *2600; buildings, wood. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 1000 ft; total membership 60, all volunteers. Chief engineer, R. A. Logan.

WATER SUPPLY—Source, river, tanks.

Canning, Kings Co., population *900; buildings, wood and stone, 1½ stories. Fire department—1 hand engine, 350 ft hose in good condition; value of fire department equipment \$1000; total membership 13, all volunteers. Chief engineer, E. M. Beckwith.

WATER SUPPLY—Source, wells, tanks; 1500 ft of mains.

Dartmouth, population *4500; fire area 1538 acres; buildings, wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 hand engines, 6 chemical extinguishers, 2 hook and ladder trucks, 4 hose carriages; hose rubber, good 1500 ft, leather good 1000 ft; value of fire department equipment \$6400; value of buildings occupied \$6000; total ann expenses of department \$600; total membership 62, paid full time 3, remainder volunteers; bell alarm. Chairman of fire wards, F. G. Dares. Fire patrol of 30 members; ann expenses of patrol \$250.

WATER SUPPLY—Source, wells, lake, brooks and harbor.

Mayor, Fred'k Scarfe; town clerk, Alfred Elliott. Town will vote on question of water-works, Sept. 1, 1890.

Halifax, population *40,000. Fire department—3 steam fire engines, 1 hand engine, 2 hook and ladder trucks, 12 hose carriages, 8 hose sleighs, 2 ladder sleighs; hose cotton, good 2000 ft, rubber good 5200 ft; 9 horses; total ann expenses of department \$9600; total membership 180, paid full time 14, remainder volunteers; fire alarm telegraph; 12 houses. Chief engineer, T. Spellman.

WATER SUPPLY—Source, surface water, high service Spruce Hill Lakes, low service Long Lake; system, gravity; 886 hydrants, City Works; pipe about 61 miles, 3 to 34 in dia, City Works, some imported from Scotland; 13 meters, various; quality of water fair; pressure, domestic 10 to 50, fire 25 to 70 pounds, according to locality; water-works owned by city; cost of works to date about \$321,000; ann expenses \$15,500; int on bonds 4½ to 6 per cent. Chairman of board of water-works changed yearly. Supt and engineer, E. H. Keating; mayor, David McPherson; city clerk, Thos. Rhind.

Kentville, population *2400; fire area 1 mile square; mercantile buildings, wood, 2 and 3 stories; private, wood, 2 stories; wooden roofs permitted; no fireworks ordinance. Fire department—4023 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft; value of fire department equipment \$2000; value of buildings occupied \$3000; total membership about 60, all volunteers; bell alarm. Chief engineer, W. E. Webster; chairman of fire and water com, R. S. Masters.

WATER SUPPLY—Source, mill brook; system, gravity; reservoir cap 520,000 gals; 45 hydrants, Chapman; pipe, Black, 6 miles; valves Chapman; pressure 100 pounds, water-works owned by city; cost to construct \$27,000. Supt, F. A. Bayley.

Lunenburg, population *4000; fire area 700 acres; mercantile buildings, wood, 2½ to 3 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 2 hand engines, 3 chemical extinguishers, 1 hook and ladder truck, 5 hose carriages, 1 salvage wagon; hose rubber, good 2000 ft, linen good 300 ft, leather inferior 200 ft; value of fire department equipment \$13,500; value of buildings occupied \$3500; total ann expenses of department \$150 (salvage corps costs about \$100 additional); total membership 63, all volunteers; bell and telephone alarm. Chief engineer, E. L. Nash; chairman of fire and water com, S. W. Orner.

WATER SUPPLY—Source, sea; 2 reservoirs cap 45,000 gals each. Town clerk, W. T. Lindsay.

New Glasgow, population 5000; fire area 1000 acres; buildings, wood, 2 stories; wooden roofs permitted. Fire department—3 steam fire engines, 1 hook and ladder truck, 5 hose carriages; siamese couplings used; hose cotton, good 900 ft, rubber good 2200 ft, inferior 200 ft, leather good 900 ft, inferior 100 ft; value of fire department equipment \$12,000; value of buildings occupied \$1175; total ann expenses of department \$943; total membership 66, volunteers; bell alarm. Chief engineer, R. A. Walker.

WATER SUPPLY—Source, East River; system, pumping to reservoir through system; reservoir cap 2,000,000 gals; Blake pumping engines, dy cap 700,000 gals; 44 hydrants.

cheson; pipe $8\frac{1}{4}$ miles, 8 to 12 in dia, Edington; 86 res., Edington; 6 meters. Worthington; quality of water—class; filtration sand and gravel; pressure, domestic 97, 102 pounds; water-works owned by city; cost to construct \$70,000; ann expenses \$1800. Supt, D. Ormiston; yor, John H. Sinclair; city clerk, A. M. Fraser.

North Sydney, Cape Breton Co., population *1500; ildings, wood, $1\frac{1}{2}$ to 3 stories; wooden roofs permitted. re department—1 steam fire engine, 1 hand engine, ook and ladder truck, 3 hose carriages; 2 fire boats; se linen, good 800 ft, rubber good 1000 ft; value of fire partment equipment \$8000; total ann expenses of de-rtment \$840; total membership 42, paid 3, volunteers : bell alarm.

WATER SUPPLY—Source, harbor and 2 large brooks. own clerk, J. N. Armstrong.

Pictou, population 3600; mercantile buildings, wood, stories; private, wood; wooden roofs permitted. Fire department—3 steam fire engines, 1 hand engine, 2 hook nd ladder trucks, 5 hose carriages; hose rubber, good 500 ft, inferior 1000 ft; value of buildings occupied \$2000; otal membership 70 volunteers; bell alarm. Chief, Geo. V. Fullerton; chairman of fire and water com, Jas. A. Fraser.

WATER SUPPLY—Source, harbor, cisterns and wells. Town clerk, G. D. Ives.

Sydney, Cape Breton Co.; buildings, wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose rubber good 400 ft; value of fire department equip-ment \$2000; total ann expenses of department \$100; total membership 26, paid part time; bell alarm.

WATER SUPPLY—Source, harbor and wells. Town clerk, T. C. Hill.

Truro, population *6000. Fire department—1 hand engine, 3 hook and ladder trucks, 8 hose carriages; hose cotton 500 ft, rubber 2100 ft; total membership volunteers; telegraph alarm.

WATER SUPPLY—Source, brook; system, gravity, direct pumping for fire protection; Watrous pumping engines; reservoir cap 25,000,000 gals; 45 hydrants, Holly; pipe 6

miles, 4 in to 12 in dia, R. valves, Eddy; pressure, de water-works owned by to ann expenses, inc interest G. Chamber; engineer, A Muir, town clerk, W. D. I

Windsor, Hants Co., p 2 stories; wooden roofs p hand engine, 1 hook and 1 hose cotton, good 1200 ft, s department equipment \$30 \$1000; total ann expenses o bership 50, volunteers; bell : Newton C. Smith; chair John C. Mosher.

WATER SUPPLY—Source, hydrants, Keating; pipe 1 water-works owned by to ann expenses \$685; int on of com, Jas. E. Graham; s F. W. Dimock.

Yarmouth, population cantile buildings, brick and wood, 1 to 3 stories; wood ordinance; causes of fire inv 2 steam fire engines, 2 has truck, 4 hose carriages; sian ton 2800 ft; 8 hoses, hire equipment \$18,000; value o total ann expenses of depa ship 150, paid 4; bell als Smith.

WATER SUPPLY—Source, pipe 25 miles, 4 to 12 in di B. & Johnson; quality of pounds; water-works owned \$300,000; ann expenses \$1 Cann; supt, Geo. H. Rober dey.

The following places hav population *1800. Spring -ville, population 1000.

ONTARIO.

Almonte, population 3000. Fire department—1 steam fire engine, 1 hand engine, 3 hose carriages, all kinds; hose good 2150 ft, inferior 600 ft; total membership 38, volunteers. Chief engineer, R. Pollock.

WATER SUPPLY—Source, rivers and cisterns. Town clerk, L. Coulter.

Amherstburg, population 2500; mercantile build-ings, stone, brick and wood, 2 and 3 stories; private, stone, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 3 hand engines, 3 hose carriages; hose, cotton, good 1500 ft; total membership volunteers, 1 paid company receives \$300 annually. Chief engineer, J. A. Auld.

WATER SUPPLY—Source, wells and Detroit River. Town clerk, J. H. C. Leggatt.

Amprior, population *2500. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 2000 ft, inferior 1000 ft; total membership 73, paid part time 50, volunteers 25.

WATER SUPPLY—Source, rivers and cisterns. Town clerk, G. E. Neilson.

Ashburnham (see Peterborough).

Aurora, population 2300; buildings, brick, 3 stories; wooden roofs permitted. Fire department—1 hand en- gine, private chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1000 ft, rubber good 400 ft; total membership 53, volunteers; electric bell alarm; 4 street boxes; 1 hook and ladder company; 3 hose companies. Chief, D. McLeod.

WATER SUPPLY—Source not given; system, direct pump- ing. Engineer, C. A. Petch.

Aylmer, population 2500; fire area 10 blocks; mercan- tile buildings, brick, 2 and 3 stories; private, wood and brick, $1\frac{1}{2}$ and 2 stories; wooden roofs permitted laid in mortar; fireworks ordinance. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 700 ft, rubber good 650 ft; value of fire department equip-ment \$3000; value of buildings occupied \$10,000; total ann expenses of department \$300; total membership 25, paid part time, volunteers; bell alarm; 1 hook and ladder com- pany, 1 hose company. Fire engineer, G. M. Smith.

WATER SUPPLY—Source, Catfish Creek; system, direct

pumping; Worthington pu gals; 24 hydrants; pipe 8 n sure 60, fire 100 pounds; w to construct \$14,000; ann per cent. Engineer, Ale: Glover.

Ayr, population 1400; buildings, brick, 2 stories roofs permitted; fireworks 1 hand engine, 1 hook an factory has force pump an 100 ft, leather inferior 10 equipment \$700; value of ann expenses of departm volunteers; bell alarm. C

Barrie, population *57, fire engine, 2 hose carri good; volunteer departa Smith.

WATER SUPPLY—Source ing to standpipe; standpi pipe 7 miles, 4 to 12 in d first-class; pressure, dome water-works owned by c toyn clerk, H. Bird.

Beaverton, populati 1 hook and ladder truck.

Belleville, populati mercantile buildings, bri- vate, stone, wood and br roofs not permitted in Fire department—2 stan truck, 4 hose carriages; t on, good 8000 ft, rubb value of fire departme buildings occupied \$500 ann expenses of departn paid full time 3, paid Chief, W. H. Campbell; H. Sterling.

WATER SUPPLY—Sour ing to tank; pumping

ONTARIO—Continued.

hydrants; pipe 15 3.10 miles. Supt. G. H. Pope, mayor, W. J. Diamond; city clerk, D. B. Robertson.

Berlin, population 8000; mercantile buildings, brick, 3 stories; private, brick, 2 stories; wooden roofs permitted; in mortar; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 2 hook and ladder trucks, 2 hose carts, 1 hose wagon; hose linen rubberlined, good 700 ft; rubber good 800 ft; 2 hoses, value \$500; value of fire department equipment \$7000; value of buildings occupied \$8000; total ann expenses of department \$1500; total membership 23, paid full time 1, paid part time 22; Anderson electric striker and boxes alarm; 8 street boxes. Chief, Geo. Huk; chairman of fire and water com., J. H. Heller.

WATER SUPPLY—Source, lake; system, pumping to standpipe; standpipe cap 150,000 gals; Worthington pumping engines, dy cap 2,500,000 gals; 80 hydrants, Ludlow; pipe 9 miles, 4 to 12 in dia, Gartshore; 49 valves, Ludlow; 80 meters, National Meter Co.; pressure, domestic 60 to 80, fire 100 pounds; water-works owned by company; cost to construct \$100,000. Pres., C. T. Moffett; supt., H. T. Bowman; mayor, L. J. Breithaupt; town clerk, I. D. Bowman.

Blenheim, Kent Co., population 1212; buildings, wood and brick, 1 to 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 chemical extinguisher, 1 hose carriage; hose cotton, good 500 ft; value of fire department equipment \$650; total ann expenses of department \$160; total membership 45, volunteers; bell alarm. Chief engineer, J. H. Ferguson.

WATER SUPPLY—Source, tanks. Town clerk, J. W. Gibson.

Bobcaygeon, population 1000, fire area 100 acres; mercantile buildings, brick and wood, 2 stories; private, wood, brick and stone, 1 to 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 4 hand engines, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 800 ft; rubber good 200 ft; value of fire department equipment \$2000; value of buildings occupied \$800; total membership 30, volunteers; bell alarm. Capt. Charles E. Stewart; chairman of fire and water com., E. Bottom.

WATER SUPPLY—Source, river and canal. Town clerk, I. Junkin.

Bothwell, Kent Co., population 1100; fire area 2 miles; mercantile buildings, brick and wood, 2 stories; private, wood, 1½ and 3 stories; wooden roofs permitted. Fire department—1 hand engine, 2 hose carriages; hose cotton, good 800 ft; rubber good 200 ft; inferior 800 ft; leather good 500 ft; value of fire department equipment \$3000; total ann expenses of department \$200; total membership 25, paid part time; bell alarm. Chief engineer, Henry Richards.

WATER SUPPLY—Source, tanks. Town clerk, George Moore.

Bowmanville, population 4500; mercantile buildings, 2 and 3 stories; private, brick; wooden and slate roofs. Fire department—1 steam fire engine, 1 hand engine, 3 hose carriages; hose cotton, good 200 ft, rubber good 1400 ft; 3 hoses; total membership 30, paid; electric bells alarm. Chief engineer, Thos. Hoar; chairman of fire and water com., Lewis Cornish.

WATER SUPPLY—Source, river and cisterns. Mayor, John K. Galbraith; town clerk, R. Windatt.

Bradford, population 1200; mercantile buildings, brick, 2 and 3 stories; private, brick and wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, several chemical extinguishers, 1 hook and ladder truck, 1 hose carriage; hose rubber good 500 ft, inferior 200 ft; value of buildings occupied \$1000; total ann expenses of department \$120; total membership 65, volunteers; bell alarm. Chairman of fire and water com., Wm. Campbell.

WATER SUPPLY—Source, tanks.

Brampton, population *2100; buildings, brick, 2 and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hook and ladder truck, 4 hose carriages; hose cotton, good 800 ft, rubber good 900 ft; value of fire department equipment \$2000; value of buildings occupied \$1000; total ann expenses of department \$200; total membership 60, volunteers; bell alarm. Chief engineer, Jas. Golding.

WATER SUPPLY—Source, Snell's Lake; system, gravity; 52 hydrants; pipe, Gartshore, 4 miles, 6 to 12 in dia; filtration gravel; pressure 50 pounds; water-works owned by town; cost to construct \$65,000; ann expenses \$200; int on bonds 5 per cent. Town clerk, J. M. Culla.

Brentford, Brant Co., population 12,000; buildings,

brick, 1 to 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose linen, good 1800 ft, rubber good 200 ft, inferior 900 ft; 1 horse; value of fire department equipment \$11,000; value of 2 buildings occupied \$2500; total ann expenses of department \$1510; total membership 32, volunteers; bell and telephone alarm. Chief, J. McCann.

WATER SUPPLY—Source, spring, creek, filter gallery; system, direct pumping; Gaskill, Worthington pumping engines, dy cap 4,000,000 gals; 100 hydrants, Mathews; pipe, Gartshore, 18 miles, 6 to 18 in dia; 80 valves; 22 meters, Worthington, Crown; quality of water good; pressure, domestic 60, fire 90 to 120 pounds; water-works owned by city; cost to construct \$300,000; ann expenses \$4500; int on bonds 4 and 4½ per cent. Caairman, Jas. N. Shenston; overseer, S. Tomlinson; mayor, Sam'l G. Read; city clerk, Jas. Woodyatt.

Brookville, Leeds Co., population *2500; buildings, brick and stone, 2 to 4 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 hand engines, 50 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; alarmes couplings used; hose cotton, good 200 ft, rubber good 1500 ft, linen/good 1500 ft; 3 hoses; value of fire department equipment \$12,000; value of 2 buildings occupied \$800; total ann expenses of department \$2500; total membership 84, paid 4, volunteers 30; telegraph alarm. Chief engineer, W. J. McHenry.

WATER SUPPLY—Source, St. Lawrence River; system, direct pumping; Holly pumping engines, dy cap 1,500,000 gals; 68 hydrants, Mathews; pipe, Gartshore, 11 miles, 4 to 12 in dia; 60 valves, Ludlow; 8 meters, Worthington; quality of water best; pressure, domestic 65, fire 75 to 80 pounds; water-works owned by company; cost to construct \$300,000; ann expenses \$5500; int on bonds 6 per cent. Pres., W. H. Cole; supt., B. F. Steben; mayor, D. Derbyshire; city clerk, John Dargale.

Brussels, Huron Co., population *1800; buildings, brick and wood, 1 to 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 4 hook and ladder truck, 8 hose carriages; hose rubber, good 1500 ft, inferior 500 ft; value of fire department equipment \$4000; total ann expenses of department \$250; total membership 30, volunteers; bell alarm. Chief engineer, P. Scott.

WATER SUPPLY—Source, river, 3 tanks. Town clerk, F. L. Scott.

Caledonia, Haldemands Co., population 1242; buildings, brick and wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 600 ft; value of fire department equipment \$1800; total membership 80, volunteers. Chief engineer, John Lawson.

WATER SUPPLY—Source not given; system, direct; 1 tank cap 15,000 gals; 8 hydrants; pressure 100 pounds. Supt., J. Riddell; town clerk, J. Aldridge, Sr.

Campbellford, population *2800; fire area 140 acres; mercantile buildings, brick, 2 and 3 stories; private, brick, 1½ and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 1200 ft, inferior 200 ft; value of fire department equipment \$2000; value of building occupied \$200; total ann expenses of department \$75; bell alarm.

WATER SUPPLY—Source, river, springs; 2 cisterns. Village clerk, D. Kennedy.

Cannington, population 1200; fire area 500 acres; buildings, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 500 ft, inferior 500 ft; value of fire department equipment \$1400; value of buildings occupied \$2000; total membership 40, volunteers; bell alarm. Chief engineer, Jas. Marshall.

WATER SUPPLY—Source, tanks.

Carleton Place, population 4800; fire area 1100 acres; mercantile buildings, stone, brick and veneer, 2 to 3 stories; private, wood and brick, 1½ and 2 stories; galvanized roofs; fireworks ordinance. Fire department—1 steam fire engine, 8 hose carriages; hose cotton, good 1000 ft, inferior 200 ft, rubber good 1000 ft, inferior 450 ft; value of fire department equipment \$10,000; value of buildings occupied \$2000; total ann expenses of department \$200; total membership 30, paid part time 30, volunteers 20; bell alarm; 1 fire company. Chief engineer, Jas. Daugherty; chairman of fire and water com., J. M. Brown.

WATER SUPPLY—Source, river, tanks, cisterns and small reservoir. Mayor, R. F. Preston; town clerk, A. R. G. Peden.

Cayuga, population 1200; fire area 400 acres; mercantile

tile buildings, brick, 2 stories; private, wood and brick, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 200 ft; rubber good 100 ft; leather good 30 ft; linen good 100 ft; value of fire department equipment \$200; value of buildings occupied \$1500; total membership 25, volunteers; bell alarm. Chief, Wm. McFadden; chairman of fire and water com., Jas. Roberts.

WATER SUPPLY—Source, tanks.

Chatham, population 4000; fire area 10 acres; mercantile buildings, brick, 3 and 4 stories; private, wood and brick, 2 stories; fireworks ordinance. Fire department—2 steam fire engines, 1 chemical extinguisher, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 3000 ft; 4 horses; value of fire department equipment \$10,000; value of building occupied \$2000; total annual expenses of department \$2000; total membership 15, paid full time 4, paid part time 11; telephone alarm; also watchman in tower from 10 P. M. and 6 A. M. Chief engineer, W. Lambert.

WATER SUPPLY—Source, 2 rivers, 25 cisterns. Town clerk, J. Tossimen. A system of water-works contracted for.

Clinton, population 3800; mercantile buildings, brick and wood, 2 stories; private, brick, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine (private chemical extinguishers in mostly all places of business), 1 hook and ladder truck, 3 hose carriages; hose cotton, good 600 ft, inferior 200 ft, rubber good 1500 ft, inferior 500 ft, linen good 200 ft; value of fire department equipment \$5000; value of building occupied \$12,000 (part of town hall); total annual expenses of department \$200; total membership 18, paid full time 15; bell alarm; 1 fire company. Chief engineer, Geo. E. Pay; chairman of fire and water com., A. K. Manning.

WATER SUPPLY—Source, wells for domestic and tanks for fire purposes. Mayor, Wm. Doherty; town clerk, W. Coats.

Cobourg, population 6000; mercantile buildings, brick, 3 stories; private, 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 hand engines, 1 hook and ladder truck, 1 aerial truck, 1 hose carriage, 3 hand reels; hose cotton, good 2000 ft, rubber good 2000 ft, inferior 1000 ft; 3 horses, value \$600; value of buildings occupied \$5000; total annual expenses of department \$2000; total membership 52, paid full time 2, paid part time 20, volunteer members 30; 10 alarm bells; electric alarm system to be installed at once; 1 hook and ladder company, 1 hose company. Chief engineer, Wm. Pratt; fire and water com., R. Wilson, Wm. Battell, J. D. Hayden.

WATER SUPPLY—Source, Lake Ontario and cisterns; system, pumping to standpipe and direct; 1 standpipe; Holly pumping engines; 72 hydrants; pipe 7 miles, 4 to 12 in dia; water works owned by company. Town clerk, J. Sutherland.

Collingwood, population 5800. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck; 1500 ft hose in good condition, 1500 ft in poor; total membership, 20, paid part time. Chief engineer W. R. Anderson.

WATER SUPPLY—Source, Georgian Bay; system, direct (it is intended to use standpipe); Kerr Bros. pumping engines, dy cap 1,000,000 gals; 54 hydrants, Kerr Bros.; pipe $\frac{1}{2}$ miles, 4 to 12 in dia, Gartshore & Co.; 24 valves, Kerr Bros.; quality of water good; pressure, domestic 40, fire 80 pounds; water-works owned by town; cost to construct \$22,700; annual expenses about \$3000; int on bonds 5 per cent. Supt, Thos. Bassett; mayor, Charles Macdougale; town clerk, John Hogg.

Cornwall, population 7000; fire area 750 acres; mercantile buildings, brick, $2\frac{1}{2}$ and 3 stories; private, brick and wood, 2 stories; fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages; siamese couplings; hose cotton, good 1500 ft, rubber good 500 ft, inferior 500 ft, linen 700 ft; mills have hand engine, hose and sprinklers; also organized company; value of fire department equipment \$11,000; total annual expenses of department about \$2500; 5 paid members; bell alarm. Chief engineer, J. C. Hunter.

WATER SUPPLY—Source, St. Lawrence River; system, pumping to standpipes; standpipe cap 200,000 gals; Worthington pumping engines, dy cap 1,500,000 gals; 60 hydrants, Smith & Co., pipe 8 miles, 4 to 12 in dia, Gartshore & Co.; 40 valves, Ludlow; 6 meters. National, quality of water good; pressure, domestic 55, fire 100 pounds; water-works owned by Moffett, Hodgkins & Clarke, Supt, J. Strickland; mayor, M. M. Mulhiera; city clerk, G. S. Jarvis.

Deseronto, Hastings Co., population 8000; buildings, stone, brick and wood, $1\frac{1}{2}$ and 2 stories. Fire department—1 steam fire engine, 1 hand engine, 3 chemical engines on

wheels, 4 hose carriages; 6 engine, E. W. Rathbun.

WATER SUPPLY—Source, tank; 9 Worthington steam cap of tank 3000 barrels; supplies the town with the operates same in case of town clerk, Robt. Irvine.

Dresden, population 1000; tile buildings, wood and brick, 1 to 3 stories; no fireworks ordinance. Fire department—2 steam fire engines, 2 hose carriages; 1 of fire department equipment occupied \$2000; total membership 15, paid full time 11; telephone alarm. Chief engineer, J. and water com., Henry We

Dundas, Wentworth Co., 250 acres; mercantile buildings, private, brick, 2 stories; fireworks ordinance. Fire department—2 hook and ladder trucks, good 1500 ft, linen good 1000 ft; equipment \$2000; value of annual expenses of department all volunteers; bell and water company; 2 hose companies; Knowles, chairman of fire

WATER SUPPLY—Source, reservoir, cap 1,250,000 gals; to 12 in dia; pressure 75 to 100 lb; by town; cost to construct \$10,000; town clerk, T. Wilson.

Dunnville, population 1000; hand engine, 1 hook and ladder truck, 1 hose rubber, good 1800 ft; 110 volunteers. Chief engineer, Hugh Clark.

WATER SUPPLY—Source, J. W. Holmes.

Elora, population 1600; stone, 3 stories; private, brick, 2 stories; wooden roofs permitted. Fire department—2 steam fire engines, 2 hose carriages, 2 hose trucks, 2 hose reels; hose cotton, good 200 ft, inferior 100 ft; value of fire department equipment \$2000; total annual expenses of department \$200; paid full time 20, volunteer members 30, Chief engineer, Hugh Clark.

WATER SUPPLY—Source, Burns.

Exeter, population 2000; tile buildings, brick, 2 stories; wooden roofs permitted. Fire department—2 steam fire engines, 2 hose carriages; value of fire department equipment occupied \$1000; total membership 50, volunteers.

Fenelon Falls, Victoria Co., brick, $1\frac{1}{2}$ and 2 stories; private, brick, 2 stories; fireworks ordinance. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 1500 ft; value of fire department equipment \$2000; total annual expenses of department \$200; Chief engineer, S. J. and water com., E. D. Hand.

WATER SUPPLY—Source, clerk, E. D. Hand.

Flesherton, population 1000; wood, 2 stories; shingle roof; 1 hand engine; 1 hose carriage; value of fire department equipment \$200; Chief engineer, F.

Forest, population 2000 and wood, 2 stories; private, brick, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1500 ft; equipment \$2000; value of annual expenses of department \$200; volunteers, paid part time; Pettypiece; chairman of fire

WATER SUPPLY—Source,

Galt, population 8000; fire engine, 1 hand engine, 1500 ft; total membership 15, paid full time 11; Chief engineer, J. Curlias.

WATER SUPPLY—Source, works to be constructed. Town clerk, J. G. Dyl

ONTARIO—Continued.

Geonauque, Leeds Co., population 4000; mercantile buildings, brick and wood, 2 to 3 stories; private, brick, 2½ stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 4 hose carriages; hose linen, good 500 ft, rubber good 800 ft, inferior 600 ft; value of fire department equipment \$7100; value of buildings occupied \$3000; total ann expenses of department \$800; total membership 74, paid part time; bell alarm; 1 engine company, 1 hook and ladder company, 1 hose company. Chief, Jas. McKellar; chairman of fire and water com, T. I. Storey.

WATER SUPPLY—Source, river; system, direct pumping; water-power pump; new pump to be put in with dy cap 1,150,000 gals; 18 hydrants; pipe 1½ miles, 2½ and 8 in dia; pressure 800 pounds; water-works owned by city; ann expenses \$300. Supt, C. R. Catton; city clerk, S. McCammon.

Georgetown, population 1800; fire area 200 acres; mercantile buildings, stone and brick, 1½ to 3 stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 500 ft, rubber good 300 ft, inferior 100 ft; total membership 65, volunteers; bell alarm; 1 engine company, 1 hook and ladder company, 1 hose company. Chief, Geo. H. Kennedy.

WATER SUPPLY—Source, ponds and streams. Town clerk, G. S. Goodwillie.

Glencoe, Middlesex Co., population *2000; buildings, brick and wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hook and ladder truck, 1 hose carriage; hose cotton, good 700 ft; value of fire department equipment \$2600; total membership 80, paid full time; bell alarm.

WATER SUPPLY—Source, tanks. Village clerk, G. M. Harrison.

Goderich, Huron Co., population 4400; mercantile buildings, brick, 2½ and 3 stories; private, brick and wood, 2 and 3 stories; roofs shingle, laid in mortar, gravel and plastic slate. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; hose cotton, good 2800 ft, rubber inferior 850 ft, leather inferior 200 ft; value of fire department equipment \$6000; total ann expenses of department \$1000; total membership 12, paid; bell and electric alarm. Chief engineer, J. Bates.

WATER SUPPLY—Source, artesian wells; system, direct pumping; Gordon pumping engines, dy cap 1,500,000 gals; 60 hydrants, Stevens & Burns; pipe 10½ miles, 4 to 10 in dia; Stevens & Burns valves; quality of water pure; pressure, domestic 80, fire 80 pounds; water-works owned by city; cost to construct \$425,000; int on bonds 5 per cent. Mayor, John M. Butler; city clerk, Wm. Mitchell.

Gravenhurst, population *2800; fire area 8 or 10 acres; mercantile buildings, brick, 3 stories; private, wood, 1½ stories; wooden roofs not permitted. Fire department—1 steam fire engine, 1 chemical engine on wheels (not used), 2 hose carriages; hose rubber, good 1200 ft, inferior 300 ft; value of fire department equipment \$5000; value of buildings occupied \$1000; total membership 12, paid full time, 1 volunteers 12, paid \$1.50 per fire; bell alarm. Engineer Arley Sloan; chairman of fire and water com, B. R. Mowey.

WATER SUPPLY—Source, tanks and lakes. Town clerk, T. Johnson.

Guelph, Wellington Co., population *11,000. Fire department—1 steam fire engine, 4 hose carriages; hose good 2600 ft; 2 horses; total membership, paid. Chief engineer, A. Robertson; chairman of fire and water com, C. Kleopher.

WATER SUPPLY—Source, springs and river; system, direct pumping; Walker pumping engines, dy cap 1,500,000 gals; 104 hydrants, Inglis & Hunter; pipe 14 miles, 2 to 12 in dia; 4 meters; quality of water good; pressure, domestic 80, fire 120 pounds; water-works owned by city; cost to construct \$125,000; ann expenses \$5000; int on bonds 6 per cent. Supt, Jas. Fordyce; mayor, Thos. Gowdy; city clerk, Richard Mitchell.

Hamilton, Wentworth Co., population 50,000; fire area 2500 acres; mercantile buildings, brick and stone, 3 and 4 stories; private, brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 2 hand engines, 2 chemical engines on wheels (1 combination with hose wagon), 2 chemical extinguishers, 1 hook and ladder truck, 1 hose carriage not in service; hose cotton, good 6700 ft; 17 horses, value \$2400; value of fire department equipment \$73,000; value of buildings occupied \$68,000; total ann expenses of department \$30,000; total membership 41, paid full time; elec-

tric alarm; 40 street boxes. Chief engineer, A. W. Aitchison.

WATER SUPPLY—Source, Lake Ontario, through 5-ft. basin; system, pumping to reservoir; reservoir cap 11,000,000 imp gals; Killey pumping engines, dy cap 12,000,000 imp gals; 889 hydrants, Killey; pipe 89 miles, 6 to 24 in dia, Gartsshore; 315 valves, Killey; 4 meters, National Scotch; quality of water best; pressure 80 to 75 pounds; water-works owned by city; cost to construct \$1,250,000; ann expenses \$35,000; int on bonds 6 per cent. Chairman of com, James Dixon; city engineer, Wm. Harkness; mayor, David McLellan; city clerk, Thos. Beasley.

Harriston, population 2800; buildings, wood 2½ brick, 1 to 3 stories. Fire department—1 steam fire engine, 2 hose carriages. Chief engineer, J. Robertson.

WATER SUPPLY—Source, river. Town clerk, M. F. Empey.

Ingersoll, population 4000; buildings, brick and wood 1½ to 3 stories; wooden roofs permitted, laid in mortar; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hand engine, 1 chemical engine on wheels, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose cotton, good 500 ft, rubber good 1600 ft; 2 horses; value of fire department equipment \$7000; total membership 20, paid part time bell alarm. Chief engineer, George Craig.

WATER SUPPLY—Source, pond; the following system is in process of construction: system, pumping to standpipe and direct; pipe 6 miles, 4 to 12 in dia, Gartsshore; quality of water fine; pressure, domestic 60, fire 120 pounds; water-works owned by company; cost to construct \$30,000. Pres, J. F. Moffett; mayor, — Buchanan; city clerk, R. Smith.

Iroquois, Dundas Co., buildings, brick, stone, and wood, 2 and 3 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 850 ft, rubber good 500 ft; bell alarm.

WATER SUPPLY—Source, St. Lawrence River; system, direct pumping; 15 hydrants; pipe 2 miles, imported, pressure, domestic 45, fire 75 pounds; water-works owned by Buchon & Serviss; cost to construct \$18,000; ann expenses \$450. Supt, Gordon Serviss; town clerk, J. Tindale.

Jarvis, population 1200; fire area 500 acres; mercantile buildings, brick, 2 and 3 stories; private, brick, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine; hose cotton, good 150 feet; value of fire department equipment \$300. Chief engineer, J. W. Rodgers; chairman of fire and water com, Benj. Millenbacher.

WATER SUPPLY—Good; not described.

Kemptville, population 1400; fire area 200 acres; mercantile buildings, brick and stone, 3 stories; private, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 2 hose carriages, siamese couplings used; hose cotton, good 1700 ft, rubber good 500; 2 horses; value of fire department equipment \$6200; value of building occupied \$3700; total ann expenses of department \$200; total membership 80; volunteers; bell alarm. Capt, W. H. Bouza.

WATER SUPPLY—Source, river. Town clerk, O. Bacon.

Kincardine, population 2000; fire area 1280 acres; mercantile buildings, brick and wood, 1 to 4 stories; private, brick and wood, 1 to 2½ stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, 1 chemical extinguisher, 1 hook and ladder truck, 2 hose carriages, 15 leather buckets; hose cotton, good 200 ft, rubber good 500 ft, inferior 800 ft; value of fire department equipment \$10,000; value of building occupied \$1000; total ann expenses of department \$100; total membership 62, volunteers, paid part time 1; bell alarm. Chief, John Stewart; chairman of fire and water com, Sam'l Henry.

WATER SUPPLY—The following system to be completed in July, 1890; source not given; system, pumping to standpipe hydrants 63; pipe, 3 miles. Town clerk, A. M. Williamson.

Kingston, Frontenac Co., population *20,000; fire area 900 acres; buildings, brick and stone, 2 to 3 stories; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 1 hand engine, 1 chemical engine on wheels, 2 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; hose cotton, good 1750 ft, rubber good 800 ft, inferior 400 ft, leather good 500 ft, linen good 1500 ft; 4 horses; value of fire department equipment \$18,000; value of 2 buildings owned \$14,000; 1 rented \$150 per year; total ann expenses of department \$4000; total membership

ONTARIO—Continued.

WATER SUPPLY—Source, St. Lawrence River; system, direct pumping; pumping engines dy cap 1,944,000 gals; 23 hydrants; pipe 3 miles, Bellhouse, D. & Co.; pressure, domestic 40, fire 120 pounds; water-works owned by town; cost to construct \$36,000; ann expenses \$400; int on bonds 5 per cent. Supt, Cyrus Casselman; town clerk, Frank F. Plants.

Mt. Forest, population *2800; buildings, brick, 1½ to 3 stories; wooden roofs permitted. Fire department—1 chemical engine on wheels, 1 hook and ladder truck; total membership 65. Chief engineer, I. S. Armstrong.

WATER SUPPLY—Source, wells. Town clerk, W. C. Perry.

Napanee, Lenox Co., population *4000; fire area 1200 acres; mercantile buildings, brick, 3 stories; private, wood and brick 1½ stories; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1200 ft, rubber good 1800 ft, inferior 500 ft, leather inferior 800 ft; value of fire department equipment \$12,000; value of building occupied \$10,000; total ann expenses of department \$1000; total membership 32, paid part time; bell alarm. Chief engineer, R. J. Wales.

WATER SUPPLY—Source, Napanee River; system, direct pumping; Northey water power pumps, dy cap 2,000,000 gals; 40 hydrants, Mathews; pipe 2½ miles, St. Lawrence; Peet valves; pressure, domestic 50, fire 100 pounds; water-works owned by J. P. Northey; cost to construct \$36,000; ann expenses est \$1500. Town clerk, P. Enbury.

New Hamburg, population 1008. Fire department—1 steam fire engine, 2 hose carriages; hose rubber, good; total membership volunteers.

WATER SUPPLY—Source, river and cisterns.

New Market, York Co., population 2700; fire area 50 acres; mercantile buildings, brick or rough cast, 2 to 3 stories; private, brick clad, 3 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 hand engine, private chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; hose cotton, good 1800 ft, rubber good 250 ft, linen good 200 ft; value of fire department equipment \$2500; value of buildings occupied \$2000; total ann expenses of department \$300; total membership 118 paid full time 1, volunteers 115; electric and bells alarm; 6 street boxes, 1 engine company, 1 hook and ladder company, 1 hose company. Chief engineer, John Savage; chairman of fire and water com, H. S. Cane.

WATER SUPPLY—Source, artesian wells; system, gravity and direct pumping; 23 hydrants; pipe 2 miles, 4 to 8 in dia; 8 valves; pressure, domestic 40, fire 80 to 120 pounds.

Niagara Falls, Welland Co., population *3800; buildings, wood, brick and stone. Fire department—2 steam fire engines, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 500 ft, leather good 2000 ft; value of fire department equipment \$3000; value of building occupied \$4500; total ann expenses of department \$600 (1888); total membership 70, paid part time 12, volunteers 58; bell alarm. Chief engineer, W. L. Flaherty.

WATER SUPPLY (the following system is under construction)—Source, Niagara River; system, direct pumping; Kennedy pumping engines, dy cap 2,500,000 gals; 34 hydrants, Ludlow; pipe Gartshore, 5½ miles, 6 to 12 in dia; 20 valves, Ludlow; quality of water good; pressure, domestic 90, fire 120 to 180 pounds; water-works owned by town; cost to construct \$82,000. Const. engr, Wm. Kennedy, Jr.; mayor, Wm. McHattie; town clerk, John Robinson.

Onemee, population 900; fire area 80 acres; mercantile buildings, wood and brick, 1½ and 2½ stories; private wood, 1½ and 2 stories; wooden roofs permitted. Fire department—2 hand engines, 1 hook and ladder truck; hose rubber, good 300 ft, inferior 300 ft; value of fire department equipment \$1000; value of buildings occupied \$100; total ann expenses of department \$25; bell alarm. Chief engineer, Alex. Redmond.

WATER SUPPLY—Source, Pigeon River and mill pond.

Orangeville, Wellington Co., population 4000; fire area half of town; mercantile buildings, brick, 3 stories; private, brick, 2 stories; wooden roofs permitted. Fire department—2 stationary steam fire engines, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; hose rubber, good 1000 ft, inferior 500 ft; value of fire department equipment \$15,000; value of buildings occupied \$1000; total ann expenses of department \$1000; total membership 24, paid full time 12, volunteers 12; bell alarm. Capt. C. H. King; chairman of fire and water com, James May.

WATER SUPPLY—Source, Credit River; system, pumping to reservoir and direct; reservoir cap 110,000 gals; 2

Holly rotary pumping engines; 10 hydrants; pipe 1 mile; pressure 50 to 110 pounds; water-works owned by town; cost to construct \$10,000; ann expenses \$1000; int on bonds 6 per cent. Supt, Geo. Harkies; town clerk, A. A. Hughson.

Orillia, population 6000; fire area 2000 acres; buildings, brick, 2 stories; iron roofs. Fire department—2 hand engines, 1 chemical engine on wheels, 1 hook and ladder truck, 2 hose carriages; hose rubber 1100 ft; value of fire department equipment \$3000; value of buildings occupied \$1000; total ann expenses of department \$200; total membership 25, volunteers; bell alarm. Chief engineer, R. Mainer.

WATER SUPPLY—Source, lake and cisterns. Town clerk, C. Grant.

Oshawa, population 4000; fire area 3800 acres; buildings, brick and wood, 1 to 3 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 chemical engine on wheels, 50 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages; simease couplings used; hose cotton, good 200 ft, rubber good 2000 ft, inferior 500 ft; value of fire department equipment \$18,000; 1 building occupied; total ann expenses of department \$1100; total membership 35, full paid; bell alarm. Chief engineer, J. Pellow.

WATER SUPPLY—Source, tanks. Mayor, W. F. Cowan; town clerk, C. W. Smith.

Ottawa, Carleton Co., population 45,000. Fire department—2 steam fire engines, 1 hook and ladder truck, 12 hose carriages; lumber mills have powerful pumps and 5000 ft hose; hose cotton and rubber, good 8000 ft; horses; total membership paid; telegraph alarm. Chief engineer, W. Young.

WATER SUPPLY—Source, Ottawa River; system, direct pumping; pumping engines dy cap 18,000,000 gals; 506 hydrants, Mathews; pipe 72 miles, 5 to 24 in dia, Wood and imported; 612 valves, Ludlow, Chapman; 6 meters. Worthington; quality of water good; pressure, domestic 50 to 80, fire 75 to 110 pounds; water-works owned by city; cost to construct \$1,300,000; ann expenses \$50,435; int on bonds 5 per cent. Pres or chairman of com, John C. Rogers; manager, Robt. Surtees; mayor, Jacob Enatt; city clerk, W. P. Lett.

Owen Sound, Grey Co., population *6500. Fire department—1 steam fire engine, 4 hose carriages; hose rubber, good 1500 ft, inferior 500 ft; membership volunteers; 1 paid.

WATER SUPPLY—Source, spring; system, gravity; reservoir cap 750,000 gals; 29 hydrants, Perkins; pipe 8 miles, largest 10 in dia, Don; 12 valves, Perkins; 6 meters, National; quality of water good; pressure 70 pounds; water-works owned by town; cost to construct \$45,000. Supt, S. I. Parker; town clerk, T. Gordon.

Paisley, Bruce Co., population 1600; mercantile buildings, brick and wood, 4 stories; private, brick and wood, 1½ and 2 stories, wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages, hooks, pails, etc.; hose cotton, good 400 ft, rubber good 600 ft, value of fire department equipment \$8000; value of buildings occupied \$1000; total ann expenses of department \$300; total membership 50, volunteers; bell and whistle alarm. Chief, Chas. Briggs; chairman of fire and water com, D. J. Bain.

WATER SUPPLY—Source not given; system, direct pumping; Osborne, Kelly & Co. pumps; pipe 200 ft on main street. Chairman of com, James Claxton; town clerk, N. M. Kechine.

Palmerston, population 2000; fire area 200 acres; mercantile buildings, wood and brick, 3 stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck; hose rubber, good 1000 ft; value of fire department equipment \$2000; value of buildings occupied \$1000; total ann expenses of department \$100; total membership 50, volunteers. Chief engineer, R. Johnston.

WATER SUPPLY—Source, tanks.

Paris, Brant Co., population *3500. Fire department—1 steam fire engine, 1 hook and ladder truck, 5 hose carriages; hose rubber, good 2000 ft; total membership 30, volunteers, including salvage corps. Chief engineer, P. H. Cox.

WATER SUPPLY—Source, springs; system, pumping to reservoir; reservoir cap 1,000,000 gals; Northey pumping engines, dy cap 800,000 gals; 26 hydrants, Waterson and others; pipe 4 miles, 4 to 8 in dia, Gartshore; Gartshore valves; quality of water pure; pressure 70 pounds; water-works owned by town; cost to construct \$40,000; ann expenses \$1416; int on bonds \$16,278. Chairman of com, T. McCoach; supt, John Brockbank; mayor, Henry Strood; town clerk, S. Dadson.

ONTARIO—Continued.

fireworks ordinance. Fire department—1 hook and ladder truck, 4 hose carriages; hose rubber good 2000 ft, inferior 500 ft; value of fire department equipment \$5000; value of building occupied \$6000; total ann expenses of department \$2200; total membership 60, paid part time; bell and telephone alarm (electric alarm system to be put in); 1 hook and ladder company, 1 hose company. Chief engineer, Chas. S. Ellis; chairman of fire and water com, R. Le Sueur.

WATER SUPPLY—Source, River St. Clair; system, direct pumping; E. Leonard & Sons and F. Blakie pumping engines, dy cap 2,500,000 gals; 101 hydrants, R. D. Wood & Co.; pipe 15 miles, 3 to 12 in dia, R. D. Wood & Co. and A. Gartshore; Ludlow valves; 4 meters, Worthington, Crown and Hersey; quality of water very good; pressure, domestic 85, fire 95 to 120 pounds; water-works owned by town; cost to construct to date \$78,000; ann expenses \$4149.50. Supt, Robt. Turner; mayor, E. P. Watson; town clerk, J. D. Stewart (1 1/4 miles of 4 in pipe, 14 hydrants with 16 gate valves now being added).

Sault Ste. Marie, population 2500; fire area 500 acres; mercantile buildings, wood and brick, 2 stories; private, wood and brick, 2 stories; wooden roofs permitted, but tin mostly used; no fireworks ordinance. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages; hose cotton, good 2500 ft; value of fire department equipment \$7000; value of buildings occupied \$4500; total ann expenses of department \$2000; total membership 50, paid full time 3, paid part time 47; 1 hook and ladder company, 2 hose companies. Chief engineer, Thos. H. Elliott; chairman of fire and water com, D. J. Graham; electric fire alarm to be put in.

WATER SUPPLY not described; a system of water-works proposed.

Seaforth, Huron Co., population *8000. Fire department—1 hook and ladder truck, 3 hose carriages; hose rubber, good 1800 ft; volunteer department.

WATER SUPPLY—Source, Spring Creek; system, direct pumping; reservoir cap, 400,000 gals; Ingles & Hunter pumping engines, dy cap 907,900 gals; 16 hydrants, Ingles & Hunter; pipe 8 miles, 4 to 8 in dia, Ingles & Hunter; 5 valves, same; quality of water fair; pressure, fire 100 pounds; water-works owned by town; cost to construct \$14,000; ann expenses \$700. Supt. E. S. Roberts; mayor, R. Wilson; town clerk, Wm. Elliott.

Shelburne, Grey Co., population 1400; fire area 15 acres; mercantile buildings, brick, 3 stories; private, brick and iron, 2 stories. Fire department—1 chemical engine, 1 hose carriage; ladders; hose cotton, good 600 ft; total membership 44, all volunteers. Chief engineer, Wm. Jelly.

WATER SUPPLY—Source, well; system, windmill pumping to tank, cap of tank 80,000 gals; 7 hydrants; pipe 2800 ft, 10 in dia (4000 ft of 6 in to be laid); pressure 45 pounds; water-works owned by village; cost to construct \$300. Supt, John Madill; city clerk, F. G. Dunbar. Present system of mains cover business section.

Simcoe, population *8000; fire area 1 square mile; buildings, brick and wood, 2 stories. Fire department—2 steam fire engines; 2 hand engines, 3 hook and ladder trucks, 4 hose carriages; hose cotton, good 2000 ft, rubber good 1000 ft; value of fire department equipment about \$9000; 3 buildings occupied, value \$4500; total ann expenses of department \$300; total membership 50, paid full time 4, remainder volunteers. Chief engineer, J. H. Luscombe.

WATER SUPPLY—Source, wells and pond, new wells sunk in 1899. Town clerk, N. C. Ford.

Smith's Falls, Lanark Co., population *6600. Fire department—1 steam fire engine, 1 hand engine, 3 hose carriages; hose cotton, good 2000 ft, rubber good 500 ft; volunteer department. Chief engineer, W. Müller.

WATER SUPPLY—Source, Redan River; system, pumping to standpipe; Northey water-power pump, dy cap 750,000 gals; 4 hydrants, Perkins; pipe 2 miles, 6 in dia, Hamilton; 5 valves, Beckett; quality of water good; pressure, domestic 80, fire 100 pounds; water-works owned by A. Foster; cost to construct \$18,000; ann expenses \$300. Mayor, Ogile Cars.

Stayner, population 1200; buildings, brick, 2 stories private, wood and brick, 2 stories, wooden roofs not permitted. Fire department—1 steam fire engine, 1 hand engine, 1 hose carriage; siamese couplings used; hose cotton, good 700 ft, rubber good 400 ft; value of fire department equipment, \$4500; value of buildings occupied, \$1500; total ann expenses of department \$600; total membership 21, paid full time 1, paid part time 20; bell alarm. Chief engineer, R. E. Bingham; chairman of fire and water com, Dr. Jakeway.

WATER SUPPLY—Source, pond, 8 tanks. Mayor, R. R. Rogers; town clerk, G. L. Darby.

St. Catharines, Lincoln Co., population 12,000; buildings, brick and wood, 2 and 3 stories. Fire department—1 steam fire engine, 1 hook and ladder truck, 4 hose carriages; hose cotton and linen, good 2600 ft; inferior 1500 ft; total membership 94; telegraph alarm; street boxes 24; 5 gongs. Chief engineer, F. P. Begg.

WATER SUPPLY—Source, Lake Erie via Welland canal and Beaverdam creek; system, gravity; reservoir cap 265,000,000 gals; hydrants 185, Burrow & Chatfield and others; pipe Tale, Buffalo, 24 1/2 miles, 4 in to 20 in dia, Gartshore; 205 valves, Eddy & Wood; 9 meters, National; quality of water soft and good; filtration sand; pressure 75 pounds; water-works owned by city; cost to construct \$330,000; ann expenses \$4000; int on bonds 6 per cent. Chairman of com, Dr. L. S. Oille; supt, J. Albert Mills; mayor, John B. McIntire; city clerk, John Rollison.

St. Mary's, population 4500; buildings, wood, brick and stone, 2 and 3 stories; wooden roofs permitted, laid in mortar; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; siamese couplings used; hose cotton, good 450 ft, rubber good 1500 ft; inferior 400 ft; value of fire department equipment \$5000; value of buildings occupied \$1800; total ann expenses of department \$1000; total membership 15, paid part time; bell alarm. Chief engineer, W. Moyes.

WATER SUPPLY—Source, 2 rivers; 3 tanks. Town clerk, L. Harstone.

St. Thomas, Elgin Co., population *11,500; fire area 65 acres; buildings, brick and stone, 1 1/2 to 4 stories; fireworks ordinance; causes of fires investigated. Fire department—1 hand engine, 1 hook and ladder truck, 3 hose carriages; siamese couplings used; hose cotton, good 1800 ft, rubber good 850 ft, inferior 650 ft; 4 horses; value of fire department equipment \$6000; value of 2 buildings occupied \$10,000; total membership 19, paid full time 4, paid part time 15; telephone and gong alarm. Chief, A. Henderson.

WATER SUPPLY—Source, Kettle Creek; system, direct pumping; Haggert pumping engines, dy cap 1,000,000 gals; hydrants 55, Holly; pipe Gartshore, 5 1/2 miles, 4 in to 12 in dia; 30 valves, Ludlow; 4 meters, Kennedy; quality of water sometimes muddy; pressure, domestic 50, fire 150 pounds; water-works owned by city; cost to construct \$75,000; ann expenses \$4500. Supt, Jas. Bell; mayor, Israel Morse; city clerk, H. F. Ellis. Works being rebuilt; to have 2 new pumps, dy cap 2,500,000 gals; 20 1/2 miles of pipe, 4 in to 14 in dia; 160 hydrants and 120 valves; to cost \$125,000.

Stratford, Perth Co.; population *10,000; buildings, brick, stone and wood; wooden roofs permitted. Fire department—1 steam fire engine, 1 hook and ladder truck, 2 hose carriages; 1 salvage outfit; hose cotton, good 2600 ft, rubber good 700 ft; value of fire department equipment \$6300; total ann expenses of department \$1200; total membership 15, paid part time; bell and telephone alarm. Chief engineer, R. MacNabb.

WATER SUPPLY—Source, Spring Creek; system, direct pumping; 2 Worthington pumping engines, dy cap 2,500,000 gals; 72 hydrants, Perkins; pipe 11 miles, 4 to 12 in dia, Gartshore; Perkins valves, filtration gravel and sand; pressure, domestic 60, fire 100 pounds; water-works owned by company; cost to construct \$30,000; ann expenses \$5000; int on bonds \$2000. Pres, John Corry; supt, Thos. Clark; mayor, John Brown; city clerk, R. R. Lang.

Strathroy, population *4100; fire area 50 acres; mercantile buildings, brick, 2 and 3 stories; private, brick and wood, 2 and 3 stories; roofs, felt, gravel, and shingle laid in mortar. Fire department—1 steam fire engine, 1 hand engine, 1 hook and ladder truck, 2 hose carriages; force pump; siamese couplings used; hose cotton, good 300 ft, rubber good 1800 ft, inferior 500 ft, good 500 ft; 2 horses; value of fire department equipment \$3000; value of building occupied \$3000; total ann expenses of department \$1000; total membership 35, paid full time 3, paid part time 22; bell alarm. Chief, John Leafestey, Jr.

WATER SUPPLY—Source, river and 12 tanks; quality of water good. Mayor, A. Johnston; city clerk, I. B. Wilew.

Teeswater, population 1200; mercantile buildings, brick and wood, 3 stories; private, wood, 1 1/2 stories; wooden roofs permitted. Fire department—1 hose carriage; hose rubber, good 1000 ft; total membership 25, volunteers; bell and electric alarm. Capt, Herbert Field.

Thessalon, population 950; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; hose cotton, good 100 ft, lines

ONTARIO—Continued.

equipment \$1600; value of 9 buildings occupied \$1400; total ann expenses of department \$875; total membership 10, paid part time; electric alarm; 6 street boxes. Chief, Geo. Pettypiece.

WATER SUPPLY—Source, Maitland River; system, direct pumping; Goldie & McCullough pumping engines; 9 hydrants; pipe 1 mile, 1½ to 6 in dia; pressure 120 pounds; water-works owned by town; cost to construct \$800; int on bonds 6 per cent. Supt, Geo. Pettypiece; town clerk, J. B. Ferguson.

Woodstock, Oxford Co. population *9000; buildings, brick and wood, 2 and 3 stories. Fire department—1 hook and ladder truck, 3 hose carriages.

WATER SUPPLY—Source, Cedar Creek; system, direct

pumping; 2 Worthington pumping engines, dy cap 1,500,000 gals; 85 hydrants, Whitelaw; pipe 3 miles; 1 meter; pressure, domestic 48, fire 80 pounds; water-works owned by town; cost to construct \$28,000; ann expenses \$3000; int on bonds 6 per cent. Chairman of com, D. Peacock; town clerk, G. C. Eden.

The following places have no fire protection: Acton, Beeton, population 800. Burk's Falls, population 635. Colborne, population 1028. Coldwater, population 750. Embro, population 616 (pails and ladders). Gore Bay, population 25. Hanover, population 3000. Huntsville, population 1400. Kingsville, population 1200. Markdale, population 800. Penetanguishene, population 2700. Rodney, population 1000. Southampton, population 1250. Streetsville, population 800. Tara, population 700. Woodville, population 800.

PRINCE EDWARD'S ISLAND.

Charlottetown, Queens Co., population *12,000; mercantile buildings, wood, 3 and 4 stories; private, wood and brick, 2½ to 4 stories; wooden roofs permitted; causes of fire investigated. Fire department—2 steam fire engines, 2 chemical extinguishers, 1 hook and ladder truck, 7 hose carriages, 1 salvage wagon; siamese couplings used; hose rubber, inferior 4500 ft; 8 horses; value of fire department equipment \$16,000; value of building occupied \$20,000; total ann expenses of department \$3000; total membership 65, paid full time 2, volunteers 65; electric alarm. Chief, A. N. Large.

WATER SUPPLY—Source, wells; system, pumping to reservoir; reservoir cap 2,500,000 gals; Blake pumping engines, dy cap 2,000,000 gals; 88 hydrants, Galvin, pipe Laidlaw, 16 miles, 4 to 14 in dia; Galvin valves; 1 meter, Hersey; quality of water good; pressure, domestic 55 to 60, fire 60 to 85 pounds; water-works owned by city; cost to construct \$188,017; ann expenses \$4000; int on bonds 4 and 5 per cent. Chairman of com, Hon. David Laird;

supt, Chas. D. Alzill; mayor, Hon. T. H. Haviland; city clerk, A. H. McPherson.

Georgetown, Kings Co., population 1118; buildings, wood, 2 stories; wooden roofs permitted. Each householder must have leather bucket and ladders. Chief, John Lavers.

WATER SUPPLY—Source, wells.

Summerside, population 3000; mercantile buildings, wood, 2½ stories; private, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 2 hand engines, 12 chemical extinguishers, 4 hose carriages; hose cotton, good 1800 ft, rubber good 500 ft; 2 horses, value \$300; value of fire department equipment \$7300; total ann expenses of department \$500; total membership 60, paid full time; bell alarm; 3 engine companies. Capt, W. S. Green.

WATER SUPPLY—Source, wells and 3 tanks. Town clerk, J. Gourlie.

QUEBEC.

Aylmer, Ottawa Co., population 3000; buildings, wood, stone and brick, 2 stories; wooden roofs permitted. Fire department—1 hand engine; total membership 40, volunteers; bell alarm. Chief engineer, J. Beauchamp.

WATER SUPPLY—Source, wells and river. Town clerk, W. R. Kenney.

Beaufort, population *1200; no organized fire department; 1 steam fire engine, 2 horse-power engines, 1 hook and ladder truck, 6 hose carriages; hose cotton and rubber, 1600 ft.

WATER SUPPLY—Source, inexhaustible cisterns.

Coaticook, Standard Co., population *2800; buildings, wood, 2 stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 10 chemical extinguishers, 1 hook and ladder truck, 2 hose carriages; hose cotton, good 3000 ft, inferior 500 ft, leather inferior 400 ft; value of fire department \$3000; total ann expenses of department \$300 (1888); total membership 32, volunteers; bell, telephone and whistle alarm. Chief engineer, W. B. Morgan.

WATER SUPPLY—Source, springs; system, gravity; pipe, 5 or 6 miles, 1½ to 4 in dia; pressure, domestic 65 pounds; cost to construct \$16,000; ann expenses \$600. Pres, H. Lovell; supt, Dr. E. Ibit; mayor, Dr. L. C. Bachand; town clerk, Otis Shurtleff.

Cote St. Louis, population *2000; fire area 50 acres; mercantile buildings, stone. 3 stories; private stone, 2 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 2 hook and ladder trucks, 2 hose carriages; hose cotton, good 1000 ft; rubber good \$100 ft, linen good 1500 ft; 3 horses; value of fire department equipment \$5000; value of building occupied \$12,000; total ann expenses of department \$600; total membership 10, paid full time. Chief engineer, L. Tarcot.

WATER SUPPLY—Source, springs; 6 cisterns; 3 plugs. Town clerk, C. M. R. Prenoveau.

Cote St. Paul, population 2000; fire area 640 acres; mercantile buildings, brick and wood, 2 to 3 stories; private, brick and wood, 1 to 2 stories, wooden roofs permitted. Fire department—3 hand engines, 2 chemical extinguishers, 3 sets ladders, 1 hose reel, pails, hand grenades and extinguishers in factories, 2 doz snow shovels; hose canvas, good 500 ft, linen good 300 ft, leather good 550 ft; value of fire department equipment \$3000; value

of buildings occupied \$3500; total ann expenses of department \$90; total membership 45, volunteers; bell alarm; assistance rendered by Montreal dept in case of necessity. Capt, Jos. A. Dunn; chairman of fire and water com, Fred. Bausch.

WATER SUPPLY—Source, canal and wells. Mayor, Fred. Bausch; town clerk, A. D. Aubry.

Danville, population *1000. Fire department—1 hand engine, 1 hose carriage; hose rubber, good 300 ft; leather good 500 ft; total membership volunteers. Chief engineer, Robt. Johnson.

WATER SUPPLY—Source, stream.

Hull, Ottawa Co., population *12,000. Fire department—1 steam fire engine, 1 hand engine, 7 hose carriages; hose cotton, good 1000 ft, rubber good 3500 ft; 1 paid and 2 volunteer brigades. Chief engineer, Ludger Genest.

WATER SUPPLY—Source, Ottawa River; system, pumping to reservoir and direct; reservoir cap 16,000 gals; Knowles pumping engines, dy cap 5,184,000 gals; 66 hydrants; pipe 7 miles, 5 to 10 in dia, Glasgow; 66 valves; pressure, domestic 60, fire 90 pounds; water-works owned by city; cost to construct \$180,000; ann expenses \$7500; int on bonds \$9000. Chairman of com, Geo. G. V. Ardouin; supt, Ludger Genest; mayor, Wm. F. Scott; city clerk, J. O. Laferriere.

Huntingdon, population 1800; fire area 640 acres; mercantile buildings, brick and wood, 2 stories; private, brick and wood, 1½ and 2 stories; wooden roofs permitted. Fire department—1 hand engine, 2 hose carriages; value of fire department equipment \$1500; value of buildings occupied \$3000; total ann expenses of department \$168; total membership 16, paid part time; bell alarm. Chief, Peter McFarlane.

WATER SUPPLY—Water-works proposed; surveys now being made.

Iberville, population 1847; buildings, wood and brick, 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton, good 2000 ft; value of fire department equipment including water-works \$35,000; total membership 60, volunteers; steam gong alarm.

WATER SUPPLY—Source, not given; system, direct pumping; 2 steam pumping engines, dy cap 8,640,000 gals; 85 hydrants; pipe 5½ miles, pressure 125 pounds. Supt, G. N. Millan.

Joliette, Joliette Co., population 8500; mercantile buildings, brick and stone, 3 and 4 stories; private, brick and wood, 1 and 2 stories; fireworks ordinance. Fire department—1 steam fire engine, 12 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; siamese couplings used; hose cotton, good 1500 ft, rubber good 600 ft, inferior 50 ft, linen good 1500 ft; 1 horse owned, 8 used; value of fire department equipment \$6050; value of 2 buildings occupied \$18,000; total ann expenses of department \$3250; total membership 9, paid full time 7, paid part time 2; bell alarm. Chief engineer, H. Bonin.

WATER SUPPLY—Source, L'Assomption River; system, direct pumping; Beauchemin steam, Deyone & Debois, water-power pumping engines, dy cap 1,500,000 gals; 32 hydrants, Joliette, Frondrier; pipe 7 miles, 8 to 8 in dia, Robinson; 7 valves, Macdougall; quality of water good; filtration gravel; pressure, domestic 50, fire 70 pounds; water-works owned by town; cost to construct \$40,000; ann expenses \$1000; int on bonds 5 per cent. Chairman of com, Peter Chevalier; supt, Pierre Laforest; mayor, Edward Gilmault; town clerk, D. Desormier.

Lachine, population 4000; fire area 1340 acres; mercantile buildings, brick and wood, 1 and 2 stories. Fire department—1 steam fire engine, 2 hose carriages; siamese couplings used; 3 engines owned by factories; hose canvas, good 18 ft, leather good 500 ft; value of fire department equipment \$4400; value of building occupied \$1800; total ann expenses of department \$751; total membership 16, paid part time; bell alarm. Chief, J. Jolly.

WATER SUPPLY—Source, St. Lawrence River; system, direct pumping; Blake pumping engines; 50 hydrants, Garth; pipe, 3 miles, 4 to 14 in dia, Gartshore; 25 valves, Garth; 3 meters, Crown, Worthington; quality of water good, clear; pressure, domestic 40, fire 150 pounds; cost to construct \$30,000; ann expenses \$5000; int on bonds 4½ per cent. Pres, supt and mayor, A. J. Dawes; town clerk, H. Robert.

Laclete, population 2000; fire area 3 miles of streets; mercantile buildings, wood and brick, 2 stories; private, wood and brick, 1½ and 3 stories; wooden roofs permitted; fireworks ordinance. No organized fire department—1 hand engine, 1 hose carriage; hose linen, rubber lined, good 500 ft; value of fire department equipment \$1080. Chairman of fire and water com, John McKee.

Laprairie, population 1600. Fire department—1 steam fire engine, 1 ladder wagon, 2 hose carriages; hose cotton, good 500 ft, rubber fair 500 ft, linen fair 500 ft; total membership 50, volunteers. Capt, Bisailon.

WATER SUPPLY—Source, river; cisterns supplied by aqueduct.

Lennoxville, population 1050. No organized fire department—1 hand engine, 8 hose carriages, all kinds; hose canvas, inferior 500 ft, rubber good 750 ft.

WATER SUPPLY—Source, river and cisterns. Town clerk, A. W. Stevens.

Levis, population 8500; mercantile buildings, wood, 3 stories; wooden roofs permitted. Fire department—3 steam fire engines, 5 hand engines, 5 chemical extinguishers, 8 hook and ladder trucks, 7 hose carriages; hose cotton, good 8800 ft, rubber good 2500 ft; 7 horses, value \$1400, value of fire department equipment \$35,000; value of buildings occupied \$30,000; total ann expenses of department \$8875; total membership 41, paid full time 16, paid part time 25; telephone alarm. Chief engineer, G. Denis; chairman of fire and water com, Damase L'aine.

WATER SUPPLY—Source, river and cisterns. Town clerk, F. Roy.

Longueuil, Chambly Co., population 8000; mercantile buildings, stone, brick and wood, 50 feet; private, stone, brick and wood, 1 and 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—4 hook and ladder trucks; 6 hose carriages; hose cotton, good 1800 ft, rubber good 500 ft; 1 horse, value \$100; value of fire department equipment \$3800; value of buildings occupied \$300; total ann expenses of department \$900; total membership 7, paid full time; electric and bell alarm; 3 street boxes. Chief engineer, F. X. Lefebvre; chairman water com, A. Bouthellier.

WATER SUPPLY—Source, St. Lawrence River; system, direct pumping; Beauchemin, Waterous, pumping engines, dy cap 750,000 gals; 44 hydrants, Waterous; pipe imported, 7½ miles 4 to 8 in dia; 20 valves, Waterous; quality of water good; pressure, domestic 40 pounds, fire 100 pounds; water-works owned by city; cost to construct \$80,000; ann expenses \$3000; int on bonds 4 per cent. Supt, J. A. Garriety; mayor Pierre Brails; city clerk, L. E. Bourgeois.

Louiseville, population 3000; fire area 28 acres; mer-

cantile buildings, 20 ft; permitted. Fire department engine, 1 chemical extinguishers, 2 hook and ladder trucks, good 2000 ft, rubber 1 horse, value \$100; ment \$2500; value of building expenses of department \$1000, paid by hour; bell.

WATER SUPPLY—Source

Montreal, Montreal cantile buildings, stone and wood and brick, 2 to 3 stories of fire investigated. Fire engines, 2 hand engines (no wheels, 28 chemical trucks, 15 hose carriage; siamese wagon; 15 station total ann expenses of department 140, paid full time; 2 salvage corps supported by 9 members. Chief, Z. B.

WATER SUPPLY—Source, pumping to reservoir and 100 imp. gals; Fairbairn belt, Barclay pumping gals; 1408 hydrants, Chas others; pipe 171 miles, 4 loup, Garth, McDougall a ton, National and others; ure, domestic 80 to 110, fi owned by city; cost to co \$100,000; int on bonds 4 t Thos, Conroy; supt, B. Grenier; city clerk, Chas

Ormatown, population cantile buildings, brick, wood, 2 stories; wooden nance. Fire department—bucket brigade; hose lea \$200; value of buildings o of department \$500; total bell alarm. Chief, C. A water com, T. H. Paling.

Quebec, Quebec Co. acres; mercantile buildin 5 stories; private, brick, 2 stories; wooden roofs no causes of fire investigated engines, 6 chemical ex trucks, 1 aerial truck, 18 h rubber lined, good 11,000 of fire department equi ings occupied \$3500; tot \$40,000; total membership alarm; 85 street boxes, (chairman of fire com, J.)

WATER SUPPLY—Source gravity; 232 hydrants, Sc to 30 in dia, Scotch and Scotch and English; qual mestic 88, fire 100 pound cost to construct \$2,000,0 bonds 5, 6 and 7 per ce Kironae; supt, Jere. G; city clerk, H. I. B. Ch

Richmond, populati hand engine, 2 hose carri good 500 ft; total member Henry Desaulniers.

WATER SUPPLY—Sou F. H. St. Lavrant; town

Rimouski, populatio cantile buildings, wood a wood, brick and stone, 1 mitted. No fire departm alarm. Chairman of fire

WATER SUPPLY—Sour ing to reservoirs; 2 reserv F. J. Conture.

Sherbrooke, Sherbr area 1½ miles square; 1 cased, 2½ to 3 stories; 1 wooden roofs permitted. engines, 1 chemical engin guishers, 2 hook and ladd linen good 4000 ft, rubber good 2000 ft; 11 horses, v ment equipment \$18,000 \$10,000; total ann expen

QUEBEC—Continued.

membership 25, paid full time 15, paid part time 10; telegraph alarm; 102 street boxes; 3 fire companies. Chief, Robert Davidson; chairman of fire and water com., A. G. Lomas.

WATER SUPPLY—Source, Magog River; system, pumping to reservoir; reservoir cap 8,000,000 gals; Knowles pumping engines, dy cap 600,000 gals; 58 hydrants; pipe Glasgow, 12 miles, 4 to 12 in dia; 40 valves, Ludlow, Chapman; 12 meters, Crown; quality of water good; filtration gravel; pressure, 80 to 110 pounds; water-works owned by company; cost to construct \$90,000; ann expenses \$3000. Pres, R. V. Hall, M. P.; supt, A. Sangster; mayor, J. A. Chicoyne; city clerk, Wm. Griffith.

St. Henri, Hochelaga Co.; fire area 200 acres; mercantile buildings, stone and brick, 2 stories; private, brick, 2½ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 6 chemical extinguishers; 1 hook and ladder truck, 2 hose carriages; hose cotton, good 1500 ft, inferior 500 ft, rubber good 2500 ft, inferior 2000 ft, linen good 500 ft, good 500 ft; 3 horses; value of fire department equipment \$8000; value of buildings occupied \$35,000; total ann expenses of department \$9000; total membership 6, paid full time; telegraph alarm; 24 street boxes. Chief, Z. Benoit.

WATER SUPPLY (from St. Cunegonde system)—Source, St. Lawrence River; system, direct pumping; Holly pumping engines; 22 hydrants; pipe 9½ miles; 9 meters; pressure, domestic 50, fire 75 pounds; water-works owned by Berger & Belque; cost to construct \$112,000. Town clerk, A. De Seve, Jr.

St. Hyacinthe, St. Hyacinthe Co., population 7800; mercantile buildings, brick, 3 and 4 stories; private, brick and wood, 10 to 14 ft. Fire department—2 steam fire engines, 4 chemical extinguishers, 1 hook and ladder truck, 3 hose carriages, all kinds; hose cotton, good 1000 ft, rubber good 1500 ft, leather good 500 ft, linen 500 ft; 4 horses, value \$800; value of fire department equipment \$18,000; value of buildings occupied \$35,000; total ann expenses of department \$5000; total membership 18, paid full time 8, paid part time 10; electric alarm; 16 street boxes. Chief, M. Benoit. Chairman of fire com, S. T. Ducloux.

WATER SUPPLY—Source, Yamaska River; system, direct pumping; Knowles, Blake pumping engines, dy cap 2,200,000 gals; 64 hydrants, Chapman; pipe Scotch, 30 miles, 4 to 10 in dia; 99 valves, Chapman; quality of water good; pressure, domestic 60, fire 75 pounds; water-works owned by company; cost to construct \$50,000; ann expenses \$4000; Pres, Louis Cote; supt, M. A. Connell; mayor, G. C. Dassaulles; city clerk, J. C. Geurtul.

St. Jean Baptiste (see Montreal).

St. Jerome, population 2800; fire area 640 acres; mercantile buildings, brick and wood, 2 stories; private, wood, 2½ stories; wooden roofs permitted. Fire department—1 steam fire engine, 1 hand engine, 2 chemical extinguishers, 3 hook and ladder trucks, 3 hose carriages; hose cotton, good 1000 ft, rubber good 200 ft, linen good 800 ft; value of fire department equipment \$5000; value of building occupied \$8000; total ann expenses of department \$500; total membership 16, volunteers 15; bell alarm. Capt, A. Fiset.

WATER SUPPLY—Source and system not given; 6 reservoirs; pipe 10 miles. Supt, J. Lecompte; town clerk, E. Marchand.

St. Johns, St. Johns Co., population 5000. Fire department—1 steam fire engine, 1 hook and ladder truck,

7 hose carriages; hose good 5000 ft; total membership 80, paid 30, volunteers 60. Chief, P. Sylvestre.

WATER SUPPLY—Source, Richelieu River; system, pumping to reservoir and direct; reservoir cap 27,000 gals; 3 McDougall pumping engines, dy cap 800,000 gals; 42 hydrants; pipe Glasgow, 12 miles; 12 meters; pressure, domestic 45, fire 100 pounds; water-works owned by L. Molleur's Sons; cost to construct \$115,000; ann expenses \$1500. Supt, L. Henneux; city clerk, Z. R. Hamel.

St. Sauveur—See Quebec.

Sorel, William Henry Co., population 7500; buildings, wood and brick, 2 to 4 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 2 hose carriages; hose cotton and linen, good 2000 ft; value of fire department equipment \$1800; total ann expenses of department \$200; total membership 52, paid full time 2, volunteers 50; 2 alarm stations.

WATER SUPPLY—Source, Richelieu River; system, direct pumping; Beauchemin, Worthington pumping engines; 22 hydrants; pipe 30 miles; pressure, domestic 60 pounds, fire 120 pounds; water-works owned by town; cost to construct \$100,000; ann expenses \$2500; chairman of com, P. Beauchemin; supt, I. Mour.

Terrebonne, population 2000. Fire department—2 hand engines, 1 chemical engine on wheels, 6 chemical extinguishers; hose 3000 ft; total membership 21. Chief engineer, C. Archambault.

WATER SUPPLY—Source, springs.

Three Rivers, St. Maurice Co., population 2800; fire area 568 acres; mercantile buildings, brick, 3 stories; private, brick, wood and stone, 2 stories; fireworks ordinance; causes of fire investigated. Fire department—2 hand engines, 8 chemical extinguishers, 1 hook and ladder truck, 4 hose carriages; hose cotton 800 ft, rubber good 500 ft, leather 1100 ft; 3 horses; value of fire department equipment \$8000; value of 4 buildings occupied \$8000; total ann expenses of department \$3500; total membership 8, paid full time; telegraph alarm; 7 street boxes.

WATER SUPPLY—Source, St. Lawrence River; system, direct pumping from settling reservoir; Beauchemin pumping engines, dy cap 1,000,000 gals; 57 hydrants, pipe 15 miles, Scotch; 8 meters; filtration stone and sand; pressure, domestic 85, fire 120 pounds; water-works owned by city; cost to construct \$120,000; ann expenses \$5000; int on bonds 6 per cent. Supt, O. Z. Hamel.

Valleyfield, Beauharnois Co., population 5513. Fire department—1 steam fire engine, 2 hose carriages; hose linen, good 1500 ft; rubber 1000 ft, leather 500 ft. Chief, Francois Miron.

WATER SUPPLY—Source, St. Lawrence River; system, direct pumping; 2 Blake water power pumps, dy cap 1,200,000 gals; 48 hydrants, Chapman; pipe 6 miles, 4 to 10 in dia, Glasgow; Chapman valves; pressure, domestic 40, fire 100 pounds; water-works owned by city; cost to construct \$80,000; ann expenses \$5000; int on bonds 6 per cent. Supt, E. Mayor; town clerk, R. S. Joron.

Vandrenil, Vandrenil Co., population 1000; buildings, wood, 1½ stories; wooden roofs permitted. Fire department—1 hand engine, 1 hose carriage; ladders; hose cotton, good 100 ft, leather good 75 ft; bell alarm.

WATER SUPPLY—Source, wells; system, direct; 1 reservoir; 4 hydrants.

Waterloo, population 2500. Fire department—6 chemical extinguishers, 1 hook and ladder truck.

WATER SUPPLY—Source, lake and wells. Town clerk, C. H. Farnelee.

ADDENDA.

THE FOLLOWING WERE RECEIVED TOO LATE TO CLASSIFY.

INDIAN TERRITORY.

Muskogee, Creek N., population 2600; fire area 10 acres; mercantile buildings, brick and wood, 2 stories; private, wood and brick, 1 and 2 stories; wooden roofs permitted. Fire department—1 hook and ladder truck, 1 hose carriage; hose rubber, good 700 ft; value of fire department equipment \$800; value of buildings occupied \$800; total membership 86, volunteers, paid part time 1; salvage corps 24 men. Capt. A. A. Engart; chief, W. A. Maddan; chairman of fire and water com, A. W. Rabb.

Vinita, Cherokee Nation, population 1000. Fire department—1 hook and ladder company.

WATER SUPPLY—Source, wells and cisterns. Mayor, Lee Crutchfield; town clerk, Henry Drew.

OKLAHOMA.

Guthrie, population 7000; fire area 800 acres; mercantile buildings, wood, 2 stories; private wood, 1 and 2 stories; wooden roofs permitted. Fire department—1 hose carriage, stores have hand grenades; hose rubber, good 500 ft; building occupied rented; total membership 80 volunteers. Chief, Harry Ruffner.

Kingfisher, population 2600; buildings, wood, 1 and 2 stories; wooden roofs permitted. Fire department being organized; business houses have chemical extinguishers; hook and ladder company organizing, to be equipped with rubber buckets, ladders, ropes, etc.

WATER SUPPLY—Source, public wells.

COLORADO.

Aspen, Pitkin Co., population 8000; buildings, brick and wood, 1 to 3 stories. Fire department—1 engine, 1 hook and ladder truck, 4 hose carts; hose cotton, 8300 ft; value of fire department equipment \$9000; total membership 100 volunteers; bell alarm. Chief, Frank A. Shepard; mayor, J. C. Carson; city clerk, C. S. Duncan.

CONNECTICUT.

Bridgeport, Fairfield Co., population 50,000; mercantile buildings, brick (in fire limits) and wood, 2 and 3 stories; private, brick and stone (in fire limits), 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—4 steam fire engines, 2 chemical extinguishers, 2 hook and ladder trucks, 5 hose carriages; 15 horses, value \$4500; value of fire department equipment \$150,000; total ann expenses of department \$86,000; telegraph alarm; street boxes 25. Chief engineer, Fred. R. Beardslee; chairman of fire and water com, John N. Near.

WATER SUPPLY—Source, Ox and Island Brook, Pequonnock and Mill Rivers; system, gravity; 4 reservoirs, cap 550,000,000 gals; Worthington pumping engines, seldom used; hydrants 162. Wood; pipe 66 miles; water-works owned by company; cost to construct \$300,000. Supt, Richardson.

KENTUCKY.

Covington, Kenton Co.—**WATER SUPPLY**—Source, Ohio River; system, pumping to reservoirs; 3 reservoirs, cap 85,000,000 gals; Holly pumping engines, dy cap 10,000,000 gals; 240 hydrants, Bourbon, Holly; pipe Addyston, 89 miles 4 to 30 in dia; 880 valve; meters Hersey; quality of water good; settled in reservoirs; pressure 80 to 120 pounds; water-works owned by city; cost to construct old and new works \$1,400,000; ann expenses old works \$25,000. Pres, Chas. J. Tranter; supt, W. H. Glone.

MAINE.

Kittery, York Co., population 4297. Navy Yard fire department—3 steam fire engines, 1 hook and ladder truck, 4 hose carriages, all kinds; 1 supply wagon, 3 steam pumps connected with hydrants. Chief engineer, Geo. Manent.

WATER SUPPLY—Source, river, ponds, reservoirs; a windmill and reservoir system is proposed. Town clerk, D. M. Shopleigh.

Lewiston, Androscoggin Co., population 24,000; fire area 1280 acres; mercantile buildings, wood and brick, 3 and 4 stories; private, wood, 2½ stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—2 steam fire engines, 1 hook and ladder truck, 1 Hayes aerial truck, 7 hose carriages; hose cotton, good 8000 ft, inferior 1000 ft; 9 horses, value \$2700; value of fire department equipment \$60,000; value of 2 buildings occupied \$40,000; total ann expenses of department \$18,000; total membership 58, paid full time; Gamewell alarm; 40 street boxes, 1 hook and ladder company, 2 hose companies. Chief engineer, S. S. Shaw.

MICHIGAN.

Bay City, Bay Co., population 36,000; fire area 160 acres; mercantile buildings, brick and stone, 5 stories; private, wood, 2 to 3 stories; wooden roofs not permitted in fire limits; fireworks ordinance. Fire department—2 steam fire engines, 2 chemical extinguishers, 1 hook and ladder truck, 1 aerial truck, 6 hose carriages, 6 fire boats, 3-way siamese deluge pipe; hose cotton, good 7000 ft; rubber good 4000; 14 horses, value \$7000; value of fire department equipment, \$28,988; value of buildings occupied \$86,000; total ann expenses of department \$15,000; total membership 35 paid full time 7, paid part time 28; Gamewell alarm; 42 street boxes, 7 companies. Chief engineer, Thos. K. Harding; chairman of fire com, Selwin Eddy.

Detroit, Wayne Co., population 250,000; fire area 2000 acres; mercantile buildings, brick, 5 stories; private, wood and brick, 3 stories; wooden roofs not permitted; fireworks ordinance; causes of fire investigated. Fire department (report of 1890)—17 steam fire engines, 4 chemical engines on wheels, 60 chemical extinguishers, 8 hook and ladder trucks, 8 aerial trucks, 17 hose carriages; hose cotton, good 36,380 ft; 106 horses, value \$28,860; value of fire department equipment and buildings, \$886,411; total ann expenses of department \$394,223; total membership 256, paid full time; Gamewell alarm; 228 street boxes. Chief engineer, Jas. Battle; chairman of fire com, R. M. Gillette.

Dowagiac, Cass Co., population 8500; fire area 1440 acres; mercantile buildings, brick, 2 and 3 stories; private, wood, 1½ and 2 stories; wooden roofs permitted in certain localities; fireworks ordinance. Fire department—1 steam fire engine, 1 hand engine, 1 chemical engine on wheels, 1 hook and ladder truck, 3 hose carriages; hose rubber, good 1800 ft, inferior 300 ft; value of fire department equipment \$2860; value of buildings occupied \$6500; total ann expenses of department \$1000; total membership 56, paid full time 1, paid part time 35, volunteers 20; steam whistle and bell alarm; 5 fire companies. Chief engineer, E. Barlow Jewell.

Muskegon, Muskegon Co., population 30,000; fire area 400 acres; mercantile buildings, brick, stone and wood, 3 stories; private, wood, 2 and 3 stories; wooden roofs permitted; fireworks ordinance; causes of fire investigated. Fire department—1 steam fire engine, 1 chemical engine on wheels, 2 chemical extinguishers, 1 hook and ladder truck, 6 hose carriages; siamese couplings; hose cotton, good 9000 ft, inferior 1000 ft; 15 horses, value \$2800;

value of fire department equipment \$37,000; value of buildings occupied \$22,000; total ann expenses of department \$30,000; total membership 41, paid full time 18, paid part time 23; Gamewell alarm; 32 street boxes; 8 fire companies. Chief engineer, Jas. P. Fallon; chairman of fire and water com, A. G. Rodgers.

MINNESOTA.

Red Wing, Goodhue Co., population 8000; mercantile buildings, brick and stone, 3 and 4 stories; private, wood, 2 stories; causes of fire investigated. Fire department—1 steam fire engine, 1 chemical engine on wheels, 1 hook and ladder truck, 4 hose carriages; hose cotton and rubber, good 5000 ft; value of fire department equipment \$30,000; value of 4 buildings occupied \$30,000; total ann expenses of department \$3600; total membership 62, volunteers; electric alarm. Chief engineer, E. D. Morris; chairman of fire and water com, G. M. Harlow.

Wabasha, Wabasha Co., population 3800; fire area 10 acres; mercantile buildings, brick, 2 stories; private, wood, 2 stories; wooden roofs not permitted. Fire department—1 steam fire engine, 1 chemical engine on wheels, 1 hook and ladder truck, 2 aerial trucks, 2 hose carriages; hose cotton, good 1500 ft; value of fire department equipment \$3000; value of building occupied \$500; total membership 40, volunteers; steam and whistle alarm. Chief engineer, R. E. Jones; chairman of fire and water com, C. J. Haines.

Winona, Winona Co., population 24,000; fire area 10 sq. miles; buildings, brick and wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department—1 steam fire engine, 1 chemical engine on wheels, 5 chemical extinguishers, 1 hook and ladder truck, 1 aerial truck, 2 hose wagons; hose cotton, good 6500 ft, rubber

good 1550 ft, inferior 1200 ft; 9 horses, value \$2250; value of fire department equipment \$3500; value of buildings occupied \$7000; total membership 24, paid part time 2; Gamewell alarm; 20 street boxes. Fire marshal, J. W. Ryan; chairman of fire com, Andrew H. Hill.

NEBRASKA.

Omaha, Douglas Co., population 120,000; fire area 24½ square miles; mercantile buildings, brick and wood, 1 to 10 stories; private, wood, 2 stories; wooden roofs permitted; fireworks ordinance. Fire department (report of 1890)—3 steam fire engines, 2 chemical engines on wheels, 2 chemical extinguishers, 2 hook and ladder trucks, 1 aerial truck, 7 hose carriages; siamese couplings; hose good 9000 ft; 28 horses, value \$3000; value of fire department equipment \$15,000; value of buildings occupied \$40,000; total ann expenses of department \$65,000 (1890); total membership 50, paid full time: Gamewell alarm; 68 street boxes; 5 fire companies. Chief, J. J. Galligan; sec fire and water com, Howard Smith.

WATER SUPPLY (report of 1890).—Source, Missouri River; system, gravity and direct pumping; Holly, Allis, Knowles, Flanders pumping engines, dy cap 70,000,000 gals; 1200 hydrants, Wood, Holly; pipe Shickle, H. & H. 160 miles, 6 to 48 in dia, Long, Cln. & Newport, Chattanooga; 1100 valves, Ludlow; 1000 meters, Union; quality of water clear and pure, settled; pressure 85 pounds. Pres, W. A. Underwood; supt, A. B. Hunt; mayor, R. C. Cushing; city clerk, John Groves.

The following places have no fire protection: Ardmore, Chickasaw N., Indian Ter., population *1600. Purcell, Chickasaw N., Indian Ter., population 1500. Oklahoma City, Oklahoma Ter. Noble, Oklahoma Ter., population 260.

ERRATUM—On page 9 (California), Naperville, Du Page Co., is erroneous, and should be disregarded.

TWO PER CENT TAX FOR FIRE DEPARTMENTS.

The following amendments to the laws relating to the two per cent tax for the benefit of fire departments was passed at the last session of the legislature:

SEC. 1. There shall be paid to the treasurer of the fire department of every city or village of this State, whether incorporated or unincorporated, having a fire department company or organization, for the use and benefit of such fire department, *or to the treasurer of such fire department within the fire limits as established by law of an unincorporated village*, and when no treasurer of a fire department exists, then to the treasurer or other financial officer of such city or village, *or in case of an unincorporated village, to the supervisor of the town in which such village is situated*; who, for the purposes of this act, shall have the same powers as the treasurers of fire departments, on the first day of February of each year, by every person who shall act as agent for or on behalf of any individual or association of individuals or corporation not incorporated by or under the laws of this State, whose business is insuring against loss or injury by fire upon property in this State, although such individual, association or corporation may be incorporated for that purpose by any other State or country, the sum of two dollars upon the hundred dollars, and at that rate upon the amount of all premiums which, during the year, or part of a year, ending on the last preceding thirty-first day of December, shall have been received by such agent or person, or received by any other person for him, for any insurance effected or procured by him as such agent or broker against loss or injury by fire upon property situate within the corporate limits of such city or village, *or within the fire limits of such unincorporated village*.

SEC. 2. No person shall, as agent for any such individual, association or corporation as aforesaid, effect any insurance upon any property situate in any city or village of this State as aforesaid, upon which the above duty is required to be paid, or as such agent procure such insurance to be effected until he shall have executed and delivered to the treasurer of the fire department of the city or village in which the property insured is situated, or if no treasurer of a fire department exists, then to the treasurer or other financial officer of such city or village, *or in case of an unincorporated village, to the supervisor of the town in which such village is situated*, a bond to such fire department in the penal sum of five hundred dollars, with such sureties as such treasurer, *supervisor* or other financial officer shall approve, with a condition that he will annually render to said treasurer, *supervisor* or other financial officer, on the first day of February in each year, a just and true account verified by his oath, that the same is true of all premiums which, during the year ending on the thirty-first day of December preceding such report, shall have been received by him.

NEW ENGLAND MUTUAL

LIFE INSURANCE COMPANY,

Post-Office Square,

BOSTON, - - - MASS.

Assets, December 31, 1889,	- - -	\$20,660,562.55
Liabilities,	- - -	18,104,793.66
		\$2,555,768.89

LIFE RATE ENDOWMENT POLICIES A SPECIAL FEATURE.

BENJ. F. STEVENS, President.
S. F. TRULL, Secretary.

JOSEPH M. GIBBENS, Vice-President.
WM. B. TURNER, Ass't Secretary.



SURETY ON BONDS.

AMERICAN SURETY COMPANY,

160 Broadway, New York.

CASH CAPITAL, - - - \$1,000,000.

W. L. TRENHOLM, President.

HENRY D. LYMAN, Vice-President

Statement, December 31st, 1889.

BONDSMEN	RESOURCES (Including Capital, \$1,000,000).....	\$1,459,489.29
SUPERSEDED.	LIABILITIES (Including Reserve, \$195,493.11)	253,861.67

Bonds guaranteeing the honesty of Officers and Employees of Banks, Railway, Express, Telegraph and Telephone Companies, other Corporations and Business Houses.

This Company will act as surety on Bonds required in the Courts.

RESIDENT TRUSTEES, NEW YORK.—Wm. A. Wheelock, John H. Inman, Wm. B. Leonard, John J. Knox, F. W. Vanderbilt, Cornelius N. Bliss, Henry H. Cook, Wm. B. Kendall, Henry B. Plant, Thos. C. Platt, Wm. Dowd, J. D. Ripley, E. K. Sibley, C. L. Tiffany, E. F. Browning, J. W. Pinchot, Geo. F. Viator, L. W. Winchester, W. S. Gurnee, James A. Hayden, John J. McCook, M. W. Cooper, W. L. Trenholm, Walter S. Johnston, C. H. Ludington, H. D. Lyman.

RESIDENT TRUSTEES, BOSTON.—Leopold Morse, John P. Spaulding.

RESIDENT TRUSTEES, PHILADELPHIA.—Henry D. Welsh, John C. Bullitt, George W. Blabon, Chas. F. Berwind, John N. Hutchinson.

RESIDENT TRUSTEES, CHICAGO.—Geo. M. Pullman, John de Koven, Thomas S. Kirkwood, Jesse Spalding.

RESIDENT TRUSTEES, ST. LOUIS.—Geo. S. Drake, Carlos S. Greeley.

PRINCIPAL AGENCIES.

GEORGE W. MANNING, Manager.	N. W. corner 8d and Pine Streets, St. Louis
Z. L. TIDBALL, Manager.	Tacoma Building, Chicago
THEO. P. FARRELL, Agent.	Bullitt Building, Philadelphia
HENRY P. COFFIN, Agent.	40 Water Street, Boston
W. T. SHACKELFORD, Agent.	Post-Office Avenue and 2d Streets, Baltimore
J. M. SEARS, Agent.	82 W. 3d Street, Cincinnati
ALEXANDER DIXON, Manager, Chief Agent for Canada.	37 Adelaide Street, East, Toronto
JAS. R. GARNISS, Agent.	219 Sansome Street, San Francisco
BINGHAM & DOUGLASS, Agents.	Corner Bank and Superior Streets, Cleveland
A. G. LINDSAY, Agent.	98 Griswold Street, Detroit
JAS. E. STEVENSON, Agent.	94 Fourth Avenue, Pittsburgh
RICHARD B. COMSTOCK, Attorney and Agent.	27 Custom House Street, Providence
IRA B. JACKSON, Agent.	Room 8, Patterson and Thomas Block, Denver
J. D. SUTTON, Agent.	American Bank Building, Kansas City
SHOLES & HAMILTON, Agents.	First National Bank Building, Omaha

PHŒNI
ASSURANCE CO
—OF—
... LONDON ...

ESTABLISHED, ...

FIRE INSURANCE ON

Losses Paid, over \$8

HEAD OFFICE FOR THE UNITED STA

No. 67 Wall Street, New Yo

A. D. IRVING, Manager.

E. B. CLAI

L. P. BAYARD, Second Asst. Manage



UNION INSURANCE COMPANY, SAN FRANCISCO, CALIFORNIA.

Organized 1865.

FINANCIAL STATEMENT, JANUARY 1, 1890.

CASH CAPITAL, - - \$750,000.00**ASSETS.**

U. S. City, Town, Railroad, Water-works and Gaslight Bonds.....	\$703,108.27
Loans on Mortgage of Real Estate (first liens).....	186,890.00
Collateral Loans.....	31,000.00
Real Estate (unincumbered).....	125,000.00
Cash in Company's Office and in various Banks.....	52,543.51
Premiums in course of collection.....	137,397.01
Notes taken for Marine Risks.....	33,244.65
Interest and other sums due Company.....	3,652.06
Total Assets.....	\$1,272,186.50

LIABILITIES.

Gross Liabilities except Capital.....	\$495,822.04
Paid-up Capital.....	\$750,000.00
Surplus over Capital.....	26,364.46
Surplus as regards Policyholders.....	776,364.46

MISCELLANEOUS.

Premiums received from organization of Company.....	\$10,275,098.44
Losses paid " " " ".....	5,779,632.98
Cash Dividends paid " " " ".....	2,205,000.00
Cash Income during the year.....	88,330.79
Losses incurred " " " ".....	584,867.67
Dividends declared during the year.....	30,000.00
All other Expenditures.....	337,153.45

OFFICERS.N. T. JAMES, *President.* JAMES MOFFITT, *Vice-Pres't.* JAMES D. BAILEY, *Sec'y.***PRINCIPAL OFFICE, 416 CALIFORNIA STREET, SAN FRANCISCO.**

Eastern Department—ROOSEVELT & BOUGHTON, General Agents, 44 Pine Street, New York.

Western Department—THEODORE W. LETTON, Manager, Councilman Building, Chicago.

LANCASHIRE INSURANCE COMPANY OF MANCHESTER, ENGLAND.

ESTABLISHED 1852,**GEORGE STEWART, GEN'L MANAGER OF THE COMPANY, MANCHESTER, ENG****Chief Office in the United States, 40 Pine Street, New York.****E. LITCHFIELD.....Manager for the United States.****GEORGE PRITCHARD.....Sub-Manager for the United States.****GENERAL AGENTS.**

W. G. FERGUSON.....	Chicago
H. K. LINDSEY.....	Cincinnati
HUTSON LEE.....	Charleston, S. C.
S. O. COTTON & BROS.....	Houston, Tex.
MANN & WILSON.....	San Francisco, Cal.

FROM WHOM ALL INFORMATION AS TO THE COMPANY MAY BE OBTAINED.

ESTABLISHED 1845.

ESTABLISHED 1845.

ROYAL

FIRE INSURANCE COMPANY

OF LIVERPOOL, ENGLAND.

Head Office Metropolitan District, ... 50 Wall Street, New York.

Statement of the United States Branch, January 1, 1890.

ASSETS.

First Mortgage Railroad Bonds.....	\$2,091,915.00
U. S. Government Bonds (market value).....	705,500.00
Real Estate.....	1,519,300.10
Cash in Banks and Offices.....	222,572.00
Accrued Interest.....	5,503.25
Uncollected Premiums.....	405,397.45
Other Assets.....	67,163.45

\$5,406,785.20

LIABILITIES.

Unpaid Losses, Unearned Premiums and other Liabilities.....	\$3,292,101.00
Surplus.....	\$2,094,684.20

BOARD OF MANAGEMENT.

J. D. VERMILYE, OSGOOD WELSH, J. H. INMAN, HENRY PARISH, FREDERICK D. TAPPEN.
E. F. BEDDALL, Manager. WM. W. HENSHAW, Asst Manager.

QUEEN

INSURANCE COMPANY.

OFFICE FOR NEW YORK, New Jersey, Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, Pennsylvania, Maryland, Delaware and District of Columbia—60 Wall Street, New York.

OFFICE FOR Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Nebraska, Colorado, Missouri, Ohio, West Virginia, Wisconsin, Montana, Wyoming, Dakota and New Mexico—Rookery Building, 217 La Salle Street, Chicago.

OFFICE FOR Kentucky, Tennessee, Virginia, North Carolina, South Carolina, Georgia, Louisiana, Texas, Florida, Alabama, Mississippi and Arkansas—Louisville, Ky.

MUTUAL LIFE CONSOLS.

The Consol Policy recently
nounced by THE MUTUAL
INSURANCE COMPANY OF
YORK combines MORE AD-
VANTAGES with FEWER RES-
TRIBUTIONS than any Investment
insurance contract ever offered
consolidates

INSURANCE,

ENDOWMENT,

INVESTMENT,

ANNUAL IN-

No other company offers
policy. Apply only to Comp
nearest Agent for details.

RICHARD A. McCURDY, President.

ROBERT A. GRANNISS, Vice-P

THE PROVIDENT LIFE AND TRUST CO. OF PHILADELPHIA.

ASSETS, FIRST MONTH, 1ST, 1890, ... \$16,897,867.90
SURPLUS, ... \$2,451,358.38

Year.	Amount of Insurance in Force at End of Each Year.	Insurance Assets, Including Capital.	Year.	Amount of Insurance in Force at End of Each Year.	Insurance Assets, Including Capital.
1870	\$9,388,400	\$1,141,496.85	1885	\$45,678,669	\$10,472,202.94
1875	19,479,410	3,093,155.46	1889	71,816.566	16,897,867.90
1880	25,755,451	5,360,031.46			

The rate of mortality is less than that of any other company, and the dividends arising from that source will be correspondingly larger. The exhaustive report published by the Company, covering an experience of *twenty* years, shows that the number of deaths was one-third less than the number which should have occurred in accordance with the indications of the American Experience Table of Mortality. Such a percentage of gain was never before realized.

AGENTS WANTED.

PENN MUTUAL

LIFE INSURANCE COMPANY,

923 & 925 Chestnut St., Phila.

INCORPORATED 1847.

ASSETS, - \$15,175,000

PURELY MUTUAL.

Dividends made Annually, reducing the payments the second year. Policies non-forfeitable and incontestable.

EDWARD M. NEEDLES, President.

H. S. STEPHENS, Vice-President.

HENRY C. BROWN, Sec'y and Treas.

JESSE J. BARKER, Actuary.

HENRY C. LIPPINCOTT, Mgr. of Agencies.

E. DeFOREST, General Agent,

13 Park Row,

New York.

FARRAGUT FIRE

Insurance • Company

OF THE CITY OF NEW YORK.

No. 346 BROADWAY.

BRANCH OFFICES:

No. 60 Cedar Street, New York.

No. 91 Broadway, - - Brooklyn.

Capital, \$200,000.

JOHN E. LEFFINGWELL, - - President.

SAMUEL DARBEE, - Vice-Pres't and Sec'y.

CHAS. A. BOGUE, Ass't Sec'y.

NORWICH UNION

FIRE INSURANCE SOCIETY, ENGLAND.

ESTABLISHED A. D. 1797.

FIRE INSURANCE EXCLUSIVELY.

UNITED STATES TRUSTEES.

J. A. HEWLETT, Esq. Of Messrs. Hewlett & Torrance
 A. W. HARD, Esq. Of Messrs. Hard & Rand
 E. W. CORLIES, Esq. President Bank of America

Head Office for the United States, Nos. 59 and 61 Wall Street, New York.

J. MONTGOMERY HARE, ... RESIDENT MANAGER.

AN UNEQUALED INVESTMENT ENTERPRISE.

Large Profits.

Easy Payments.

Quick Returns.

The Mutual Savings and Distribution Fund Association

J. H. DURLAND, President,
 R. A. BABBAGE, Vice-President.

OF NEW YORK.

R. H. TAYLOR, Sec'y and Treas.
 F. M. KELLEY, Assistant Sec'y.

MONTHLY REDEMPTION BONDS.

The bonds of this association are redeemed in cash every month.

No notes or mortgages are required.

No interest or bonus to pay for your money.

Bonds of \$100, \$500 and \$1000 sold on monthly installments of from 75 cents to \$4.50 per month.

OUR BONDS ARE EXEMPT BY LAW FROM ATTACHMENT FOR DEBT.

An unequalled system of savings and profit.

A safe investment for 40 to 70 per cent profit of the face value of each bond.

The best, safest, most profitable and quickest returns of any system in existence.

Cash redemption of bonds every month.

Every bondholder is a member of the association and has a vote in its affairs.

Secure your bonds at once, as they are issued and redeemed in numerical order. Delay means loss of time.

It is impossible to hold one of our bonds to maturity or redemption and not receive many times more interest profit than savings banks or other investment companies pay.

Correspondence with and the investigation of insurance men cordially solicited, with a view to selling the bonds of this company.

Address the Home Office,

177 and 179 Broadway, NEW YORK CITY.

UNION MUTUAL LIFE INSURANCE COMPANY

PORTLAND, MAINE.

INCORPORATED 1848.

JOHN E. DeWITT, President.

The attractive features and popular plans of this well known Company present many inducements to intending Insurers peculiar to itself.

Its policies are the most liberal now offered to the public; after three years they are Non-forfeitable, Incontestable and free from all limitation as to Residence, Travel, Suicide or Occupation, Military and Naval Service excepted.

TOTAL PAYMENTS TO POLICYHOLDERS AND THEIR BENEFICIARIES, MORE THAN
\$24,750,000.00.

Good Territory still open for Active and Experienced Agents.

Connecticut General LIFE INSURANCE COMPANY, HARTFORD, CONN.

T. W. RUSSELL, President,

F. V. HUDSON, Secretary.

M. STORRS, M. D., Medical Adviser.

Total Assets, Jan. 1, 1890, - \$1,980,483.40
Total Liabilities, - - - 1,484,879.79

SURPLUS TO POLICYHOLDERS:
By Connecticut Standard, - - \$475,879.79

In each of the ten years past, the
Company has Increased

1. The number of Policies in force.
2. The amount of Insurance in force.
3. The amount of its Assets.
4. The amount of its Surplus.

Issues all the ordinary approved forms of Life and Endowment Policies, either with or without participation in surplus as may be preferred.

— THE — VERMONT LIFE INSURANCE COMPANY OF BURLINGTON, VT. — INCORPORATED, - 1865. ISSUES LIFE, ENDOWMENT, — AND — BOND POLICIES

Of every Desirable Form for Family Protection or Investment for Personal Benefit.

WILLIAM H. HART, Pres. C. M. SPAULDING, Vice-Pres.
C. R. TURRELL, Sec.

E. W. BUSHNELL, Supt. Agencies.
A. P. GRINNELL, Medical Examiner.

THE INSURANCE COMPANY OF NORTH AMERICA.

OLDEST

Stock Fire Insurance Company in the United States.

FOUNDED - - - - 1792.

Cash Capital, - - - - -	\$3,000,000.00
Reserve for Reinsurance, - - - - -	3,004,570.00
Reserve for Unadjusted Losses and all other Liabilities, -	326,897.81
Surplus over all Liabilities, - - - - -	2,399,783.06
Total Assets, January 1, 1890, - - - - -	<u>\$8,731,250.87</u>

SPECIAL FEATURES OF THIS COMPANY ARE:

SECURITY.

Nearly Nine Million Dollars of Assets.

LIBERALITY.

Average Loss Payments exceed Seven Thousand Dollars for Every Day in the Year.

PROMPTNESS.

Losses Adjusted and Paid Without Delay.

PROGRESSIVENESS.

All Desirable Forms of Policies Issued.

Over \$63,900,000 of Losses Paid since Organization.

CHARLES PLATT, PRESIDENT.

T. CARLTON HENRY, Vice-President.

WM. A. PLATT, Second Vice-President.

GREVILLE E. FRYER, Secretary.

EUGENE L. ELLISON, Ass't Secretary.

MANHATTAN LIFE

Insurance Company of New York.

1850 (40) 1890.

DESCRIPTION—One of the Oldest, Strongest, Best.

POLICIES—Incontestible, Non-Forfeitable, Definite Cash Surrender Values.

RATES—Safe, Low and Participating or Not, as Desired.

RISKS—Carefully Selected.

PROMPT—Liberal Dealing.

General Agents and Canvassers Wanted for desirable territory, to whom permanent employment and liberal compensation will be given. Address

HENRY B. STOKES, President.

JACOB L. HALSEY, Vice-President,

H. Y. WEMPLE, 2d Vice-President,

W. C. FRAZEE, Secretary.

J. H. GIFFIN, Jr., Ass't Secretary.

E. L. STABLER, Actuary.

S. R. HOUSE, Pres't and Manager.
WHITTLESSEY ADAMS, Vice-Pres't.
O. M. BAILEY, Secretary.
L. W. FROST, Assistant Secretary.

Chartered 1851.

The Mutual Insurance Co.

OF TOLEDO.

A Stock Company.

PAID-UP CAPITAL \$100,000

MANAGER'S OFFICE,

121 Superior St., Cleveland, O.

Statement April 25, 1890.

Cash deposited in banks, - -	\$ 7,809.36
Premiums in course of collection, - -	11,744.07
Secured loans, - - - -	90,000.00
Loans on call and short time loans, - -	
collateral security, - - - -	5,960.00
Bills receivable, - - - -	115.63
Office furniture, - - - -	585.00
Interest accrued, - - - -	2,150.00
Other investments, - - - -	1,482.50
	\$119,846.56
Losses adjusted, not due, - -	\$ 2,295.91
Losses reported, estimated, - -	350.00
All other liabilities, - - - -	260.24
	\$ 2,906.15
Surplus to policyholders, - -	\$116,940.41

FIRE ASSOCIATION

OF TEXAS,

WACO, TEXAS.

CASH CAPITAL, \$100,000

Authorized Reserve Fund, \$500,000

OFFICERS.

E. ROTAN, W. A. TAYLOR, J. S. McLENDON,
President. Vice-Pres't and Mgr. Treasurer.
C. C. EMERY, Secretary.

DIRECTORS.

E. ROTAN, W. A. TAYLOR, J. S. McLENDON,
J. T. DAVIS, SAM SANGER, HON. EUGENE WILLIAMS,
WM. L. PRATHER, C. H. HIGGINSON, J. D. BELL,
J. H. FINKS, I. M. PEARLSTONE, A. SWINE,
C. C. EMERY.

1829.

CHARTER PERPETUAL.

1890.

Motto of Benjamin Franklin : " When 'tis fair, be sure and take your great-coat with you."

FRANKLIN
FIRE INSURANCE COMPANY
Of Philadelphia.

Capital.....	\$400,000.00
Reinsurance Reserve.....	1,765,394.71
Unpaid Losses and Dividends.....	39,037.80
Net Surplus.....	970,024.53
Total Assets, January 1, 1890.....	\$3,174,357.04

AGENCY DEPARTMENT—GEORGE F. REGER, Manager.

Pennsylvania State Agency.....THOMPSON DERR & BRO., General Agents, Wilkesbarre.

OFFICERS.

JAMES W. McALLISTER, President.
EZRA T. CRESSON, Secretary.

FRANCIS P. STEEL, Vice-President.
SAMUEL W. KAY, Assistant Secretary.

THE MUTUAL BENEFIT
LIFE INSURANCE COMPANY,
NEWARK, N. J.

AMZI DODD, - - - President.

Assets (Market Values), January 1, 1890.....	\$45,236,963.27
Liabilities, N. Y. and Mass. Standard.....	41,828,625.77
Surplus.....	3,408,337.50
Surplus by former N. Y. Standard, (Am. Ex. 4½ per cent Reserve).....	5,836,035.05

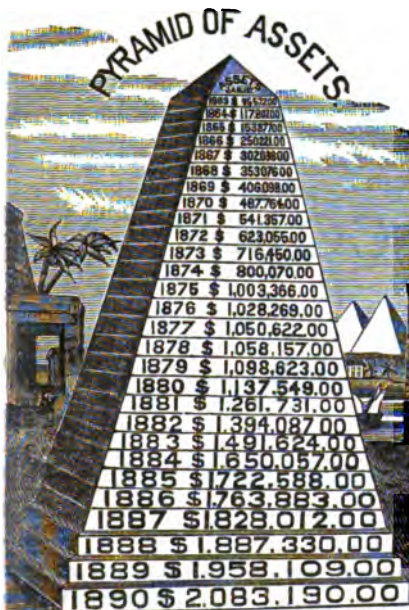
Policies Absolutely Non-Forfeitable After Second Year.

IN CASE OF LAPSE the Policy is CONTINUED IN FORCE as long as its value will pay for: or, if preferred, a Paid-up Policy for its full value is issued in exchange.

After the second year Policies are **INCONTESTABLE**, except as against intentional fraud ; ~~and~~ *all restrictions as to residence, travel or occupation are removed.*

CASH LOANS are made to the extent of 50 per cent of the reserve value, where valid assignments of the Policies can be made as collateral security.

Losses paid immediately upon completion and approval of proofs.



1853.

THIRTY-S

ANNUAL S

OF

AGRICU

INSURANCE

OF WATER

Insures only Farm
Residences, and
ties not mor

Capital
Net Assets (to protect policyholders)
Net Surplus to Policyholders.....
Net Surplus to Stockholders.....

STATEMENT, JANUARY 1st, 18

U. S. and Municipal Bonds and other Stocks.....
Loans on Bonds and Mortgages (1st Lien).....
Real Estate owned by the Company
Loans on Collaterals.....
Cash in Company's office and banks.....
Premiums in due course of collection.....
Total Assets.....

LIABILITIES.

Losses adjusted but not due..... \$
Losses unadjusted.....
Unpaid Dividends.....
All other liabilities.....
Net Assets, for Protection of Policyholders.....
Capital Stock..... \$5
Reinsurance Reserve (Full N. Y. Standard)..... 1,2
Net Surplus (over Capital, Reserve and Liabilities).....

This Company has paid for losses since its organization.....

J. R. STEBBINS, President.

H. M. ST

GENERAL OFFICES.

MANN & WILSON, General Agents for Pacific Coast, San Francisco, Cal.
J. FLYNN, Chief Agent, Toronto, Ont.
DEWEY & BUCKMAN, General Agents, Brockville, Can.
J. R. HAWTHORNE, General Agent for Ohio and Kentucky, Cleveland, Ohio.
C. PATTERSON & SON, 71 Wall Street, New York, General Agents Eastern Ne
setts, New Jersey, Eastern Pennsylvania and Rhode Island.
D. A. CLARK, 231 E. Baltimore Street, Baltimore, General Agent for Maryland,
sylvania, District of Columbia and West Virginia.
GEO. D. PLEASANTS & SONS, Richmond, State Agents Virginia, West Virgin
A. H. DARROW, Chicago, Ill., General Manager Western Department.

1849.

CAPITAL, \$500,000.

1890.

CITIZENS INSURANCE COMPANY

—OF—

PITTSBURGH, PA.

J. R. SNIVELY, Secretary,

WM. G. JOHNSTON, President.

Agents in New York City.....ACKERMAN, DEYO & HILLIARD, 41 Pine Street.
 " " Buffalo.....NORTH & VEDDEL
 " " Boston.....GEORGE W. GREGERSON
 " " Chicago.....GRANGER SMITH, MILLER & Co.
 " " St. Louis.....H. M. BLOSSOM & Co.
 " " Philadelphia.....W. A. SIMPSON & Co.

UNDERWRITERS INSURANCE COMPANY

—OF—

WHEELING, W. VA.

ORGANIZED JANUARY, 1885.

CAPITAL STOCK, - - - \$100,000.00

OFFICERS.

GEORGE HOOK, President.

ALFRED PAULL, Secretary.

BOARD OF DIRECTORS.

J. F. PAULL, Secretary Peabody Ins. Co
 ALFRED PAULL, Insurance.

ALONZO LORING, Sec. Benwood Iron Works
 GEORGE HOOK, Clerk County Court.

A. J. CLARKE, Attorney-at-Law.

THE STANDARD FIRE INSURANCE CO

—OF—

WHEELING, W. VA.
No. 1318 MARKET STR

ORGANIZED 1884.

CAPITAL STOCK, - - - -

WM. ELLINGHAM, President. HEN
CHAS. W. CONNER, Secretary. WM. F. GRA

DIRECTORS:

WILLIAM ELLINGHAM.....	Of Neill & Ellingham, Who
HENRY BAER.....	Of Simon Baer's Sons, Who
MORRIS HORKHEIMER.....	Of Horkheimer Bros.,
F. J. PARK.....	Secretary North Wheel
J. H. PIPES.....	
WM. GOERING.....	Secretary Centra
JAMES P. ROGERS.....	At
E. W. WELLS.....	
WM. G. WILKINSON.....	Exc

THE JEFFERSON

Insurance Company

—OF—

WHEELING, W. VA.

Cash Capital, - \$100,000.00.

EARL W. OGLEBAY,	JOHN D. CULBERTSON,
President.	Vice-President.
J. L. STROEHLEIN,	THEO. ROLLER,
Secretary.	General Agent.

DIRECTORS.

E. W. Oglebay,	- - - - Capitalist.
John J. Jones,	- - - Cashier Exchange Bank.
John D. Culbertson,	Treasurer Riverside Iron Works.
S. S. Bloch,	- - of Bloch Bros., Tobacco Factors.
Dr. R. W. Hazlett,	- - - Physician.

AME

INSURAN

Whee

CAPITAL,

Correspon

OFI

P. B. DOBBINS.....
GEO. H. ROBINSON.

A COLLECT

Spontaneous

Originally contributed
C. JOHN HEXAMER, C. E
Association for the Ad
Chemical Society of Berl

Price, 50 c

THE SPECTA

14

Chicago Office, 16

SOUTHERN INSURANCE COMPANY

OF NEW ORLEANS, LA.

INCORPORATED NOVEMBER 20, 1882.

Cash Capital, - - - \$300,000.00

Assets, January 1, 1890, : 504,376.52

ERNEST MILTENBERGER, President.

H. GALLY, Vice-President.

SCOTT McGEHEE, Secretary

DIRECTORS.

H. Gally,
Joseph Schwartz,
J. F. Simpson,
M. Schwabacher.

R. Milliken,
Adolph Meyer,
G. P. Harrison,
F. G. Ernst,
Frank Roder,

J. H. Menge,
Leon Joubert,
Geo. H. Dunbar,
I. Hershheim,
Frank Barker,

Paul Capdevielle,
D. A. S. Vaught,
T. J. Woodward,
William Mehle,
Ernest Miltenberger,

Louis Bush,
R. Beltran,
E. K. Converse,
J. J. Gragard.

ESTABLISHED 1854.

THE MERCHANTS MUTUAL INSURANCE COMPANY OF NEW ORLEANS,

Office, No. 104 Canal Street.

CAPITAL PAID UP, - - - \$600,000

This Company does a Fire, Marine and Inland Business.

JULES MONTREUIL, Secretary.

P. FOURCHY, President.

Surplus Lines taken on First-Class Hazards.

New Orleans Insurance Co.

No. 3 Carondelet Street, NEW ORLEANS, LA.

CAPITAL, . . . \$500,000.

INSURES FIRE RISKS

AT LOWEST CURRENT RATES.

J. TUYES, President. AD. SCHREIBER, Vice-President. JOS. A. HINCKS, Secretary.

DIRECTORS:

M. Hascal,	Edw. J. Bobet,	H. Laroussini,	C. T. Dugazon.
H. Gumbel,	H. Gally,	J. W. Hincks,	P. Pouts,
Gus. Pitot,	Ad. Schreiber,	Chs. E. Schmidt,	J. Tuyes.

1859.

— THE —

1890.

GEORGIA HOME INS. CO.,

Columbus, Ga.

31st ANNUAL STATEMENT, JAN. 1, 1890.

TOTAL ASSETS, - \$910,022.97.

ASSETS.

Cash in National Bank.....	\$65,067.26
Cash in hands of Agents.....	20,804.51
United States Registered Bonds.....	\$85,871.77
State and Municipal Bonds.....	63,000.00
National Bank Stocks.....	70,066.20
Cotton Manufacturing Stocks.....	178,800.00
Other Local Stocks.....	168,875.00
Real Estate (unincumbered).....	12,555.00
Loans secured by First Mortgages, Etc.....	93,700.00
Total Assets.....	239,665.00
	\$910,022.97

LIABILITIES.

Cash Capital.....	\$300,000.00
Unadjusted Losses.....	28,708.58
Reserve for Reinsurance and all other Liabilities.....	812,263.57
Net Surplus.....	268,976.87
Total Liabilities.....	\$910,022.97

J. RHODES BROWNE, President.

WM. C. COART, Sec'y. GEO. W. DILLINGHAM, Treas.

ORGANIZED 1832.

VIRGINIA FIRE & MARINE Insurance Company

RICHMOND.

ASSETS, - \$604,000

HALF CENTURY IN SUCCESSFUL OPERATION.

INSURES AGAINST FIRE AND LIGHTNING.

This old Virginia institution issues a very short and comprehensive policy, free of petty restrictions, and liberal in its terms and conditions.

DIRECTORS.

E. O. NOLTING,	E. B. ADDISON,
CAPT. GEO. W. ALLEN,	THOMAS POTTS,
F. T. WILLIS,	D. O. DAVIS.

WM. H. PALMER, President.

W. H. MCCARTHY, Secretary

THE
CAPITAL CITY INSURANCE CO.
 OF
MONTGOMERY, ALA.

E. B. JOSEPH, President.

M. KAHN, Vice-President.

S. A. ELLSBERRY, Secretary.

 ORGANIZED 1871.

 CASH CAPITAL, - - - \$150,000.00.

Gross Assets, \$344,165.18.

Net Surplus, \$33,484.08.

 OFFICE, 35 COMMERCE STREET.

THE COMMERCIAL FIRE INSURANCE CO.
 MONTGOMERY, ALA.

 Chartered and Organized April 12, 1876.

CASH CAPITAL, Fully Paid, . . . \$100,000.

M. P. LeGRAND, President.

M. P. LeGRAND, Jr., Vice-President.

MILLARD M. SWEATT, Secretary.

FIRE INSURANCE ONLY.

Operations Restricted to Direct Agency Representation and Re-Insurance
 of Agency Companies.

Premium and Interest Receipts for the Year 1899, . . \$173,576.83

Losses and Expense of Management, do. . . 141,485.43

LEGITIMATE INSURANCE.CONSERVATIVE MANAGEMENT.

CORRESPONDENCE SOLICITED.

CITIZENS INSURANCE COMPANY

—OF—
CINCINNATI.

Cash Capital, - - - - - \$300,000.00
Assets, January 1, 1890, - - - - - 271,241.82

F. X. RENO, President.

DIRECTORS.

F. X. RENO. J. G. ISHAM.
GEO. WILSHIRE. GEO. FISHER.
I. M. SIMON. C. F. RUNCK.
DAVID GIBSON.

CHAS. F. RUNCK, Secretary.
JOHN R. HALE, Surveyor.

OFFICE, No. 82 W. THIRD ST.

FIRE INSURANCE SOLICITED AT CURRENT RATES.

GLOBE INSURANCE COMPANY

—OF—
CINCINNATI, O.

Office, Company's Building,
68 WEST THIRD STREET, Cincinnati.

Capital Stock.....\$100,000.00
Fire Losses Unadjusted..... 6,583.35
Reinsurance Reserve..... 21,047.70
Net Surplus over Liabilities..... 6,141.77

Total Assets.....\$133,772.82

Losses paid since organization.....\$770,140.78

BOARD OF DIRECTORS.

SAM. J. HALE, J. W. PARKER,
LOUIS S. LEVI, HENRY MORGENTHAU,
HENRY STIX, JAMES CULLEN,
D. B. GAMBLE, JACOB OPPENHEIMER,
JOHN V. MARSCHER, SIMON HIRSCH,
H. L. STILES, CHRISTIAN BOSS.

SAM. J. HALE.....President.
HENRY STIX.....Vice-President.
B. T. CLEMONS.....Secretary.

ENTERPRISE FIRE AND MARINE INSURANCE COMPANY, CINCINNATI, O.

Office in Company's Building,

82 WEST THIRD ST.

Cash Capital - - - - - \$200,000
Assets, - - - - - 244,287
Losses Paid to January 1, 1890, - 2,984,341

JAMES W. McCORD, President.
J. C. SHERLOCK, Secretary.

CHARTER PERPETUAL, DATED 1887.

MIAMI VALLEY Insurance Company OF CINCINNATI.

Cash Capital, - - \$100,000.

OFFICE, 79 W. THIRD ST.

JAMES R. MURDOCH, Pres.

JAMES W. MONTGOMERY, Sec.

DIRECTORS.

Seth C. Foster, E. R. Stearns,
W. S. Jones, Lyneas Norton,
James R. Murdoch, L. H. Greene.

ORGANIZED 1866.

CAPITAL \$100,000.

FARMERS
INSURANCE • COMPANY
OF CINCINNATI, O.

FIRE AND MARINE.

KARL F. BENNDORF, Pres.

H. F. FINKE, Secy.

DIRECTORS.

W. J. Breed, H. G. Piper,
Jas. S. Alexander, J. W. Gosling,
Howard Ferris, H. H. Lippelman,
K. F. Benndorf.

Chartered

MERCHANTS A

INSURAN

OF C

Fire and

Capital,

Assets, Jan. 1,

WM. H. CALVEI

ED.

DI

Robert Hosea,
B. B. Whiteman,
Wm. Henry Davis,
Chas. C. Murdock
James B. Wilson,
Stephen R. Burton
Wm. C. Bare, Edm

1829.

CHARTER PERPETUAL.

1890.

CINCINNATI
INSURANCE Co.

Chartered February, 1839.

CAPITAL, \$150,000. - - ASSETS, \$254,288.72.

LOSSES PAID IN 61 YEARS, \$4,785,811.

DIRECTORS.

MATTHEW ADDY.....of Matthew Addy & Co.
JOSEPH H. ROGERS.....64 W. Third Street.
W. H. HARRISON.....Pres. Cincinnati Equitable Ins. Co.
E. G. WEBSTER.....132 W. Seventh Street.
BRIGGS SWIFT.....50 W. Eighth Street.
PETER RUDOLPH NEFF.....Pres. College of Music.
ROBERT B. BOWLER.....Office, Carlisle Building.
JOHN F. HAZEN.....of The Hazen Co.
THOS. A. WRENN.....of A. S. Wrenn & Sons.
J. W. BILES.....of J. W. Biles & Co.
J. BURNET, Jr.....President.
LEWIS E. MILLER.....of Vorheis, Miller & Co.

JACOB BURNET, Jr., President.

L. L. TOWNLY, T. BISHOP CLEMENT,
Secretary. Surveyor.

OFFICE, 81 WEST THIRD ST.

ORGA

AM

INSURAN

CINCI

Cash Capital

WITH L.

Stockholders

LOSSES PAID

\$3,87

GAZZAM GANO

J.

ESTABLISHED A. D. 1832.

FIREMENS

Insurance Co.

OF CINCINNATI.

Office: 29 West Third St., Cincinnati, O.

Capital, - - - - - \$100,000.00

Surplus, March, 1890, - - - 79,355.51

\$179,355.51

GEORGE McLAUGHLIN, President.

ALBERT CAPELLE, Secretary.

The Equitable
ACCIDENT
INSURANCE COMPANY

—OF—

CINCINNATI, OHIO.

Does a Strictly Accident Business Only.

Paid-up Cash Capital, \$100,000.

Special Indemnity for Loss of Sight or Limbs.

GEORGE FISHER, - - - President.

H. P. PIPER, - - - Vice-President.

W. C. RANKIN, - - - Secretary.

J. D. HERR, - - - Asst. Sec'y.

H. N. RENO, - Superintendent Agencies.

SECURITY
INSURANCE COMPANY.

FIRE AND MARINE.

Office, 23 West Third Street,
CINCINNATI, O.

DIRECTORS.

Thomas Morrison, A. Pfirrmann, Matthew Ryan,
John Hauck, Frank A. Rothier, Warren Rawson,
W. B. Carpenter, James D. Parker, Chas. Hofer.

FRANK A. ROTHIER, President.

ADAM BENUS, Secretary.

EUREKA
FIRE AND MARINE
INSURANCE COMPANY.

OFFICE:

23 WEST THIRD STREET,
CINCINNATI, O.

DIRECTORS.

Geo. Slimer, Jas. D. Parker, John E. Bell,
L. R. Keck, A. Pfirrmann, Frank A. Rothier,
John J. Raibe, Thos. Sherlock, Michael Ryan.

FRANK A. ROTHIER, President.

ADAM BENUS, Secretary.

FIFTY-SIXTH ANNUAL STATE
— OF THE —
BRITISH AMERICA ASSURANCE CO. LTD.
TORONTO, CANADA
DECEMBER 31, 1899. UNITED STATES

The Assets and Liabilities of the Company in
are as follows:

ASSETS.			LIABILITIES.	
	Par Value.	Market Value.		
Cash in Bank, ...		\$67,131.21	Losses adjusted and	
Cash in Agents' hands, ...		91,590.28	Losses unadjusted,	
United States Bonds, 4 per cent. \$275,000.00		350,625.00	Commissions and Ret	
" " 6 " 30,000.00		35,550.00	Reserve for Re-insur	
" " 4½ " 25,000.00		26,312.50		
Ohio State Bonds, 3 " 100,000.00		102,000.00	Total Liabilities	
Georgia State Bonds, 4½ " 25,000.00		26,250.00		
City of Toronto Bonds, 4 " 50,126.67		51,129.20		
Chicago & N. W. R'y Stock, 6 " 10,000.00		11,100.00		
Chicago & N. W. R'y Bonds, 5 " 20,000.00		22,200.00		
Burton, Cedar Rapids & Nor. R'y Bonds, 5 " 10,000.00		9,650.00		
C. B. & Q. R'y Bonds, 5 " 30,000.00		31,350.00		
N. Y. & West Shore R'y 1st Mortgage Bonds, 4 " 35,000.00		36,575.00		
Interest due on U. S. Bonds and R'y Stocks,		4,665.03		
Total Assets, ...	\$866,128.22		Net Surplus,	
<i>Increase in Net Surplus over 1888, . . . \$1,000.00</i>				
JOHN MORISON, GOVERNOR.			JOHN	
JOHN M. WHITTON, Fire Agent,			GEORGE H. SMITH & HIGGINS	
32 Pine St., New York.				

INCORPORATED 1851.

Western Assurance

HEAD OFFICE,
TORONTO, CAN.

A. M. SMITH, Esq., President.

J. J.

A. W. DODD, Superintendent of Agents.

Assets, United States,	-	-	-	-	-	-
Liabilities, United States,	-	-	-	-	-	-
Surplus,	-	-	-	-	-	-

UNITED STATES TRUSTEES

WILLIAM A. BOOTH.....	President
WILLIAM H. GUION.....	Chairman
ARTHUR B. GRAVES.....	President

Milwaukee Mechanics

INSURANCE COMPANY,

MILWAUKEE, WIS.

Cash premiums since organization	\$6,631,983.79
Losses paid since organization.....	3,191,579.27
Policies issued since organization	390,087.00
Assets, January 1, 1890.....	1,621,603.65
Cash Surplus, January 1, 1890..	922,543.36

CHR. PREUSSER, PRESIDENT.

A. J. CRAMER, SECRETARY.

INCORPORATED 1865.

GERMAN INSURANCE CO.

FREEPORT, ILL.

Cash Capital	\$200,000.00	Liabilities	\$1,996,607.84
Assets, January, 1890 ..	2,452,621.09	Net Surplus.....	456,013.25

COMPARATIVE STATEMENT FOR THE LAST TEN YEARS.

	Assets.	Liabilities.	Surplus as regards Policyholders.
January 1st, 1881.....	\$746,407.15	\$302,718.06	\$443,689.09
do. 1882.....	933,013.60	457,728.68	475,284.92
do. 1883.....	1,185,978.92	817,658.88	368,320.04
do. 1884.....	1,478,106.39	1,084,661.94	393,444.45
do. 1885.....	1,650,798.95	1,226,800.54	423,998.41
do. 1886.....	1,843,498.08	1,408,817.35	434,680.73
do. 1887.....	2,044,703.53	1,588,853.73	455,849.80
do. 1888.....	2,187,172.68	1,710,522.42	476,650.26
do. 1889.....	2,316,574.66	1,960,753.16	355,821.50
do. 1890.....	2,452,621.09	1,996,607.84	456,013.25

M. HETTINGER, President.

WM. TREMBOR, Secretary.

Eighteenth Semi-Annual Statement

Millers and Manufacturers Mutual Ins

Minneapolis, Minn.

ASSETS, JANUARY 1st, 1890.

First National Bank Stock, par value, \$5,000; market value.....	
Nicollet National Bank Stock, par value, \$6,000; market value.....	
State Bank Stock, par value; \$2,000; market value.....	
Loaned on Mortgage Security.....	
Loaned on Stock Security.....	
Bank Certificates on Deposit.....	
Cash in Farmers & Mechanics Savings Bank.....	
Real Estate.....	
Cash in Treasury.....	
Cash in First National Bank.....	
Cash in Office.....	
Due from other Companies.....	
Premiums in course of Collection.....	
Interest accrued.....	

Office Furniture and Maps.....	
Contingent Fund, "Net Notes,".....	

Net Assets.....

LIABILITIES.

Re-Insurance Reserve.....	
Due Return Premiums.....	
Due Other Companies.....	
Losses Adjusted, not due.....	
Losses Unadjusted, (estimated).....	
Total Liabilities.....	

Surplus above all Liabilities.....

Losses Paid since Organization.....	
Cash Dividends Paid since Organization.....	
Cash Dividends in 1889.....	
Script Dividends in 1889.....	

EDWIN R. BARBER, PRES.

ANNUAL STATEMENT OF THE

MINNESOTA FIRE ASSC

Minneapolis, Minn.

ASSETS, JANUARY 1st, 1890.

Loaned on call, secured by Stock and Bonds.....	
Loaned on First Mortgages.....	
Stocks and Bonds.....	
Cash in Farmers & Mechanics Savings Bank.....	
Cash in City Bank.....	
Real Estate.....	
Premiums in course of Collection.....	
Due from Agents.....	
Interest accrued.....	

Office Furniture.....	
Deposit Notes.....	
Deferred Payments.....	

Assets.....

LIABILITIES,

Re-Insurance Reserve (50 per cent).....	
Losses Adjusted, but not due.....	
Losses Unadjusted (estimated).....	
Due Other Companies.....	

Surplus to Policy Holders.....

Losses paid since organization, over.....

EDWIN R. BARBER, PRES.

Largest and Strongest Participating Companies in the Northwest.

H. W. PRICE, President.
J. G. CHICK, Vice-President.

GEO. S. ROPER, Secretary.
W. H. McCUTCHAN, Treas.

Manufacturers and Merchants Mutual Ins. Co.,

ROCKFORD, ILL.

Financial Statement, December 31st, 1889.

Loans on mortgages (first lien).....	\$6,800.00
Loans on real estate mortgage bonds.....	10,000.00
Loans on collateral security, stocks and bonds.....	17,800.00
Interest accrued (not due).....	1,000.79
Cash in People's Bank, treasurer's account.....	20,888.94
Cash in People's Bank, secretary's account.....	27,800.00
Premiums in course of collection.....	2,888.09
Office furniture, maps, and supplies.....	5,280.15
Claims against Standard Oil Co. (80 per cent of amount).....	6,797.34
Premium and deposit notes, net value.....	221,270.51
TOTAL.....	\$300,430.58

Liabilities.

Reinsurance reserve.....	\$38,119.29
Unpaid losses.....	300.00
All other liabilities.....	817.20
Surplus above all liabilities.....	208,708.50
TOTAL.....	\$300,430.58

Losses paid since organization.....	\$283,473.15
Cash dividends paid since organization.....	26,412.66
Scrip dividends paid since organization.....	6,550.00

Directors.

Henry W. Price, President Rockford Watch Co. and Rockford Silver Plate Co.....	Rockford, Ill.
Levi Rhodes, Rhodes, Utter Co.....	"
John G. Chick, Forest City and Reaper City Mills.....	"
Peter Sames, Agricultural Implement Manufacturer.....	"
S. B. Wilkins, President S. B. Wilkins' Co.....	"
S. A. Johnson, Johnson & Wanstrom, Clothiers.....	"
W. H. McCutchan, Cashier People's Bank.....	"
W. O. Wormwood, Real Estate and Money Broker.....	"
George S. Roper, Underwriter.....	"

MILLERS MUTUAL

INSURANCE COMPANY

OF WISCONSIN,

MILWAUKEE, WIS.

NEW INSURANCE BUILDING.

ORGANIZED SEPTEMBER 9, 1882.

ASSETS,

January 1, 1890, - \$332,007.08.

MILL AND FACTORY INSURANCE.

JOHN SCHUETTE, President.

E. W. ARNDT, Secretary.

— THE — ALLIED MUTUALS

OF WISCONSIN,

Rooms 156 and 157 New Insurance Building.

MILWAUKEE, WIS.

MILWAUKEE MUTUAL FIRE INS. CO.

Francis Boyd, President, Milwaukee.

E. G. Durant, Vice-President, Racine.

Rudolph Nunnemacher, Treasurer, Milwaukee.

S. H. Seamans, Secretary, Milwaukee.

WISCONSIN MUTUAL FIRE INS. CO.

J. A. Kimberly, President, Neenah.

Wm. Sanderson, Vice-President, Milwaukee.

Rudolph Nunnemacher, Treasurer, Milwaukee.

S. H. Seamans, Secretary, Milwaukee.

DIRECTORS.

J. A. KIMBERLY,

FRANCIS BOYD,

E. G. DURANT,

WM. SANDERSON,

S. H. SEAMANS,

RUD. NUNNEMACHER.

C. E. LEWIS,

A. M. BAILEY.

FORTY-FOURTH ANNUAL STATEMENT

Connecticut Mutual Life Insurance

For the Year Ending December 31,

Net Assets, January 1, 1889.....
 Less deduction from cost of Home Office Building.....

RECEIVED IN 1889.

For premiums.....
 For interest and rents.....
 Profit and loss.....

DISBURSED IN 1889.

TO POLICYHOLDERS:

For claims by death..... \$3,546,885.88
 For matured endowments..... 682,807.00
 Surplus returned to policyholders..... 1,165,869.91
 Lapsed and surrendered policies..... 494,861.07
 Total paid policyholders.....

EXPENSES:

Salaries and commissions to agents..... \$272,871.60
 Salaries of officers, clerks, and all others employed on salary..... 129,697.15
 Medical examiners' fees..... 18,424.97
 Printing, advertising, legal, real estate and all other expenses..... 864,811.26
 Taxes.....

Balance, net assets, December 31, 1889.....

SCHEDULE OF ASSETS.

Loans upon real estate, first lien.....
 Loans upon stocks and bonds.....
 Premium notes on policies in force.....
 Cost of real estate owned by the Company.....
 Cost of stocks and bonds owned by the Company.....
 Cost of bank and railroad stocks.....
 Cash in banks.....
 Balance due from agents, secured.....
 Bills receivable.....

Net assets, December 31, 1889.....

ADD:

Interest accrued and due.....
 Rents accrued.....
 Market value of stocks and bonds over cost.....
 Net deferred quarterly and semi-annual premiums.....

Gross Assets, December 31, 1889.....

LIABILITIES.

Amount required to insure all outstanding policies, net, Company's standard.....
 All other liabilities.....
 Surplus by Company's standard.....
 Surplus by 4 per cent standard.....
 Ratio of expenses of management to receipts in 1889, 9.98 per cent.
 Policies in force December 31, 1889, 68,880, insuring \$151,789,494.00.

OFFICERS.

JACOB L. GREENE, - - - - - 1
 JOHN M. TAYLOR, Vice-President. DANIEL H. WEI
 EDWARD M. BUNCE, Secretary. CHARLES HILD

GEORGE R. SHEPHERD, M. D., Consulting Physician.

ELISHA RISLEY, S.

1794.

Eightieth Annual Statement

1890.

OF THE

HARTFORD

FIRE INSURANCE COMPANY

—OF—

HARTFORD, CONN.

TOTAL ASSETS, - - - - - \$6,142,454.45.

Cash Capital.....	\$1,250,000.00
Reserve for Reinsurance (legal standard).....	2,197,320.61
Outstanding Claims and other Liabilities.....	239,055.73
Policyholders' Surplus.....	3,706,078.75
Net Surplus over Capital and all Liabilities.....	2,456,078.75

GEORGE L. CHASE, President.

P. C. ROYCE, Secretary.

THOS. TURNBULL, Ass't Secretary.

Agencies in all Prominent Localities throughout the United States and Canada.

1890.

1890.

NATIONAL

FIRE INSURANCE COMPANY,

HARTFORD, CONN.

STATEMENT, JANUARY 1, 1890.

CAPITAL STOCK, all cash, - - - - - \$1,000,000.00.

FUNDS RESERVED TO MEET ALL LIABILITIES:

Reinsurance Fund, legal standard.....	\$785,058.87	}	\$880,492.35
Unsettled Losses and other claims.....	105,363.48		
Net Surplus over Capital and all Liabilities.....			553,514.96
TOTAL ASSETS, January 1, 1890.....			\$2,443,937.33

JAMES NICHOLS, President.

E. G. RICHARDS, Secretary.

WESTERN DEPARTMENT.

FRED. S. JAMES, General Agent.

GEO. W. BLOSSOM, Ass't Gen'l Agent.

OFFICE:

174 La Salle Street, - - Chicago.

PACIFIC DEPARTMENT.

GEO. D. DORNIN, Manager.

WM. SEXTON, Assistant Manager.

OFFICE:

314 Sansome Street, - San Francisco.

CITY OF LONDON

Fire Insurance Company,

LIMITED,

OF LONDON, ENGLAND.

STOCK COMPANY.

UNITED STATES BRANCH OFFICES.

JOHN C. PAIGE, - - RESIDENT MANAGER,

No. 20 KILBY STREET, BOSTON, MASS.

TRUSTEES IN BOSTON FOR THE UNITED STATES:

CHAS. F. CHOATE, Esq., Pres. Old Colony R.R. Co. and Old Colony Steamboat Co. (Fall River Line)

OLIVER AMES.....Of Messrs. Oliver Ames & Sons

REUBEN E. DEMMON, Esq.....President Howard National Bank

BOYLSTON INSURANCE COMPANY,

Boston, Mass.

FIRE, MARINE AND INLAND.

No. 30 KILBY STREET, - - BOSTON.

CAPITAL, \$557,200.

J. W. BALCH, President.

W. GLOVER, Secretary.

HILL AUTOMATIC SPRINKLER.

NEAT IN DESIGN, SIMPLE, EFFICIENT, VERY SENSITIVE.

INCOMPARABLY THE BEST WATER DISTRIBUTER.

NO BRASS TO BRASS CONTACTS LIABLE TO STICK. NEVER LEAKS.

Approved by all Stock and Mutual Insurance.

Hill Automatic Sprinkler Co., Columbus, Ga.

ERNEST WINSOR, 85 WATER STREET, BOSTON,

AGENT FOR NEW ENGLAND AND MIDDLE STATES.

THE
MASSACHUSETTS M
LIFE
INSURANCE COMP
SPRINGFIELD, MASS.

PURELY MUTUAL. NO STOCK
CONSERVATIVE, YET PROGRESSIVE

Incorporated 1851.

Assets.....
Liabilities.....
Surplus (Massachusetts Standard).....
Number of Policies issued in 1889, 4443; insuring.....
Number of Policies in force January 1, 1890, 20,627; insuring.....

All approved forms of policies are issued, and are prepared in accordance with the forfeiture Law of Massachusetts, which applies only to policies chartered by the Commonwealth of Massachusetts.

The paid-up and cash values determined by this law apply to all policies issued by the Company.

M. V. B. EDGERLY, President.

JOHN A. BROWN, Vice-President.

HENRY S. LEE, Vice-President.

OSCAR B. IRVING, Secretary.

Dr. F. W. CHAPIN, Medical Examiner.

Dr. GEO. S. STEBBINS, Medical Examiner.



THE HARTFORD LIFE

—AND—

ANNUITY INSURANCE COMPANY

OF HARTFORD, CONN.

CHARTERED 1866.

CASH CAPITAL, \$250,000

Offers excellent advantages to first-class men to work the most POPULAR and PROGRESSIVE PLAN OF PURE LIFE INSURANCE in A No. 1 Territory.

This Company operates the only *Original and Genuine Safety Fund System* of life protection.

Make application directly to the Home Office for terms.

STEPHEN BALL, Secretary.

A. T. SMITH, Sup't of Agencies.

W. B. WARNER, Ass't Sup't of Agencies.

ROCHESTER GERMAN INS. CO.,

ROCHESTER, N. Y.

JANUARY 1st, 1890.

CASH CAPITAL.....	\$250,000
Unearned Premium Reserve.....	325,834
Reserve for Unpaid Losses and other Liabilities.....	22,031
Net Surplus.....	218,530

Gross Assets..... 751,385

COMPARATIVE STATEMENT of the increase in Assets and Surplus, also of the Net Premiums received and Losses Paid since Organization.

YEAR.	ASSETS.	NET SURPLUS.	NET PREMIUMS RECEIVED.	LOSSES PAID.
1872.....	\$120,485	\$19,895	\$21,847	\$1,560
1873.....	165,352	27,657	73,744	15,944
1874.....	314,331	33,248	153,161	57,197
1875.....	344,498	47,407	170,862	202,960
1876.....	367,184	57,066	204,655	119,173
1877.....	369,103	70,856	171,971	208,991
1878.....	409,680	115,547	161,146	73,692
1879.....	437,865	120,072	207,352	110,278
1880.....	468,983	123,509	235,551	133,227
1881.....	493,785	135,445	261,993	170,356
1882.....	504,512	124,097	281,388	184,335
1883.....	575,023	135,319	326,624	162,327
1884.....	637,143	127,564	451,172	243,143
1885.....	649,936	141,131	439,655	289,392
1886.....	658,481	172,025	360,065	239,649
1887.....	672,144	164,125	374,983	245,316
1888.....	712,826	209,060	364,220	210,344
1889.....	751,385	218,530	369,961	225,400

FREDERICK COOK, Pres't.

LOUIS ERNST, Vice-Pres't.

H. F. ATWOOD, Sec'y.

O. C. KEMP, Special Agent Western Department; TH. T. HAY, General Agent for North and South Carolina, Raleigh, N. C.

ESTABLISHED 1847.

CANAD. LIFE ASSUR. COMPANY.

HEAD OFFICE, HAMILTON

Capital and Funds, over - - - - -

Annual Income, - - - - -

THE continued steady increase of business, now exceeding the aggregate of Canadian companies, and being more than one-half of the entire Life Assurance business in this Dominion, its favorable mortality, its moderate expenses, and the high character of its investments, afford good grounds for anticipating highly satisfactory profits to its insurers.

A. G. RAMSAY, President

W. T. RAMSAY, Superintendent.

R.



Michigan F. & M. Insurance Co., OF DETROIT.

Organized 1881.

LOSSES PAID, - - - \$800,000.

CASH CAPITAL.....\$400,000.00
Net Surplus, over.....125,000.00
Gross Assets.....735,000.00

D. WHITNEY, Jr., President.

EUGENE HARBECK, Secretary.

**This Company Insures the Better Class of Hazards in Cities having
Water-Works and Fire Departments.**

T. Y. BROWN.....Agent Metropolitan District, 26 Pine Street, New York.
JOHN C. PAIGE.....Manager, Boston.
I. J. LEWIS.....District Agent, Chicago.
O'KELL, DONNELL & Co.....General Agents, San Francisco.
PACKARD & PIPER.....General Agents, Denver, Col.

THE



MUTUAL

LIFE INSURANCE COMPANY
OF BOSTON, MASS.,

Offers to the public all desirable forms of legitimate life insurance, in strict conformity to the conservative requirements of the Statutes of Massachusetts.

STEPHEN H. RHODES, President.

GEORGE B. WOODWARD, Secretary.

HENRY T. CULVER, Supt. of Agents.

New York Office, No. 28 Union Square.

Peoples Fire Insurance Co.

OF MANCHESTER, N. H.

STATEMENT.

Cash Capital, - - - \$350,000.00
Net Surplus, - - - - 46,386.27
Assets, - - - - - 723,593.31

JOSEPH C. MOORE, *President*,
G. W. WEEKS, *Vice-President*,
C. F. MORRILL, *Treasurer*,
S. B. STEARNS, *Secretary*,
W. H. GOGGIN, *Ass't Secretary*.

SPECIAL AGENTS:

H. F. WHITNEY, Boston,
J. C. GRIFFIN, Skowhegan, Me.,
M. M. PRATT, St. Louis,
R. D. HARVEY, Chicago.

INCORPORATED 1799

PROVIDENCE WASH

INSURANCE COMP

PROVIDENCE, R. I.

STATEMENT, JANUARY

CASH CAPITAL, - - - - -

ASSETS.

Railroad Bonds.....
Providence and New York Bank Stocks.....
Gas Stocks
Railroad Stocks.....
What Cheer Corporation, Office Building.....
Cash in Office and Banks.....
Bills Receivable (for Marine Premiums).....
Due from Agents, Uncollected Premiums, and other Assets.....

LIABILITIES.

Unpaid Losses and other Claims against Company.....
Reinsurance Reserve
Cash Capital.....
Net Surplus.....

J. H. DE WOLF, President

J. B. BRANCH, Vice-President.

GEORGE

E. L. WATSON, Secretary.

1850—1890.

THE UNITED STATES LIFE INSURANCE COMPANY,

IN THE CITY OF NEW YORK.

RECORD FOR 1889:

INCREASE IN ASSETS,
 INCREASE IN SURPLUS,
 INCREASE IN POLICIES ISSUED,
 INCREASE IN BUSINESS WRITTEN,
 INCREASE IN INSURANCE IN FORCE.

GEO. H. BURFORD, President.

C. P. FRALING, Secretary.

A. WHEELWRIGHT, Assistant Secretary.

WM. T. STANDER, Actuary.

EXAMINE THE MANIFOLD ADVANTAGES OF THE

"LOW RATE TERM PLAN"

of this Company. It is easier to place insurance on this plan than on any plan ever before offered, and the policy itself is the most liberal and equitable contract consistent with recognized business principles.

THE MARKED SUCCESS already achieved by this plan shows that it fills a want long felt by the insuring public.

Good Agents, desiring to represent the Company, are invited to address J. S. GAFFNEY, Superintendent of Agencies, at Home Office.

ORGANIZED IN 1851.

THE

PHENIX MUTUAL

LIFE INSURANCE CO.

-OF-

HARTFORD, CONN.

ASSETS, OVER - \$10,000,000.00.

Total Payments to Policyholders for Death Claims and Matured Endowments, Dividends and Surrendered and Ceased Policies, over \$29,000,000.

J. B. BUNCE, President.

J. M. HOLCOMBE, Vice-President.

C. H. LAWRENCE, Secretary.

SURETYSHIP FOR EMPLOYEES

THE ORIGINAL COMPANY IN AMERICA

THE GUARANTEE COMPANY
OF NORTH AMERICA

ESTABLISHED.....

Paid up Capital and Resources, Dec. 31, 1889, over .
" " " April 30, 1890, over .
Paid up in Cash
Deposited with the Insurance Department at Albany,

This Company's business is solely that of issuing Bonds on the Security of Employees in positions of trust, whereby the necessity for private surety is obviated.

This was the first Company to introduce this system to the American public, and one whose whole Capital and Funds are especially applicable thereto. The system of bonded management which first introduced and has for over thirty years been in successful business on this continent.

HEAD OFFICE, MONTREAL

PRESIDENT, SIR ALEXANDER T. GALT, G. C. M. G., formerly I. O. O. F.
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PHILADELPHIA, 506 WALNUT STREET.....A. F. GREG
BALTIMORE, 5 PRODUCE EXCHANGE.....
PITTSBURGH, 102 FOURTH AVENUE.....
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ST. LOUIS, 117 NORTH THIRD STREET.....C. W. GREG
LOUISVILLE, BANK CLEARING HOUSE.....CL. GREG
NASHVILLE, 8 NOEL BLOCK.....COOLEY, M. I.
RICHMOND, 1104½ MAIN STREET.....
DETROIT, 88 GRISWOLD STREET.....

INCORPORATED 1844.

STATE MUTUAL

LIFE ASSURANCE COMPANY

— OF —

WORCESTER, MASS.

Assets, January 1, 1890, ...	\$5,659,204.46
Liabilities, January 1, 1890, ...	4,803,311.00
Surplus, January 1, 1890, Massachusetts Standard, ...	\$855,893.46

A. G. BULLOCK, PRES'T AND TREAS.

H. M. WITTER, SEC'Y.

HOME LIFE INSURANCE CO.

OF NEW YORK.

CHAS. A. TOWNSEND President.	GEORGE E. IDE Secretary.
GEO. H. RIPLEY Vice-President.	EDGAR H. KELLOGG Superintendent of Agencies.

DIRECTORS:

A. A. LOW A. A. Low & Bros, 81 Burling Slip, N. Y.	GEO. A. JARVIS Brooklyn.
ISAAC H. FROTHINGHAM Banker, N. Y.	S. E. HOWARD Pres. Citizens Gas Light Co.
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JOHN P. ATKINSON 237 Adelpbia Street, Brooklyn.	GEO. H. RIPLEY Secretary, Brooklyn.
LEMUEL H. ARNOLD, JR. 8 Broad Street, New York.	J. WARREN GRKEN Attorney, 8 Broad Street, N. Y.

The HOME with its HIGH SURPLUS, having \$128 Solid Assets for each \$100 of Liability, makes it the strongest and BEST COMPANY FOR AGENTS and Policyholders. The following TERRITORY IS OPEN to the right men as GENERAL AGENTS, with a liberal contract DIRECT FROM THE COMPANY: EASTERN PENNSYLVANIA, MARYLAND, NEW JERSEY, SOUTH HALF OF ILLINOIS, THE WHOLE OF IOWA, EASTERN TENNESSEE, DAKOTA, MONTANA, IDAHO, UTAH, GEORGIA, NORTH CAROLINA, SOUTH CAROLINA, VIRGINIA, WEST VIRGINIA, DELAWARE AND MARYLAND. Gentlemen wishing to secure any of the above territory, apply to

EDGAR H. KELLOGG,
Superintendent, - - - Chicago, Ill.

COVENANT MUTUAL

LIFE INSURANCE COMPANY

ST. LOUIS, MO.,

205 and 206 Odd-Fellows' Hall.

LIFE RATE ENDOWMENT INSURANCE.—Policies on this plan mature at a definite period, and are incontestable after three years. On the back of Policy is a table showing the amount of paid-up insurance, term of extension or the cash surrender value to which the holder is entitled in case of lapse.

RENEWABLE TERM INSURANCE.—Policies on this plan are renewable at the expiration of each period of Ten years, without re-examination, upon payment of a slightly increased premium for the advanced age.

Policies issued on all the well tested plans of life and endowment insurance.

All policies issued by the Covenant are Registered and secured by a deposit of gilt edge securities with the Missouri insurance department, giving to policy-holders security similar to that of the National Bank Notes.

No restrictions as to residence, travel or occupation. Circulars and information furnished upon application.

E. WILKERSON, Pres't.

A. F. SHAPLEIGH, Vice-Pres't.

CHAS. E. FILLING, Sec'y.

FIRE AND LIGHTNING.

BY STATE AUTHORITY.

Citizens Mutual Insurance Co.

WATERLOO, IOWA.

Guaranty Fund, \$50,000.00

OFFICERS AND DIRECTORS:

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LEWIS LICHTY, Vice-President.

SAMUEL H. WATSON, Treasurer.

J. H. KUHN, Secretary.

MATT. PARROTT.

WM. P. WATSON.

GEO. W. BEVER.

C. D. WANGLER.

F. E. CUTLER.

INCORPORATORS AND GUARANTORS:

Samuel H. Watson, } Bankers, Vinton, Iowa.
Wm. P. Watson, }
Artemus Lamb, Lumber, Clinton, Iowa.
Geo. W. Bever, V-Pres. City Nat'l Bank, Cedar Rapids, Ia.
C. F. Fowler, Wholesale Grocer, Waterloo, Iowa.
E. T. Cowin, Counselor at Law, " "
M. Ricker, Lumber, " "
F. E. Cutler, Hardware, " "
H. E. Weatherwax, Grocer, " "
Geo. W. Curtis, Clinton, Iowa.

Lewis Lichty, Sec. Building and Loan Assn., Waterloo, Ia.
A. J. Edwards, Director Com'l Nat'l Bank, " "
Wangler Bros., Wholesale Drugs, Waterloo, Iowa.
Matt. Parrott, Pub. Iowa State Reporter, Waterloo, Iowa.
Robert B. Manson, Wholesale Grocer & Mfr., " "
C. E. Mable, Director Com'l Nat'l Bank, " "
Cliff. Watson, Banker, Vinton, Iowa.
Frank Watson, Banker, " "
J. H. Kuhns, Waterloo, Iowa.
B. R. Sherman, " "

Mutual Fire Insurance Co.

OF
CHICAGO, ILLINOIS.

Assets.

Cash in Banks.....	\$7,105.80	
Cash in Office.....	155.72	
Cash in process of collection.....	3,321.90	\$10,583.42
Bonds and Mortgages.....		73,100.00
Collateral Loans.....		16,000.00
National Bank and other stocks.....		2,100.00
Due from Agents.....		25,900.82
Accrued Interest.....		2,138.13
Due from other Companies.....		4,432.33
Deposit Notes.....		300,095.68
Total.....		\$434,350.38

Liabilities.

Reinsurance Reserve.....	\$53,755.96	
Losses adjusted but not due.....	5,601.07	
Contested Losses.....	10,100.00	
Total.....		\$69,457.03
Surplus as to Policyholders.....		\$364,893.35
Net Cash Surplus.....		64,796.67

WM. E. SMITH, Secretary,

234 and 236 La Salle Street.

Profits Returned to Policyholders.

Get your Insurance at Cost.

Guarantee Fund, \$50,000.

Expenses Light.

THE

STATE MUTUAL FIRE

INSURANCE ASSOCIATION

Of Hyde Park, Chicago, Ill.

Officers and Directors.

J. C. MILLER, President.	JAMES HOOD, Vice-Pres't.
T. S. QUINCEY.	C. H. BUNKER.
JOHN JOHNSTON, Treas.	W. A. LOWELL, Sec'y.

OFFICE:

189 La Salle Street, Chicago.

Chartered A. D. 1889, under the insurance laws of the State of Illinois.

MANUFACTURERS

MUTUAL

Insurance Company,

BATAVIA, ILL.

WM. M. VAN NORTWICK.....	President
ALONZO GEORGE.....	Vice-President
JOHN S. VAN NORTWICK.....	Treasurer
GEO. T. FARMER.....	Secretary

Correspondence Solicited.

SECRETARY'S OFFICE:

468 and 470 ROOKERY,

CHICAGO, ILL.

Fourth Annual Statement.
MUTUAL UNION FIRE INSURANCE COMPANY,
MOLINE, ILL.
"PURELY MUTUAL COMPANY." **ORGANIZED SEPTEMBER 27, 1886.**

STATEMENT, JANUARY 1st, 1890.

Assets.	
Deposit Notes, net value.....	\$202,543.17
Cash in Bank.....	\$19,378.50
Cash, Treasurer.....	2,004.45
Secured Loans.....	15,540.83
Accrued Interest.....	470.00
Bills Receivable and Stocks held by Company.....	1,061.86
Assessments Due, net.....	3,073.28
Accounts Due the Company, Net.....	6,320.30
Office Furniture, Maps and Supplies, 50 per cent of their cost.....	8,194.84
	50,927.94
Net Assets.....	\$253,471.11
Liabilities.	
Losses not due and in process of adjustment.....	\$15,734.36
Less Reinsurance thereon.....	786.00
Losses not due.....	\$14,948.36
Surplus, \$238,522.85.	
Face Value of Deposit Notes.....	\$390,086.76
Losses Paid.....	136,324.44
Total Losses Incurred.....	164,658.70

Correspondence solicited relating to improvements of risk, for rates, and any information relative to Mutual Insurance.

OFFICERS.

HON. C. H. DEERE, President.
M. ROSENFELD, Treasurer.

JOHN J. REIMERS, Vice-President.
H. C. CLEVELAND, Secretary.

EXECUTIVE COMMITTEE,

J. M. GOULD.

H. A. AINSWORTH.

A. R. BRYANT.

GEO. W. CABLE.

ORGANIZED 1877.

REORGANIZED 1888.

— THE —

OHIO MANUFACTURERS'
MUTUAL FIRE INSURANCE COMPANY
—OF—
COLUMBUS, OHIO.
Room 22, Board of Trade Building.

HON. S. S. BLOOM, President.
C. D. FIRESTONE, Vice-President.
J. A. JEFFREY, Treasurer.
W. P. BLOOM, Secretary.
CHAS. H. TOWSON, Gen'l Agent.

DIRECTORS.

HON. S. S. BLOOM, Pres't, Attorney-at-Law, Shelby, O.
C. D. FIRESTONE, Vice-President, Pres't Columbus Buggy Co., Columbus, O.
J. A. JEFFREY, Treasurer, Pres't Jeffrey M't'g Co., Columbus, O.
CHAS. H. TOWSON, Gen'l Agent, Gen'l Insurance Agent, Lancaster, O.
W. P. BLOOM, Secretary, Columbus, O.
W. H. GILMORE, Pres't of The Magnetic Springs Health Home Co., Mt. Vernon, O.
S. F. STAMBAUGH, Sec'y of The Buckeye Insurance Co., Shelby, O.
D. L. MARVIN, Asst Civil Engineer Board of Public Works, Columbus, O.

Properties equipped with Automatic Sprinklers, and otherwise improved, are especially sought by the

OHIO MANUFACTURERS'.

MISSISSIPPI VALLEY
Manufacturers Mutual Ins. Co.
ROCK ISLAND, ILL.

OFFICERS.

J. S. KEATOR, President.
JNO. M. GOULD, Treasurer.
WM. B. FERGUSON, Secretary.

NORTHWESTERN MUTUAL FIRE
INSURANCE CO.,
ROCK ISLAND, - ILL.

OFFICERS.

H. A. AINSWORTH, President.
F. C. DENKMANN, Treasurer.
WM. B. FERGUSON, Secretary.
JAS. COWDEN, Assistant Secretary.

Manufacturing Risks a Specialty. Correspondence Solicited.

HAND-BOOK

—OF—

ASSESSMENT. INSURANCE.

Fifth Annual Edition, Corrected to June 1, 1890.

This important annual contains the

COMPARATIVE STATISTICS OF 450 LIFE AND ACCIDENT COMPANIES.

The Hand-Book has been very greatly improved, embracing many new features, new compilations of statistical exhibits, analyzing the business, methods and transactions of the assessment organizations in such manner as to present at a glance a true knowledge of the condition of each individual association.

An important feature is a Directory of Assessment Associations and Fraternal Societies, giving the location of each, date of organization, and the name of the president and secretary.

PRICE, - - - - - \$2.00.

ADDRESS THE SPECTATOR COMPANY,

Chicago Office, 161 La Salle St.

14 Cortlandt St., New York.

Safety Fund Insurance.

NIAGARA

FIRE INSURANCE COMPANY

No. 135 Broadway, N. Y.

CASH CAPITAL.....	\$500,000.00
Reserve for all Liabilities.....	1,001,151.95
Net Surplus.....	890,502.07

TOTAL ASSETS, Jan. 1, 1890.....\$2,490,654.02

PETER NOTMAN, President.

THOS. F. GOODRICH, Vice-President.

GEO. C. HOWE, Secretary.

C. H. POST, Assistant Secretary.

WEST POLLOCK, Secretary City Dept.

I. S. BLACKWELDER, Manager Western Dept., Chicago.

SYSTEMS AND TABLES OF LIFE INSURANCE.

A Treatise Developed from Experience and Records of Thirty American Life Offices under the Direction of a Committee of Actuaries.

By LEVI W. MEECH.

Revised Edition for 1886.

Price, \$10.

THE SPECTATOR COMPANY,

14 CORTLANDT ST.,

NEW YORK.

THE ASSOCIATED FACTORY MUTUAL INSURANCE COMPANIES

MANUFACTURERS MUTUAL  MUTUAL

FIRE INSURANCE CO. OF LOUISVILLE, KY. FIRE INSURANCE CO. OF KENTUCKY.

ARE PREPARED TO CONSIDER APPLICATIONS FOR INSURANCE ON STRICTLY SURPLUS LINES, WHEN FULL PARTICULARS AND DIAGRAM OF THE RISK ACCOMPANY THE APPLICATION TOGETHER WITH A LIST OF OTHER COMPANIES ON AND THE FULL TARIFF RATE IS OFFERED.

ADDRESS WALTER P. DICKERSON GENERAL FIRE MANAGER
TYLER BUILDING SIXTH & MAIN STREETS. LOUISVILLE, KY.

Life Insurance Premiums

By SHEPPARD HOMANS, Consulting

This is a treatise by Mr. Homans for the ir
the underlying principles of Life Insurance. He l
simple language that anyone may understand. Acc
a series of new tables, constructed especially for ti
with a view to simplifying the instructions that a
receive. This little pamphlet exhibits, in concise
the Premium and its proper functions, showing at a
ment of life insurance economy. Every agent shoul

Twelve pages with cover. Handsomely printed
large, clear type.

PRICE PER COPY, - - 5

THE SPECTATOR

CHICAGO OFFICE:

14 COURT

161 LA SALLE STREET.

THE

BROOKLYN

Life Insurance Co.

OF NEW YORK.

WM. M. COLE, - - President.

The Business of the Brooklyn Life is conducted on Principles
of Economy and Equity.

The desire and aim of its management have always been
to make this Company yield the most beneficial
results to its policyholders.

Office, Brooklyn Life Building,

51 LIBERTY ST., NEW YORK.

WILLIAM DUTCHER, Secretary.

D. PARKS FACKLER, Cons'g Actuary.

BROADWAY

CITY C

OFFICE, -

LOSSES

ASSETS, January
NET SURPLUS,

A share of yc

E. B. MAGNUS,

THE Fidelity and Casualty Co.



Assets, July, 1890, over \$1,231,752.50.

FIDELITY DEPARTMENT.

Bonds of Suretyship for persons in positions of trust, such as officers and employees of corporations, etc., etc.

CASUALTY DEPARTMENT.

Policies insuring employers or individuals against accidents, plate glass against breakage, and steam boilers against explosion.

OFFICERS.

WM. M. RICHARDS, President.

GEORGE F. SEWARD, Vice-President.

ROBT. J. HILLAS, Secretary.

EDW. L. SHAW, Assistant Secretary.

General Offices, Nos. 140 to 146 Broadway, New York City.

GERMANIA FIRE INSURANCE CO.

— OF —
NEW YORK.

Statement, January 1, 1890.

ASSETS.

CASH CAPITAL	\$1,000,000.00
Reserve for reinsurance	1,081,839.67
Reserve for losses under adjustment	151,780.88
Reserve for all other claims	28,952.65
Net Surplus	758,068.50
Total	\$2,965,186.64

Increase in Assets during the year	\$156,417.97
Increase in reinsurance during the year	16,286.87
Gain in Surplus	81,618.42

RUDOLPH GARRIGUE, President.

HUGO SCHUMANN, Vice-President.

CHARLES RUYKHAYER, Secretary.

1860.



1890.

THE WASHINGTON Life Ins. Co. of New York.

W. A. BREWER, Jr., - President.

Assets, \$10,500,000.

THE POLICIES OF THE WASHINGTON ARE EASILY DEFINED.

THEY ARE Non-forfeitable. Unrestricted as to residence and travel after two years. Incontestable by their terms. Secured by an Invested Reserve. Solidly backed by Bonds and Mortgages, first liens upon Real Estate. Safer than Railroad Securities. Not affected by the Stock Market. Better paying investments than U. S. Bonds. Less expensive than Assessment Certificates. More liberal than the law requires. Definite contracts. Immediate settlement of claims. All Life Policies contain guaranteed cash surrender value FOR THE FULL RESERVE.

ADDRESS

E. S. FRENCH, Supt. of Agencies,

21 Cortlandt Street, New York City.

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